Fixed Income Capabilities Guide

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Unique Fixed Income Solutions. Consistent Results.*

Voya exploits alpha opportunities across the fixed income spectrum, with differentiated capabilities beyond traditional sectors.

<table>
<thead>
<tr>
<th>Sector-Level “Centers of Excellence”</th>
<th>Culture of Collaboration</th>
<th>Risk Discipline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sector heads average over 20 years of experience</td>
<td>Vigorous cross-sector dialogue and idea exchange</td>
<td>Integrated mindset and process</td>
</tr>
<tr>
<td>Diversity of perspectives creates information advantage</td>
<td>Incentive structure ensures goals are aligned to help achieve consistent returns for clients</td>
<td>Key contributor to top-tier information ratios</td>
</tr>
<tr>
<td>Strengthened by robust quantitative research support</td>
<td>Solutions-oriented approach</td>
<td>Supported by embedded, but independent, risk management team</td>
</tr>
</tbody>
</table>

**Superior Security Selection** | **Dynamic Sector Allocation** | **Rigorous Portfolio Construction**

*Past performance does not guarantee future results.*
Consistency and Repeatability Drive Value for Clients

**Macroeconomic Insight**
- Strategic Themes
- Business Cycle
- Quantitative Inputs & Correlations
- Sector Updates

**Portfolio Design**
- Macro & Strategy Views
- Sector Relative Value
- Risk Posture
- Scenario Analysis

**Security Selection**
- Bottom-Up Fundamental Analysis
- Market Technicals & Valuation
- Quantitative tools

**Portfolio & Risk Management**
- Ensure portfolio is aligned with client’s specific risk and return objectives
Commercial Mortgage Loans

Summary
Originate whole loan commercial first mortgages on stabilized, multi-tenant properties across U.S. major markets and property sectors

Objective
To generate superior risk-adjusted returns with a focus on current income and capital preservation

Portfolio Managers
Gregory Michaud
Head of Real Estate Finance

Chris Gorman
Head of Real Estate Portfolio Management

Philosophy
We believe packaging high quality real estate credits into a portfolio diversified across borrowers, tenants, geographic location and property type will deliver attractive long-term, risk-adjusted returns versus corporate credits of a comparable quality.

Voya Commercial Mortgage Loans Strategy
Strategy Inception: 01/01/00

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Bloomberg Barclays U.S. Corporate A Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$10.6 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio</td>
<td>2.38</td>
</tr>
<tr>
<td>Yield-to-Maturity (%)</td>
<td>3.84</td>
</tr>
<tr>
<td>Effective Duration (Yrs)</td>
<td>5.63</td>
</tr>
<tr>
<td>Average Quality</td>
<td>A</td>
</tr>
</tbody>
</table>

Vehicles
Separate Account

Past performance does not guarantee future results.
Performance presented is that of a representative client.
Performance numbers for time periods greater than one year are annualized.
1 There is no guarantee that this objective will be achieved
2 Returns-Based Statistics (5 years ending 03/31/19) are based on Strategy returns.
3 Based on a representative account that we believe best represents this investment management style.
Benchmark Source: Bloomberg Barclays.
Core Plus

Summary
Total return approach, investing across full spectrum of the fixed income market including up to 20% in below investment grade securities

Objective¹
To outperform the Bloomberg Barclays U.S. Aggregate Index by 1.25-1.75% over a full credit cycle with annualized tracking error of 1.5-2.5%

Portfolio Managers
Matt Toms, CFA
Chief Investment Officer, Fixed Income

Sean Banai, CFA
Head of Portfolio Management

Bob Kase, CFA
Senior Portfolio Manager

Dave Goodson
Head of Structured Credit

Randy Parrish, CFA
Head of Credit

Philosophy
We believe that intensive security level research paired with a broadly informed awareness of the economic and credit cycles are critical to identifying superior investment opportunities and managing downside risk.

