

# Oxy Stock Fund

**Benchmark**  
S&P 500 TR USD

## Investment Objective & Strategy

The fund seeks to invest in an individual employer security, providing performance that is in line with performance of the underlying employer stock. Company stocks are not diversified, and therefore are considered riskier than the "diversified" broad market

Company stock funds invest in an individual employer security, providing performance that is in line with performance of the underlying employer stock. The total return of company stock funds may reflect dividend payments to shareholders as well as capital appreciation or depreciation. Company stocks are not diversified, and therefore are considered riskier than the "diversified" broad market. Many hold a certain percent of assets in cash equivalents for liquidity purposes. therefore, the company stock fund may not reflect the exact performance of the underlying security over any given time period.

## Operations and Management

Fund Inception Date	12-31-98
Expense Ratio	—
Total Fund Assets (\$mil)	613.97

## Benchmark Description: S&P 500 TR USD

The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.

## Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Performance

	QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund Return %	0.35	0.35	-22.31	-3.04	34.25	0.54	7.64
Benchmark Return %	-4.27	-4.27	8.25	9.06	18.59	12.50	7.92

  

Calendar Year Total Returns	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Total Return %	0.35	-15.55	-3.86	116.95	66.21	-50.27	-27.48	-12.58	8.60	9.76
Benchmark Return %	-4.27	25.02	26.29	-18.11	28.71	18.40	31.49	-4.38	21.83	11.96

**Performance Disclosure: The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current Month performance may be higher or lower than return data quoted herein. For more current information including month-end performance, please visit [Oxy.voya.com](http://Oxy.voya.com) or call the Oxy Retirement Service Center at 1-844-OXY-401K (1-844-699-4015). Please refer to the performance section of the disclosure page for more information.**

## Stock Analysis

Valuation	Stock
Forward P/E Ratio	15.48
P/B Ratio	1.23
P/C Ratio	3.16
Mkt Cap (\$mil)	40,132.93

The valuations noted in the Stock Analysis section above are those of the company stock itself and not of the Company Stock Account, if applicable.&nbsp;

## Risk

Inflation/Deflation, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Industry and Sector Investing, Other, Regulation/Government Intervention, Cash Drag, Suitability, Management, Passive Management, Large Cap