

Voya Core Bond ETF **VCOB**

Fund facts

Summary	
Inception	11/18/2025
Ticker	VCOB
Total Net Assets (\$M)	\$74.28
Number of Holdings	548
Distribution Frequency	Monthly
Morningstar Category	US Fund Intermediate Core Bond
Investment Style	Active
Shares Outstanding	1,500,000
Expense Ratio	0.25%

Fund highlights

The active management advantage in bonds

Actively managed ETF designed to address fixed income benchmark inefficiencies and structural flaws

Investment-grade¹ portfolio ballast

Seeks to provide investment-grade stability and act as a reliable portfolio ballast during market stress

Diversification², and long-term perspective

An experienced team, broad diversification, and disciplined duration controls create a core allocation that aims to balance risk and minimize volatility

Investment objective

The Fund seeks to maximize total return through income and capital appreciation.

Annualized Returns* (%)

As of 03/31/26	QTR	YTD	Since Inception
Market Price	-0.08	-0.08	0.41
Fund NAV	0.04	0.04	0.58
Benchmark ³	-0.05	-0.05	0.49

*Returns less than one year are not annualized

The performance quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than their original cost and current performance may be lower or higher than the performance quoted above. Short term performance, in particular, is not a good indication of the fund's future performance, and an investment should not be made based solely on historical returns. Returns beyond 1 year are annualized. A fund's NAV is the sum of all its assets less any liabilities, divided by the number of shares outstanding. The market price is the most recent price at which the fund was traded. For performance information current to the most recent month-end, please visit www.voyainvestments.com.

Portfolio Characteristics	Fund
Weighted Average Life (years)	5.18
Duration (years)	5.99
Premium / Discount	-0.17%
SEC 30-Day Yield (Unsubd)	4.10%
SEC 30-Day Yield (Subd)	4.10%
Median 30-Day Spread	0.12%

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.voyaetfs.com or call (800) 334-3444. Please read all materials carefully before investing.

¹ The Fund invests primarily in investment grade debt instruments, which may include corporate bonds, government bonds, and mortgage-related bonds. Investment grade refers to a rating given by one or more nationally recognized statistical rating organizations ("NRSROs") (e.g., rated Baa3 or above by Moody's Ratings ("Moody's"), or BBB- or above by S&P Global Ratings ("S&P") or Fitch Ratings, Inc. ("Fitch")) or, if unrated, determined by the Sub-Adviser (defined below) to be of comparable quality.

² Diversification does not ensure a profit or protect against a loss in a declining market.

³ Bloomberg U.S. Aggregate Bond Index.

Portfolio managers

Sean Banai, CFA

Portfolio Manager

Managed Fund since 2025

Paul Buren, CFA

Portfolio Manager

Managed Fund since 2025

Raj Jadav, CFA

Portfolio Manager

Managed Fund since 2025

Top Issuers (%)		Sector Allocation (%)		Fund	Benchmark ³
Federal National Mortgage Association	13.69	IG Corporates	34.41	34.41	23.71
Government National Mortgage Association	5.22	Agency Mortgages	30.46	30.46	23.85
Federal Home Loan Mortgage Corporation	5.01	Asset-Backed Securities	12.85	12.85	0.43
JPMorgan Chase & Co	1.40	US Treasury & Cash	12.20	12.20	46.09
FREDDIEMAC Strip FHSTR_304	1.38	Commercial Mortgage-Backed Securities	5.94	5.94	1.44
Government National Mortgage Association GNMA_11-145	1.38	Non-Agency RMBS and SF CRT	3.02	3.02	0.00
GS Mortgage-Backed Securities Trust GSMBS_25-PJ4	1.35	Emerging Markets	0.98	0.98	1.39
Bank of America Corp	1.26	HY Corporates	0.14	0.14	0.00
Federal Home Loan Mortgage Corporation FHLMC_5510	1.22	Government Related	0.00	0.00	3.10
STELLANTIS Financial Underwritten Enhanced Lease Trust SFUEL_25-CA	1.21				
Maturity Details (%) ⁴		Credit Quality (%) ⁵		Fund	Benchmark ³
<1 Year	5.56	Treasuries/Cash	0.00	0.00	45.96
1–3 Years	18.70	AAA	19.70	19.70	2.77
3–5 Years	25.11	AA	47.22	47.22	28.04
5–7 Years	17.00	A	17.68	17.68	11.53
7–10 Years	22.36	BBB	16.62	16.62	11.63
10–20 Years	8.77	BB	0.00	0.00	0.00
>20 Years	0.62	B	0.00	0.00	0.00
Cash	1.88	<B	0.00	0.00	0.00
		Not Rated	-1.21	-1.21	0.05

Data as of 03/31/2026. Holdings are subject to change.