Voya Core Plus Fixed Income Composite
Composite Inception: 01/01/99

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Bloomberg Barclays U.S. Aggregate Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$14.5 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio⁴</td>
<td>1.14</td>
</tr>
<tr>
<td>Information Ratio⁴</td>
<td>1.45</td>
</tr>
<tr>
<td>Yield-to-Worst (%)⁵</td>
<td>3.58</td>
</tr>
<tr>
<td>Effective Duration (Yrs)⁵</td>
<td>6.08</td>
</tr>
<tr>
<td>Average Quality⁵</td>
<td>A+</td>
</tr>
<tr>
<td>Vehicles</td>
<td>Separate Account Collective Trust Mutual Fund</td>
</tr>
</tbody>
</table>

Past performance does not guarantee future results.
Performance numbers for time periods greater than one year are annualized.
¹Returns-Based Statistics (5 years ending 03/31/19) are based on the Composite returns.
²Based on a representative account that we believe best represents this investment management style.
Other accounts in the Composite might have slightly different portfolio characteristics.
Benchmark Source: Bloomberg Barclays.
Global Bond

Summary
Invests in broad global bond sectors including a wide range of debt and derivative securities and currencies

Objective
To outperform the Bloomberg Barclays Global Aggregate Index by 2.5% over a full credit cycle through a combination of current income and capital appreciation

Portfolio Managers
Matt Toms, CFA
Chief Investment Officer, Fixed Income
Mustafa Chowdhury, PhD
Head of Rates
Brian Timberlake, CFA, PhD
Head of Fixed Income Research
Sean Banai, CFA
Head of Portfolio Management

Philosophy
We believe that intensive security level research paired with a broadly informed awareness of the economic and credit cycles are critical to identifying superior investment opportunities and managing downside risk.

Voya Global Bond Composite
Composite Inception: 08/01/06

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Bloomberg Barclays Global Aggregate Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$627.6 Million</td>
</tr>
<tr>
<td>Sharpe Ratio</td>
<td>0.35</td>
</tr>
<tr>
<td>Information Ratio</td>
<td>0.61</td>
</tr>
<tr>
<td>Yield-to-Worst (%)</td>
<td>2.56</td>
</tr>
<tr>
<td>Effective Duration (Yrs)</td>
<td>7.62</td>
</tr>
<tr>
<td>Average Quality</td>
<td>A</td>
</tr>
<tr>
<td>Vehicles</td>
<td>Separate Account Mutual Fund</td>
</tr>
</tbody>
</table>

Past performance does not guarantee future results.
Performance numbers for time periods greater than one year are annualized.
1 There is no guarantee that this objective will be achieved
2 Returns-Based Statistics (5 years ending 03/31/19) are based on Composite returns.
3 Based on a representative account that we believe best represents this investment management style.
Other accounts in the Composite might have slightly different portfolio characteristics.
Benchmark Source: Bloomberg Barclays.
High Yield

Summary
Total return approach, investing in below investment grade corporate securities

Objective
To outperform the Bloomberg Barclays U.S. High Yield 2% Issuer Cap Index by 1.0% annually over a full credit cycle with tracking error not to exceed 2.0%

Portfolio Managers
Randy Parrish, CFA
Head of Credit
Rick Cumberledge, CFA
Head of High Yield

Philosophy
We believe that selecting securities based on rigorous credit research and a keen awareness of credit and economic cycles is critical for identifying investment opportunities and managing risk.

