

Voya Securitized Credit Fund

A potential source of attractive income from diversified sources

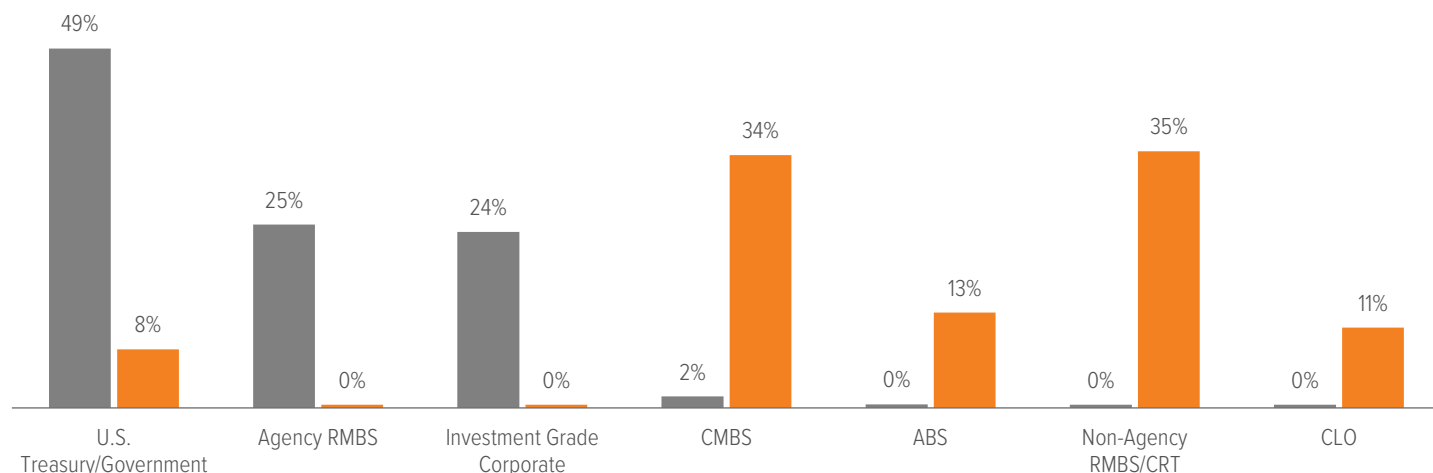
1. Experienced & skilled team
2. Target attractive yield with less duration
3. Differentiated approach

Securitized credit offers a way for investors to diversify and earn attractive yields with low duration.

Its sectors and subsectors are often at different stages of the credit cycle, ensuring its broad applicability as a stand-alone strategic allocation across various market conditions.

Voya's Securitized Credit Fund has minimal overlap with the Bloomberg U.S. Aggregate Bond Index

■ Bloomberg U.S. Aggregate Bond Index ■ Voya Securitized Credit Fund, Class I



As of 03/31/25. Source: Voya Investment Management and Bloomberg.

An investor should consider the investment objectives, risks, charges and expenses of the Fund(s) carefully before investing. For a free copy of the Fund's prospectus, or summary prospectus, which contains this and other information, visit www.voyainvestments.com or call (800) 992-0180. Please read the prospectus carefully before investing.

Not FDIC Insured • Not Bank Guaranteed • May Lose Value



INVESTMENT
MANAGEMENT

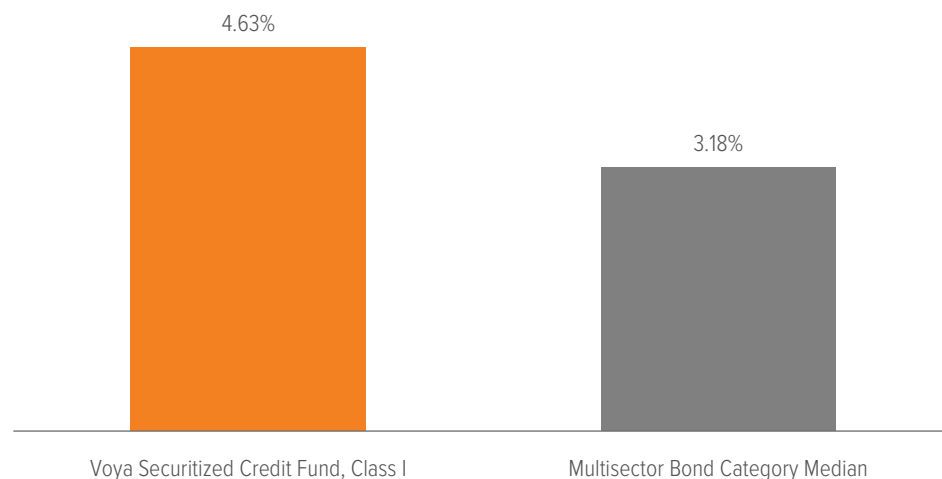
The Voya Securitized Credit Fund is managed by a highly experienced team focused exclusively on the securitized markets.

