
Mutual funds with an advantage

Voya Select Advantage IRA

Mutual Fund Custodial Account



For a prospectus and fact sheet on each available fund, please visit
myVoyaAdvantage.com

Allocating a Voya Select Advantage IRA Account

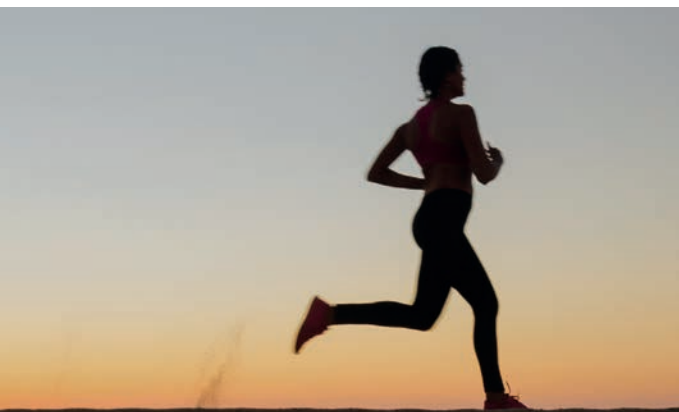
Voya Select Advantage IRA is a mutual fund custodial account designed for your retirement assets. It works similar to a retirement plan you may already be familiar with. You pick your mutual fund choices from a predetermined list of options and see the progress of your investments on your quarterly statements or by going online.

How is my money invested?

Voya Select Advantage IRA gives you the freedom to invest your way. You can select many well-known mutual funds from some of the top managers in the industry for minimal fees*.

This means:

- No front-end loads
- No back-end fees
- No transaction fees
- No deferred sales charges
- No transfer-out fees



Please remember that investments in mutual funds involve investment risk, including risk of loss of principal. Fund shares are not obligations, deposits, or accounts of a bank and are not guaranteed by a bank. In addition, fund shares are not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Bank Board or any other agency.

*Fund operating expenses also apply. Accounts with values less than \$15,000 will incur a \$12.50 quarterly maintenance fee. An annual record keeping fee of 0.50%-0.60% applies to all accounts.