Disclosures

³ The **Bloomberg U.S. Aggregate Bond Index** is a broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market. The index includes treasuries, government-related and corporate securities, fixed-rate agency MBS, ABS and CMBS (agency and non-agency). 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.

⁴ Maturity allocations are based on securities' Average Life, which incorporates pre-payment assumptions and can thus be much different than a bond's maturity date, particularly in the case of mortgage-backed securities.

⁵ Credit quality is based on third-party agency ratings, ranging from AAA (highest) to D (lowest). If ratings are available from each of S&P, Moody's and Fitch, the security is assigned the median rating. If ratings are available from only two of these agencies, the lower rating is assigned. If a rating is available from only one of these three agencies, then that rating is used. If none of S&P, Moody's and Fitch rate the security but it has a Morningstar DBRS rating, then the Morningstar DBRS rating is used (see <https://dbrs.morningstar.com/about/disclaimer>). Any security that is not rated by these four agencies is placed in the Not Rated (NR) category. **Quality ratings reflect the credit quality of the underlying securities in the fund's portfolio and not that of the fund itself.** Ratings

may not accurately reflect risk and are subject to change.

Due to rounding, numbers presented may not add up to 100% and percentages may not precisely reflect the absolute figures.

Investment Risks: All investing involves risks of fluctuating prices and the uncertainties of rates of return and yield inherent in investing. You could lose money on your investment and any of the following risks, among others, could affect investment performance. The following principal risks are presented in alphabetical order which does not imply order of importance or likelihood: Bank Instruments; Buy Back and Dollar Roll; Call; Collateralized Loan Obligations and Other Collateralized Obligations; Counterparty; Credit; Derivatives; Futures; Options; Swaps; Credit Default Swaps; Duration; Economic and Market; Environmental, Social, and Governance; ETF; Foreign (Non-U.S.) Investments/Developing and Emerging Markets; High Portfolio Turnover; Inflation; Inflation-Indexed Bonds; Interest Rate; Leveraging; Liquidity; Management; Models and Data; Mortgage- and/or Asset-Backed Securities; Municipal Securities; New Fund; Operational; Prepayment and Extension; Sovereign Debt; Structured Notes; TBA; U.S. Government and U.S. Agency Obligations. **Investors should consult the Fund's Prospectus and Statement of Additional Information for a more detailed discussion of the Fund's risks.**

Exchange Traded Funds (ETFs) are bought and sold through exchange trading at market price (not NAV), and are not individually redeemed from the fund. Shares may trade at a premium or discount to their NAV in the secondary market. Brokerage commissions will reduce returns.

Glossary of Terms:

Duration is the weighted measure of the length of time the bond will pay out. **Premium/Discount** Percentage measures

the percentage difference between an ETF's market price and its Net Asset Value (NAV). **SEC30-Day Subsidized Yield (%)** a standardized yield calculation created by the SEC, it reflects the income earned during a 30-day period, after the deduction of the fund's net expenses (net of any expense waivers or reimbursements). **SEC30-Day Unsubsidized Yield (%)** a standardized yield calculation created by the SEC, it reflects the income earned during a 30-day period, after the deduction of the fund's gross expenses. Negative 30-Day SEC Yield results when accrued expenses of the past 30 days exceed the income collected during the past 30 days. **Weighted Average Life Years** the length of time until the average security in a fund will mature or be redeemed by its issuer. It indicates a fund's sensitivity to interest rate changes: longer average weighted maturity implies greater volatility in response to interest rate changes. **30-Day Median Spread** is a calculation of Fund's median bid-ask spread, expressed as a percentage rounded to the nearest hundredth, computed by: identifying the Fund's national best bid and national best offer as of the end of each 10 second interval during each trading day of the last 30 calendar days; dividing the difference between each such bid and offer by the midpoint of the national best bid and national best offer; and identifying the median of those values.

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ETF-VCOB 042826

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