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Bloomberg Barclays U.S. HY 2% Issuer Cap Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$2.8 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio</td>
<td>0.86</td>
</tr>
<tr>
<td>Information Ratio</td>
<td>0.18</td>
</tr>
<tr>
<td>Yield-to-Worst (%)</td>
<td>6.09</td>
</tr>
<tr>
<td>Modified Duration-to-Worst (Yrs)</td>
<td>3.59</td>
</tr>
<tr>
<td>Average Quality</td>
<td>B+</td>
</tr>
</tbody>
</table>

Vehicles
Separate Account Mutual Fund

Voya High Yield Composite
Composite Inception: 01/01/99

Past performance does not guarantee future results.
Performance numbers for time periods greater than one year are annualized.
Benchmark Source: Bloomberg Barclays.
Investment Grade Credit

Summary
Total return approach, offering a comprehensive approach to investing in the full range of investment grade U.S. corporate bonds

Objective¹
To maximize total return through a combination of current income and capital appreciation while typically maintaining duration within +10% of the Index

Portfolio Managers
Travis King, CFA
Co-Head of Investment Grade Credit
Anil Katarya, CFA
Co-Head of Investment Grade Credit

Philosophy
We believe that selecting securities based on rigorous credit research and a keen awareness of credit and economic cycles is critical for identifying investment opportunities and managing risk.

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Bloomberg Barclays U.S. Corporate Investment Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$38.3 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio²</td>
<td>0.93</td>
</tr>
<tr>
<td>Information Ratio²</td>
<td>0.90</td>
</tr>
<tr>
<td>Yield-to-Worst (%)³</td>
<td>3.85</td>
</tr>
<tr>
<td>Effective Duration (Yrs)³</td>
<td>7.34</td>
</tr>
<tr>
<td>Average Quality³</td>
<td>A-</td>
</tr>
</tbody>
</table>

Voya Investment Grade Credit Composite
Composite Inception: 02/01/09

Past performance does not guarantee future results.
Performance numbers for time periods greater than one year are annualized.
¹There is no guarantee that this objective will be achieved
²Returns-Based Statistics (5 years ending 03/31/19) are based on Composite returns.
³Based on a representative account that we believe best represents this investment management style.
Other accounts in the Composite might have slightly different portfolio characteristics.
Benchmark Source: Bloomberg Barclays.
Long Duration Credit

Summary
Total return approach, investing in an array of long-dated corporate and treasury bonds

Objective
To maximize total return, mainly through security selection, while typically maintaining duration within ± 10% of the index

Portfolio Managers
Randy Parrish, CFA
Head of Credit
Travis King, CFA
Co-Head of Investment Grade Credit
Anil Katarya, CFA
Co-Head of Investment Grade Credit

Philosophy
We believe that selecting securities based on rigorous credit research and a keen awareness of the credit cycles is critical for identifying investment opportunities and managing downside risk.

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Bloomberg Barclays U.S. Long Credit Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$2.1 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio(^4)</td>
<td>0.55</td>
</tr>
<tr>
<td>Information Ratio(^4)</td>
<td>-0.20</td>
</tr>
<tr>
<td>Yield-to-Worst (%)(^5)</td>
<td>4.43</td>
</tr>
<tr>
<td>Effective Duration (Yrs)(^5)</td>
<td>13.36</td>
</tr>
<tr>
<td>Average Quality(^5)</td>
<td>A-</td>
</tr>
<tr>
<td>Vehicles</td>
<td>Separate Account</td>
</tr>
</tbody>
</table>

Voya Long Duration Credit Composite
Composite Inception: 01/01/15

*Past performance does not guarantee future results.*

Performance numbers for time periods greater than one year are annualized.

\(^1\)Return-Based Statistics (3 years ending 03/31/19) are based on Composite returns.

\(^2\)Based on a representative account that we believe best represents this investment management style.

Benchmark Source: Bloomberg Barclays.
**Private Credit Investment Grade**

**Summary**
Takes advantage of privately negotiated covenant structures, investing in fixed-rate corporate debt sold to investors and exempt from SEC registration

**Objective**
To outperform the Bloomberg Barclays Corporate Duration-Adjusted Index by 1.0% annually over a full credit cycle

**Portfolio Managers**
- **Chris Lyons, CFA**
  Managing Director and Group Head, Private Credit
- **Virginia O’Kelley, CFA**
  Vice President, Portfolio Manager, Private Credit
- **Greg Addicks, CFA**
  Senior Vice President and Team Leader, Private High Yield

**Philosophy**
We believe that intensive upfront underwriting of individual securities, paired with appropriate structural and covenant protection, leads to more flexible portfolios and strong risk-adjusted performance in all market conditions.