| Fund# | Fund Name and Asset Class | Ticker Symbol |
|---------------------------------------|---|---------------|
| Asset Allocation Fund-of-Funds | | |
| 6775 | Calvert Growth Allocation Fund – A Class | CAAX |
| 5172 | Calvert Conservative Allocation Fund – A Class | CCLAX |
| 5199 | Calvert Moderate Allocation Fund – A Class | CMAAX |
| 6857 | Lord Abbett Multi-Asset Income Fund – R3 Class | LIXRX |
| 1729 | Voya Retirement Conservative Portfolio – Adviser Class | IRCAX |
| 1730 | Voya Retirement Moderate Portfolio – Adviser Class | IRMPX |
| 1731 | Voya Retirement Moderate Growth Portfolio – Adviser Class | IRMGX |
| 1732 | Voya Retirement Growth Portfolio – Adviser Class | IRGPX |
| 1917 | Voya Solution Moderately Aggressive Portfolio – Adviser Class | IAGAX |
| Balanced/Asset Allocation | | |
| 5108 | 1919 Socially Responsive Balanced Fund – Class A | SSIAX |
| 2402 | Franklin Income Fund – R Class | FISRX |
| 2425 | Janus Henderson Balanced Fund – R Class | JDBRX |
| 8069 | PIMCO All Asset Fund – R Class | PATRX |
| F197 | Pioneer Balanced ESG – R Class | CBPRX |
| 1742 | Voya Balanced Income Portfolio – Adviser Class | IIFAX |
| 269 | VY Invesco Equity and Income Portfolio – Adviser Class | IUAAX |
| 320 | VY T. Rowe Price Capital Appreciation Portfolio – Adviser Class | ITRAX |
| Bond | | |
| F193 | American Century Strategic Income – A Class | ASIQX |
| 1598 | American Funds The Bond Fund of America SM – F-1 Class | BFAFX |
| 7282 | BlackRock High Yield Bond Portfolio – R Class | BHYRX |
| 2458 | BlackRock Inflation Protected Bond Portfolio – A Class | BPRAX |
| 7529 | Calvert Bond Fund – A Class | CSIBX |
| 3190 | Eaton Vance Government Obligations Fund – R Class | ERGOX |
| 7561 | Fidelity Advisor [®] Strategic Income Fund – M Class | FSIAX |
| F195 | Janus Henderson Multi-Sector Income – S Class | JMUSX |
| 1938 | Loomis Sayles Strategic Income Fund – Admin Class | NEZAX |
| 1568 | Lord Abbett Bond Debenture Fund – R3 Class | LBNRX |
| 6823 | Lord Abbett Short Duration Income Fund – R3 Class | LDLRX |
| 6916 | PIMCO Income Fund – R Class | PONRX |
| 1532 | PIMCO Total Return Fund – R Class | PTRRX |
| 6917 | PGIM High Yield Fund – Class R | JDYRX |
| 3454 | PGIM Short-Term Corporate Bond Fund, Inc. – Class R | JDTRX |
| E741 | USAA Intermediate-Term Bond Fund – Class A | UITBX |
| 2242 | Voya Floating Rate Fund – R Class | IFRRX |
| 363 | Voya GNMA Income Fund – A Class | LEXNX |
| 1020 | Voya High Yield Portfolio – Adviser Class | IPYAX |
| 8479 | Voya Intermediate Bond Portfolio – Adviser Class | IIBPX |
| 6813 | Voya Strategic Income Opportunities Fund – R Class | ISIRX |
| International | | |
| 3632 | Abrdn Emerging Markets Fund – Class R | GEMRX |
| 2035 | American Funds EuroPacific Growth Fund [®] – F-1 Class | AEGFX |
| 3048 | Calvert International Opportunities Fund – A Class | CIOAX |
| 9209 | Invesco Developing Markets Fund – R Class | ODVNX |
| 8269 | Invesco International Equity Fund – R Class | QIVNX |
| 7989 | Invesco Oppenheimer International Growth Fund – R Class | OIGNX |
| 8800 | Janus Henderson Global Equity Income Fund – S Class | HFQSX |
| 1587 | Voya International High Dividend Low Volatility Portfolio – Adviser Class | IFTAX |

| Fund# | Fund Name and Asset Class | Ticker Symbol |
|-------|--|---------------|
| 1550 | Voya International Index Portfolio – Adviser Class | IIIX |
| 366 | Voya Multi-Manager International Small Cap Fund – A Class | NTKLX |
| 1048 | VY JPMorgan Emerging Markets Equity Portfolio – Adviser Class | IJEAX |
| 1047 | VY T. Rowe Price International Stock Portfolio – Adviser Class | IMIOX |

Large Cap Blend

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|------|--|-------|
| 3430 | American Century Sustainable Equity – A Class | AFDAX |
| 7109 | American Funds Fundamental Investors SM – F-1 Class | AFIFX |
| 351 | Invesco Main Street Fund – R Class | OMGNX |
| 6140 | JPMorgan US Sustainable Leaders – A Class | JICAX |
| 1556 | Voya Russell Large Cap Index Portfolio – Adviser Class | IRLIX |
| 1357 | Voya U.S. Stock Index Portfolio – Service 2 Class | ISIPX |
| 272 | VY Columbia Contrarian Core Portfolio – Adviser Class | ISBAX |

Large Cap Growth

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|------|---|-------|
| 2033 | American Funds The Growth Fund of America [®] – F-1 Class | GFAFX |
| 7305 | Calvert Equity Fund – A Class | CSIEX |
| 181 | Fidelity Advisor [®] Growth Opportunities Fund – Class M | FAGOX |
| 2170 | Fidelity Advisor [®] New Insights Fund – M Class | FNITX |
| 5005 | Franklin DynaTech Fund – A Class | FKDNX |
| 1775 | Voya Large Cap Growth Portfolio – Adviser Class | IEOPX |
| 2714 | Voya Russell TM Large Cap Growth Index Portfolio – Service Class | IRLSX |
| 256 | VY T. Rowe Price Growth Equity Portfolio – Adviser Class | IGEAX |

