

# Pioneer Equity Income VCT Portfolio - Class I

**Category**  
Large Value

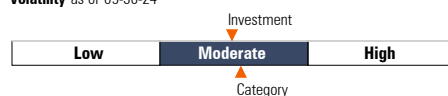
## Investment Objective & Strategy

The investment seeks current income and long-term growth of capital from a portfolio consisting primarily of income producing equity securities of U.S. corporations.

Normally, the portfolio invests at least 80% of its total assets in income producing equity securities of U.S. issuers. The remainder of the portfolio may be invested in debt securities, most of which are expected to be convertible into common stocks. The portfolio may invest up to 20% of its total assets in securities of non-U.S. issuers, including depositary receipts. It will not invest more than 5% of its total assets in the securities of emerging markets issuers.

## Volatility and Risk

**Volatility** as of 09-30-24



Risk Measures as of 09-30-24	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.29	0.93	0.98
3 Yr Beta	0.83	—	1.00

## Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Market/Market Volatility, Convertible Securities, High-Yield Securities, Industry and Sector Investing, IPO, Other, Preferred Stocks, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Leverage, Pricing, Fixed-Income Securities, Socially Conscious, Increase in Expenses, Shareholder Activity, Management, Large Cap, Real Estate/REIT Sector

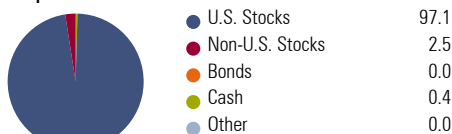
## Important Information

**Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at <https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf>**

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

## Portfolio Analysis

**Composition** as of 08-31-24



**Top 10 Holdings** as of 08-31-24

Company	% Assets
Exxon Mobil Corp	4.86
Wells Fargo & Co	4.59
Johnson & Johnson	4.32
Cisco Systems Inc	3.53
International Business Machines Corp	3.26
United Parcel Service Inc Class B	3.23
ConocoPhillips	2.94
Northern Trust Corp	2.87
Coterra Energy Inc Ordinary Shares	2.86
The Walt Disney Co	2.64

**Morningstar Style Box™** as of 08-31-24

Style	% Mkt Cap
Giant	16.42
Large	44.87
Medium	37.35
Small	0.66
Micro	0.69

**Morningstar Equity Sectors** as of 08-31-24

Sector	% Fund
Cyclical	37.15
Basic Materials	4.96
Consumer Cyclical	6.69
Financial Services	24.27
Real Estate	1.23
Sensitive	32.72
Communication Services	3.93
Energy	10.70
Industrials	11.28
Technology	6.81
Defensive	30.12
Consumer Defensive	8.79
Healthcare	16.60
Utilities	4.73

## Operations

Gross Prosp Exp Ratio	0.83% of fund assets
Net Prosp Exp Ratio	0.83% of fund assets
Management Fee	0.65%
12b-1 Fee	0.00%
Other Fee	0.02%
Miscellaneous Fee(s)	0.16%
Fund Inception Date	03-01-95
Total Fund Assets (\$mil)	80.5
Annual Turnover Ratio %	81.00
Fund Family Name	Amundi US

Waiver Data	Type	Exp. Date	%
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## Portfolio Manager(s)

Sammi Truong. Since 2018.  
John Arege, CFA. Since 2023.

Advisor	Amundi Asset Management US, Inc.
Subadvisor	—

## Notes