Fidelity Advisor® Overseas Fund - Class M

Category

Foreign Large Growth

Investment Objective & Strategy

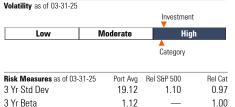
From the investment's prospectus

The investment seeks long-term growth of capital.

The fund normally invests at least 80% of assets in non-U.S. securities. It invests primarily in common stocks. The advisor allocates investments across different countries and regions. The advisor uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

Past name(s) : Fidelity Advisor® Overseas M.

Volatility and Risk



Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Issuer, Market/Market Volatility, Equity Securities

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.



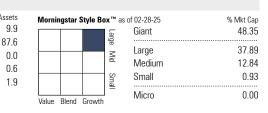


Top 10 Holdings as of 02-28-25		% Assets
SAP SF	3 25	
0/11 02	0.20	
Novo Nordisk AS Class B	2.56	
ASML Holding NV		2.46
Hitachi Ltd		2.20
Safran SA		2.17
RELX PLC	2.16	
Lvmh Moet Hennessy Loui	2.09	
London Stock Exchange Gr	2.04	
Compass Group PLC	1.96	
UniCredit SpA		1.91
Morningstar Super Sectors as of 02-28-25		% Fund 41,46
V Sensitive		45.75
		12 79
→ Defensive		12.79
Operations		
Gross Prosp Exp Ratio	1.28% of fund ass	ets
Net Prosp Exp Ratio	1.28% of fund ass	ets
Management Fee	0.71%	

Gross Prosp Exp Ratio	1.28% of fund assets	Waiver Data
Net Prosp Exp Ratio	1.28% of fund assets	_
Management Fee	0.71%	
12b-1 Fee	0.50%	Portfolio Manager(s)
Other Fee	0.00%	Vincent Montemage
Miscellaneous Fee(s)	0.07%	
Fund Inception Date	04-23-90	Advisor
Total Fund Assets (\$mil)	393.5	
Annual Turnover Ratio %	34.00	Subadvisor
Fund Family Name	Fidelity Investments	

Notes

The management fee comprises a basic fee, which may vary by class, that is adjusted up or down (subject to a maximum rate) based on the performance of the fund or a designated class of the fund relative to that of the MSCI EAFE Index. The basic fee covers administrative services previously provided under separate services agreements with the fund, for which 0.22% for Class M, was previously charged under the services agreements. Please see "Fund Services - Fund Management - Advisory Fee(s)" for additional information. Adjusted to reflect current fees.



Morningstar World Regions as of 02-28-25	% Fund
Americas	12.12
North America	12.12
Latin America	0.00
Greater Europe	68.86
United Kingdom	16.97
Europe Developed	51.90
Europe Emerging	0.00
Africa/Middle East	0.00
Greater Asia	19.02
Japan	15.74
Australasia	0.00
Asia Developed	1.38
Asia Emerging	1.89

Waiver Data	Туре	Exp. Date	%			
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Portfolio Manager(s) Vincent Montemaggiore. Since 2016.						
Advisor	Fidelit	Fidelity Management & Research				
	Comp	any LLC				
Subadvisor	FMR I	FMR Investment Management				
	(U.K.)	Limited				



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