Large Cap Value

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|------|--|-------|
| 2037 | American Funds Washington Mutual Investors Fund SM – F-1 Class | WSHFX |
| 7272 | BlackRock Equity Dividend Fund – R Class | MRDVX |
| 5326 | Invesco Diversified Dividend Fund – A Class | LCEAX |
| 3437 | Voya Corporate Leaders 100 Fund – R Class | VYCFX |
| 2711 | Voya Russell TM Large Cap Value Index Portfolio – Service Class | IRVSX |
| 316 | VY T. Rowe Price Equity Income Portfolio – Adviser Class | ITEAX |

Mid Cap Blend

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|------|--|-------|
| 3542 | Principal Mid Cap Fund – R1 Class | PMSBX |
| 1559 | Voya Russell TM Mid Cap Index Portfolio – Adviser Class | IRMAX |

Mid Cap Growth

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|------|---|-------|
| 2385 | Eaton Vance Atlanta Capital SMID-Cap Fund – R Class | ERSMX |
| 7478 | Federated Hermes Kaufmann Fund – R Class | KAUFX |
| 8474 | Voya Mid-Cap Opportunities Portfolio – Adviser Class | IAMOX |
| 442 | VY Baron Growth Portfolio – Adviser Class | IBSAX |
| 266 | VY T. Rowe Price Diversified Mid Cap Growth Portfolio – Adviser Class | IAXAX |

Mid Cap Value

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|-----|---|-------|
| 447 | VY American Century Mid Cap Value Portfolio – Adviser Class | IASAX |
| 441 | VY JPMorgan Mid Cap Value Portfolio – Adviser Class | IJMAX |

Money Market

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|-----|---|-------|
| 620 | Voya Government Liquid Assets Portfolio – Service 2 Class** | ITLXX |
|-----|---|-------|

**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. 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.

You should consider the investment objectives, risks, charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The prospectuses contain this and other information, and can be obtained by contacting your local representative. Please read the prospectuses carefully before investing.

| Fund# | Fund Name and Asset Class | Ticker Symbol |
|--------------|--|---------------|
| Other | | |
| 1848 | Federated Hermes Prudent Bear Fund – A Class | BEARX |
| F304 | JPMorgan Hedged Equity 3 – A Class | JHTAX |
| F196 | JPMorgan Opportunistic Equity L/S – A Class | JOELX |

Sector

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|------|---|-------|
| 6217 | BlackRock Health Sciences Opportunities Portfolio – R Class | BHSRX |
| 6946 | Columbia Seligman Global Technology Fund – R Class | SGTRX |
| 6218 | Delaware Ivy Energy Fund – R Class | IYEFX |
| 7409 | Fidelity Advisor [®] Financial Services Fund – M Class | FAFSX |
| 2393 | Fidelity Advisor [®] Materials Fund – M Class | FMFTX |
| 8002 | Invesco Gold & Special Minerals Fund – R Class | OGMNX |
| 8379 | Invesco SteelPath MLP Income Fund – A Class | MLPDX |
| 8386 | Invesco SteelPath MLP Select 40 Fund – A Class | MLPFX |
| 7220 | Invesco Real Estate Fund – R Class | IARRX |
| 8667 | Janus Henderson Global Real Estate Fund – S Class | JERSX |
| 5997 | Mainstay CBRE Global Infrastructure Fund – A Class | VCRAJ |
| 2268 | PIMCO Commodity Real Return Strategy Fund – R Class | PCSRX |
| 6540 | PGIM Jennison Utility Fund – Class R | JDURX |

Small Cap Blend

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|------|--|-------|
| 3787 | Delaware Ivy Smid Cap Core Fund – R Class | IYSMX |
| 1562 | Voya Russell TM Small Cap Index Portfolio – Adviser Class | IRSIX |
| 9240 | Voya Small Company Portfolio – Adviser Class | IASCX |
| 315 | VY JPMorgan Small Cap Core Equity Portfolio – Adviser Class | IJSAX |