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**Voya Private Credit Investment Grade Strategy**

**Strategy Inception: 01/01/04**

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Performance numbers for time periods greater than one year are annualized.

1. There is no guarantee that this objective will be achieved
2. Returns-Based Statistics (5 years ending 03/31/19) are based on Strategy returns.
3. Based on a representative account that we believe best represents this investment management style.

Benchmark Source: Bloomberg Barclays.
Securitized Credit - Opportunistic

Summary
Invests in fixed income sectors collateralized by distinct asset types: commercial real estate (CMBS), residential housing (RMBS) and nonmortgage assets (ABS)

Objective
To generate through the cycle outperformance through a combination of income and capital appreciation from a diversified portfolio of securitized credit investments

Portfolio Managers
Dave Goodson
Head of Securitized
Jonathan Abshire, CFA
Portfolio Manager, Structured Finance
John R Edwards
Portfolio Manager, Commercial Mortgage-backed Securities

Philosophy
We believe drivers of alpha can change rapidly and a balanced top-down, bottom-up approach paired with deep, specialized expertise and emphasis on downside protection can lead to consistency in out-performance.

Voya Securitized Credit - Opportunistic Composite
Composite Inception: 11/01/14

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Bloomberg Barclays U.S. Securitized MBS/ABS/CMBS Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$17.2 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio</td>
<td>3.30</td>
</tr>
<tr>
<td>Yield-to-Worst (%)</td>
<td>4.97</td>
</tr>
<tr>
<td>Effective Duration (Yrs)</td>
<td>2.55</td>
</tr>
<tr>
<td>Average Quality</td>
<td>BBB-</td>
</tr>
<tr>
<td>Vehicles</td>
<td>Separate Account Collective Trust Mutual Fund</td>
</tr>
</tbody>
</table>

Past performance does not guarantee future results.
Performance numbers for time periods greater than one year are annualized.
1Since inception of strategy (03/01/11)
2Returns-Based Statistics (3 years ending 03/31/19) are based on the Composite returns.
3Based on a representative account in the Composite that we believe best represents this investment management style.
Other accounts in the Composite might have slightly different portfolio characteristics.
Benchmark Source: Bloomberg Barclays.
Senior Loans

Summary
Actively managed, ultra-short duration floating-rate income strategy that invests primarily in privately syndicated, below investment grade senior secured corporate loans

Objective
To seek superior long-term risk-adjusted total returns over a full credit and interest rate cycle by investing primarily in a broadly diversified portfolio of senior secured floating rate loans

Portfolio Managers
Jeffrey Bakalar
Managing Director, Group Head and Chief Investment Officer
Dan Norman
Managing Director and Group Head

Philosophy
We believe that credit selection implemented by experienced credit analysts and consistent application of our investment process within a disciplined research and risk management framework is critical to producing superior long-term, risk-adjusted performance.

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>S&amp;P/LSTA Leveraged Loan Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$25.9 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio²</td>
<td>1.26</td>
</tr>
<tr>
<td>Information Ratio²</td>
<td>0.42</td>
</tr>
<tr>
<td>Discount Yield* to 3 Year Call (%)³</td>
<td>7.15</td>
</tr>
<tr>
<td>Weighted Average Days to Reset (days)³</td>
<td>35.10</td>
</tr>
<tr>
<td>Average Quality³</td>
<td>B+</td>
</tr>
</tbody>
</table>