1. Experienced and skilled team

Our stable Securitized Credit team has an average of over 19 years of experience, with an average of 14 years with Voya. The Securitized Credit team manages over \$28B* and is embedded within Voya's \$172B* Fixed Income platform, providing exposure across the securitized landscape.

Top quartile total returns are a result of skilled portfolio construction

3-Year Total Return

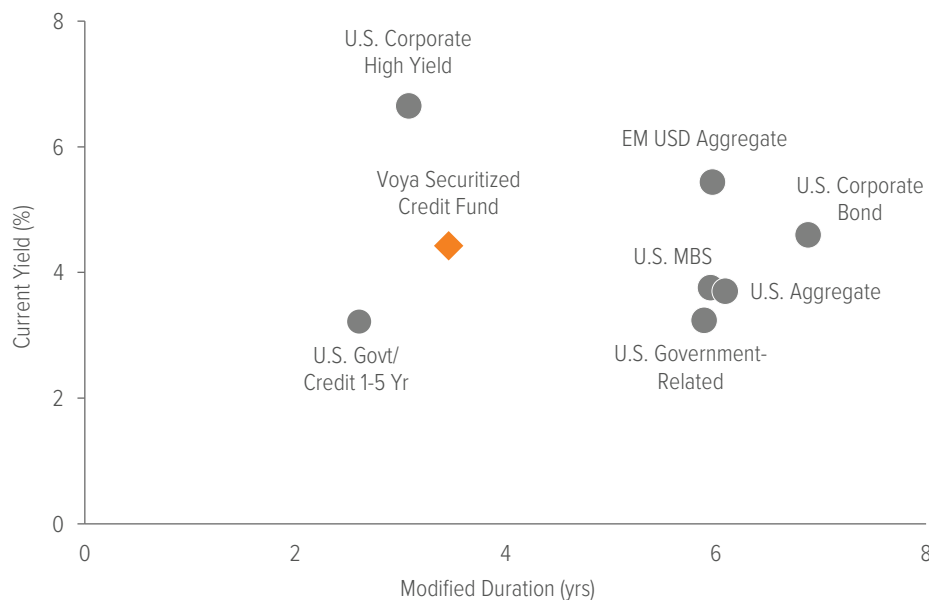


As of 03/31/25. Source: Morningstar. Trailing 3 year performance. **Past performance does not guarantee future results.**

2. Target attractive yield with less duration

Securitized assets typically have comparable yield yet lower duration than traditional fixed income sectors. Our broad specialization across the spectrum has allowed us to discover attractive yield opportunities without increasing interest rate sensitivity or reaching too far down the quality spectrum. The Fund maintains an investment grade effective average credit quality.

Historically attractive yield without extending duration



As of 03/31/25. Source: Voya Investment Management and Bloomberg. Bloomberg Corporate Index (Corporate), Bloomberg U.S. Aggregate Index (U.S. Aggregate), Bloomberg U.S. Government-Related Index (Government-Related), Bloomberg U.S. MBS Index (U.S. MBS), Bloomberg U.S. Corporate High Yield Index (U.S. Corporate High Yield), Bloomberg EM USD Aggregate Index (EM USD Aggregate). **Investors cannot directly invest in an index.**

3. Differentiated approach

With expertise and experience across the broad securitized market, Voya can maximize its opportunity set and adjust portfolio exposures to help take advantage of relative value opportunities wherever they might materialize as market conditions change. This may lead to a more in-line return profile, helping to make the Fund an attractive strategic allocation for investors.