Small Cap Growth

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|------|--|-------|
| 7075 | AB Small Cap Growth Portfolio – Class R | QUARX |
| 7819 | ClearBridge Small Cap Growth Fund – Class R | LMPOX |
| 3633 | Delaware Ivy Small Cap Growth Fund – R Class | WSGRX |
| F194 | Fidelity Advisor [®] Small Cap Growth – Class M | FTGX |
| 9241 | Voya SmallCap Opportunities Portfolio – Adviser Class | ISOPX |

Small Cap Value

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|------|--|-------|
| 2395 | Fidelity Advisor [®] Small Cap Value – Class M | FCVTX |
| 3623 | JPMorgan Small Cap Value Fund – A Class | PSOAX |
| 1216 | VY Columbia Small Cap Value II Portfolio – Adviser Class | ICSAX |

Target Date Fund-of-Funds

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|------|--|-------|
| 2640 | Voya Index Solution 2025 Portfolio – Service 2 Class | IXXVX |
| 6767 | Voya Index Solution 2030 Portfolio – Service 2 Class | IDXIX |
| 2641 | Voya Index Solution 2035 Portfolio – Service 2 Class | IXISX |
| 2642 | Voya Index Solution 2045 Portfolio – Service 2 Class | ISVLX |
| 1163 | Voya Index Solution 2055 Portfolio – Service 2 Class | IISTX |
| 2643 | Voya Index Solution Income Portfolio – Service 2 Class | IIIPX |
| 749 | Voya Solution 2025 Portfolio – Adviser Class | ISZAX |
| 760 | Voya Solution 2035 Portfolio – Adviser Class | ISQAX |
| 763 | Voya Solution 2045 Portfolio – Adviser Class | ISRAX |
| 1169 | Voya Solution 2055 Portfolio – Adviser Class | IASPX |
| 766 | Voya Solution Income Portfolio – Adviser Class | ISWAX |

World Allocation

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|------|--|-------|
| 1572 | American Funds Capital Income Builder [®] – F-1 Class | CIBFX |
| 1620 | BlackRock Global Allocation Fund, Inc. – R Class | MRLOX |
| 3199 | Invesco Balanced Risk Allocation Fund – A Class | ABRZX |
| 2442 | Loomis Salyes Global Allocation Fund – A Class | LGMAX |
| 1922 | Voya Global Diversified Payment Fund – A Class | VYGQX |
| 8273 | Voya Global Perspectives Fund – A Class | IAPVX |

World Bond

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|------|---|-------|
| 5355 | Fidelity Advisor [®] New Markets Income Fund – Class M | FGWMX |
| 1437 | Invesco International Bond Fund* – R Class | OIBNX |
| 178 | Templeton Global Bond Fund – A Class | TPINX |
| 1746 | Voya Global Bond Fund – A Class | INGBX |

World Stock

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|------|--|-------|
| 7082 | AB Sustainable Global Thematic Fund – Class R | ATERX |
| F201 | USAA Sustainable World – A Class | USWGX |
| 1752 | VY Morgan Stanley Global Franchise Portfolio – Adviser Class | IGFAX |
| 445 | VY Invesco Global Portfolio – Adviser Class | IGMAX |

With Voya Select Advantage IRA, you have the freedom to choose from these well-known fund managers.



BLACKROCK



P I M C O



For a prospectus and fact sheet on each available fund, please visit myVoyaAdvantage.com



Talk to your financial professional about which funds may be best suited to address your financial needs and goals.

Investments in international firms present risks not associated with investing domestically, such as currency fluctuation, political risk, differences in accounting practices and limited information.

Investments in funds like Prudential Jennison Utility Portfolio could pose greater volatility inherent in a portfolio which concentrates its investments in one economic sector or geographical region.

Stocks of small, small-emerging and intermediate-size companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher-quality securities. Please refer to the underlying fund prospectus for more information regarding risks associated with the portfolios. Investments in specialty portfolios may entail greater risks, which are more fully described in the prospectus.

Voya Institutional Trust Company is the custodian for mutual fund custodial accounts distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a wholesaling or selling agreement. Recordkeeping services provided by Voya Retirement Insurance and Annuity Company (Windsor, CT). All named companies are members of the Voya® family of companies.

Other than the Voya companies identified, no other entities, whether distributing or listed on the material, are affiliated with the Voya® family of companies.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

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