Vehicles
Separate Accounts
Collective Trust
Common Trust
Mutual Fund
SICAV

Voya Senior Loan Unleveraged Composite
Composite Inception: 04/01/01

Past performance does not guarantee future results.
Performance numbers for time periods greater than one year are annualized.
¹There is no guarantee that this objective will be achieved
²Returns-Based Statistics (5 years ending 03/31/19) are based on Composite returns.
³Based on the full Composite portfolio.
*Discount Yield assumes: (i) weighted average LIBOR floor is applied pro rata to loans with floors, (ii) all loans pay off at par in 3 years, (iii) discount from par is amortized evenly over the 3 years as additional spread, and (iv) no other principal payments during the 3 years. Discounted yield is calculated based upon the current market price, not on par.
Benchmark Source: S&P/LCD.
Short Duration

Summary
Maintains a short duration profile of 1-3 years, primarily investing in investment-grade securities with a maximum 10% allocation to below investment grade securities

Objective
To outperform the Bloomberg Barclays U.S. Government/Credit 1-3 Year Index by 0.75-1.00% over a full credit cycle with annualized tracking error of approximately 0.75-1.50%

Portfolio Managers
Matt Toms, CFA
Chief Investment Officer, Fixed Income
Sean Banai, CFA
Head of Portfolio Management
Bob Kase, CFA
Senior Portfolio Manager
Dave Goodson
Head of Securitized
Randy Parrish, CFA
Head of Credit

Philosophy
We believe that intensive security level research paired with a broadly informed awareness of the economic and credit cycle are critical to identifying superior investment opportunities and managing downside risk.

Voya Short Duration Composite
Composite Inception: 01/01/13

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Bloomberg Barclays U.S. Government/Credit 1-3 Year Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$5.7 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio</td>
<td>1.66</td>
</tr>
<tr>
<td>Information Ratio</td>
<td>1.83</td>
</tr>
<tr>
<td>Yield-to-Worst (%)</td>
<td>3.02</td>
</tr>
<tr>
<td>Effective Duration (Yrs)</td>
<td>1.85</td>
</tr>
<tr>
<td>Average Quality</td>
<td>A+</td>
</tr>
<tr>
<td>Vehicles</td>
<td>Separate Accounts Mutual Fund</td>
</tr>
</tbody>
</table>

Past performance does not guarantee future results.
Performance numbers for time periods greater than one year are annualized.
1 Since inception of strategy (09/01/96)
2 Returns-Based Statistics (5 years ending 03/31/19) are based on Composite returns.
3 Based on a representative account that we believe best represents this investment management style.
Other accounts in the Composite might have slightly different portfolio characteristics.
Benchmark Source: Bloomberg Barclays.
Short Duration High Quality

Summary
Maintains a short duration profile of 1-3 years, investing exclusively in investment grade securities

Objective
To outperform the Bloomberg Barclays U.S. Government/Credit 1-3 Year Index by 0.40-0.60% over a full credit cycle with annualized tracking error of approximately 0.50-0.75%

Portfolio Managers
Matt Toms, CFA
Chief Investment Officer, Fixed Income
Sean Banai, CFA
Head of Portfolio Management
Bob Kase, CFA
Senior Portfolio Manager
Dave Goodson
Head of Securitized
Randy Parrish, CFA
Head of Credit

Philosophy
We believe that intensive security level research paired with a broadly informed awareness of the economic and credit cycle are critical to identifying superior investment opportunities and managing downside risk.

Voya Short Duration High Quality Composite
Composite Inception: 09/01/96

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Bloomberg Barclays U.S. Government/Credit 1-3 Year Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$5.7 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio²</td>
<td>1.34</td>
</tr>
<tr>
<td>Information Ratio²</td>
<td>1.93</td>
</tr>
<tr>
<td>Yield-to-Worst (%)³</td>
<td>2.87</td>
</tr>
<tr>
<td>Effective Duration (Yrs)³</td>
<td>1.86</td>
</tr>
<tr>
<td>Average Quality³</td>
<td>AA-</td>
</tr>
</tbody>
</table>

Vehicles
Separate Account Collective Trust

Past performance does not guarantee future results.
Performance numbers for time periods greater than one year are annualized.
¹There is no guarantee that this objective will be achieved
²Returns-Based Statistics (5 years ending 03/31/19) are based on Composite returns.
³Based on a representative account that we believe best represents this investment management style.
Other accounts in the Composite might have slightly different portfolio characteristics.
Benchmark Source: Bloomberg Barclays.
Stable Value

Summary
Actively managed strategies designed for defined contribution plan sponsors seeking to provide participants with capital preservation and attractive rates of return.