Expertise in different sub-sectors, with differentiated characteristics

	ABS	CLO	CMBS	Non-Agency RMBS	CRTs	Agency RMBS
By cycle	Consumer	Corporate credit	Commercial real estate	Housing	Housing	Housing
By rating	AAA to below investment grade	AAA to below investment grade	AAA to below investment grade	AAA to below investment grade	Low to below investment grade	High investment grade
By coupon	Mainly fixed	Floating	Fixed and floating	Mainly fixed	Floating	Mainly fixed

Source: Voya Investment Management. ABS = Asset-Backed Securities; CLO = Collateralized Loan Obligations; CMBS = Commercial Mortgage-Backed Securities; RMBS = Residential Mortgage-Backed Securities; CRTs = Credit Risk Transfer Securities

Voya Securitized Credit Fund performance and expenses

Class A and Class I average annual total returns (performance may vary for other share classes)

As of 03/31/25 (%)	QTD	YTD	1 year	3 years	5 years	Since inception Class P 08/07/14	Expense ratio ¹	
							Gross	Net
Class A ²	2.45	2.45	8.25	4.29	5.38	3.54	1.07	1.00
Class A with sales charge ³	-0.09	-0.09	5.52	3.43	4.84	3.28	1.07	1.00
Class I ²	2.53	2.53	8.59	4.63	5.74	3.87	0.71	0.68
Bloomberg U.S. Securitized MBS/ABS/CMBS Index	3.00	3.00	5.46	0.69	-0.52	1.19	—	—

The performance quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance information shown. The investment return and principal value of an investment in the Portfolio will fluctuate, so that your shares, when redeemed, may be worth more or less than their original cost. For performance information current to the most recent month-end, please visit www.voyainvestments.com

¹ The Adviser has contractually agreed to limit expenses of the Fund. This expense limitation agreement excludes interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses and may be subject to possible recoupment. Please see the Fund's prospectus for more information. The expense limits will continue through at least 08/01/2025. Expenses are being waived to the contractual cap.

² Historical performance shown for Class A and I shares reflects the historical performance of Class P shares adjusted to reflect the higher expenses of A and I for those periods prior to the inception date of Class A and I (represented by italicized text). Historical performance of Class A and I shares likely would have been different based on difference in share class expense ratios.

³ Includes maximum 2.50% sales charge.

Voya Investment Management

Voya Investment Management delivers actively managed public and private market solutions that drive differentiated outcomes for clients worldwide. Our team of 300+ investment professionals manages \$336 billion in assets**. We excel at partnering with clients to understand their needs and address challenges in innovative ways, drawing on extensive expertise across fixed income, equity, and multi-asset strategies.

** As of 12/31/24. Voya IM assets of \$339 billion, as reported in Voya Financial SEC filings, represent revenue generating assets for which Voya Investment Management LLC and the registered investment advisers it wholly owns has full discretionary investment management responsibility. Voya IM assets of \$336 billion are calculated on a market value basis for all accounts.

Disclosures

The **Bloomberg U.S. Aggregate Bond Index** is a widely recognized, unmanaged index of publicly issued investment grade U.S. Government, mortgage-backed, asset-backed and corporate debt securities. **Investors cannot directly invest in an index.**

The **Bloomberg U.S. Securitized Index** includes the MBS, ABS, and CMBS sectors of the Bloomberg Aggregate universe. Securities prices used to value the benchmark index for the purposes of calculating total return may or may not differ significantly from those used to value securities held within composite portfolios. Index returns do not reflect fees, brokerage commissions, taxes or other expenses of investing. Investors cannot invest directly in an index. Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). Bloomberg or Bloomberg's licensors own all proprietary rights in the Bloomberg Indices. Bloomberg does not approve or endorse this material, nor guarantee the accuracy or completeness of any information herein, nor make any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, shall not have any liability or responsibility for injury or damages arising in connection therewith.

Investment Risks

All investing involves risks of fluctuating prices and the uncertainties of rates of return and yield inherent in investing. High-Yield Securities, or "junk bonds", are rated lower than investment-grade bonds because there is a greater possibility that the issuer may be unable to make interest and principal payments on those securities. To the extent that the Fund invests in Mortgage-Related Securities, its exposure to prepayment and extension risks may be greater than investments in other fixed-income securities. The Fund may use Derivatives, such as options and futures, which can be illiquid, may disproportionately increase losses and have a potentially large impact on Fund performance. Foreign Investing does pose special risks including currency fluctuation, economic and political risks not found in investments that are solely domestic. As Interest Rates rise, bond prices fall, reducing the value of the Fund's share price. Other risks of the Fund include but are not limited to: **Bank Instruments; Company; Credit; Credit Default Swaps; Currency; Floating Rate Loans; Interest in Loans; Interest Rate; Investment Models; Liquidity; Market; Market Capitalization; Municipal Securities; Other Investment Companies; Prepayment and Extension; Price Volatility; U.S. Government Securities and Obligations; Portfolio Turnover; and Securities Lending Risks.** Investors should consult the Fund's Prospectus and Statement of Additional Information for a more detailed discussion of the Fund's risk.

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