

# Voya Standard Investment Line-up

## Stability of Principal

Schwab Government Money Fund – Investor Shares<sup>1</sup>

## Bonds

BlackRock Inflation Protected Bond Pt – Class K Shares<sup>®</sup>

Fidelity<sup>®</sup> US Bond Index Fund

Voya Intermediate Bond Fund – Class R6

Voya Short Term Bond Fund – Class R6

BrandywineGLOBAL – Global Opportunities Bond Fund – Class IS

## Asset Allocation

Voya Target In-Retirement Fund – Class R6\*\*

Voya Target Retirement 2025 Fund – Class R6\*\*

Voya Target Retirement 2030 Fund – Class R6\*\*

Voya Target Retirement 2035 Fund – Class R6\*\*

Voya Target Retirement 2045 Fund – Class R6\*\*

Voya Target Retirement 2055 Fund – Class R6\*\*

Voya Target Retirement 2040 Fund – Class R6\*\*

Voya Target Retirement 2050 Fund – Class R6\*\*

Voya Target Retirement 2060 Fund – Class R6\*\*

Voya Target Retirement 2065 Fund – Class R6\*\*

## Balanced

Voya Global Diversified Payment Fund – Class R6

Voya Global Multi-Asset Fund – Class R6

## Large Cap Value

Columbia Contrarian Core Fund – Institutional 3 Class

Fidelity<sup>®</sup> 500 Index Fund

Boston Partners All-Cap Value Fund – Institutional Class

Fidelity<sup>®</sup> Large Cap Value Index Fund

## Large Cap Growth

Fidelity<sup>®</sup> Large Cap Growth Index Fund

MFS<sup>®</sup> Growth Fund – Class R6

## Small/MID/Specialty

Parnassus Mid-Cap Fund<sup>SM</sup>

Northern Funds Small Cap Core Fund – Class I

## Global/International

Voya Multi-Manager Emerging Markets Equity Fund – Class I

Fidelity<sup>®</sup> International Index Fund

Voya Multi-Manager International Equity Fund – Class I

Voya Multi-Manager International Factors Fund – Class I

Voya Multi-Manager International Small Cap Fund – Class I

**You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. To obtain a copy of the fund prospectuses, call 833-232-4673. Please read the prospectus carefully before investing.**

<sup>1</sup>You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

**\*\*There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date.**

The "target date" is the approximate date when an investor plans to start withdrawing their money. When their target date is reached, they may have more or less than the original amount invested. For each target-date portfolio, until the day prior to its target date, the portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each portfolio's designated target year. On the target date, the portfolio will seek to provide a combination of total return and stability of principal.

Health Savings Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by an approved HSA custodian as indicated in the applicable custodial agreement.

Mutual fund investment option advisory services are provided by Voya Investment Management, an independent investment advisor and its affiliated FINRA-registered distributing broker-dealer, Voya Investment Distributors, LLC, 230 Park Ave., New York, NY 10169. Shares are offered through Charles Schwab & Co., Inc., a registered broker-dealer. Healthcare Bank is not a broker-dealer or registered investment advisor. Neither Healthcare Bank, WEX Health, Inc., nor Charles Schwab & Co. Inc. are members of the Voya family of companies.

**Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC), and may lose value. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss.**

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