Objective
To provide above benchmark returns with a focus on capital preservation.

Portfolio Managers
Matt Toms, CFA
Chief Investment Officer, Fixed Income

Sean Banai, CFA
Head of Portfolio Management

Paul Buren, CFA
Portfolio Manager

Philosophy
We believe that consistent long-term performance, participant liquidity, capital preservation and risk management are the key elements for a guaranteed stable value offering.

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>Bloomberg Barclays U.S. Int Aggregate Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets</td>
<td>$47.6 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio</td>
<td>0.79</td>
</tr>
<tr>
<td>Information Ratio</td>
<td>0.05</td>
</tr>
<tr>
<td>Yield-to-Worst (%)</td>
<td>2.89</td>
</tr>
<tr>
<td>Effective Duration (Yrs)</td>
<td>3.82</td>
</tr>
<tr>
<td>Average Quality</td>
<td>AA</td>
</tr>
</tbody>
</table>

Vehicles
Separate Account Collective Trust

Voya Core Intermediate Composite
Composite Inception: 08/01/04

Past performance does not guarantee future results.
Performance numbers for time periods greater than one year are annualized.

"Since inception of strategy (04/01/99)
Benchmark Source: Bloomberg Barclays."
Unconstrained Fixed Income

Summary
Unconstrained and flexible approach, investing broadly across the global debt markets

Objective¹
To outperform LIBOR by 3-4% over a full market cycle with volatility in line with traditional fixed income

Portfolio Managers
Matt Toms, CFA
Chief Investment Officer, Fixed Income
Brian Timberlake, CFA, PhD
Head of Fixed Income Research
Sean Banai, CFA
Head of Portfolio Management

Philosophy
We believe an unconstrained fixed income strategy should provide a more stable and resilient long-term investor experience. This can be achieved through flexible portfolio construction with a constrained absolute risk target and a careful use of duration to decrease overall portfolio risk.

<table>
<thead>
<tr>
<th>Benchmark</th>
<th>ICE BofAML U.S. Dollar 3-Month LIBOR Constant Maturity Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy Assets²</td>
<td>$1.5 Billion</td>
</tr>
<tr>
<td>Sharpe Ratio³</td>
<td>2.45</td>
</tr>
<tr>
<td>Yield-to-Worst (%)⁴</td>
<td>4.67</td>
</tr>
<tr>
<td>Effective Duration (Yrs)⁴</td>
<td>3.00</td>
</tr>
<tr>
<td>Average Quality⁴</td>
<td>BBB</td>
</tr>
</tbody>
</table>

Vehicles
Separate Account Mutual Fund

Voya Unconstrained Fixed Income Composite
Composite Inception: 01/01/13

Past performance does not guarantee future results.
¹There is no guarantee that this objective will be achieved
²Since inception of strategy (11/02/12)
³Returns-Based Statistics (5 years ending 03/31/19) are based on composite returns.
⁴Based on a representative account that we believe best represents this investment management style.
Other accounts in the Composite might have slightly different portfolio characteristics.
Benchmark Source: Merrill Lynch. BofA Merrill Lynch® indices used with permission, are provided “AS IS”, without warranties, and with no liability. BofAML does not sponsor, endorse, review or recommend Voya or its products or services.
A reliable partner committed to reliable investing®

For more information on Voya Fixed Income, visit www.voyainvestments.com

Principal Risks Disclosure
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