

**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**

**Volatility** as of 03-31-25



Risk Measures as of 03-31-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	19.12	1.10	0.97
3 Yr Beta	1.12	—	1.00

**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.

**Portfolio Analysis**

**Composition** as of 02-28-25



**Top 10 Holdings** as of 02-28-25

	% Assets
SAP SE	3.25
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 Louis Vuitton SE	2.09
London Stock Exchange Group PLC	2.04
Compass Group PLC	1.96
UniCredit SpA	1.91

**Morningstar Super Sectors** as of 02-28-25

	% Fund
Cyclical	41.46
Sensitive	45.75
Defensive	12.79

**Operations**

Gross Prosp Exp Ratio	1.28% of fund assets
Net Prosp Exp Ratio	1.28% of fund assets
Management Fee	0.71%
12b-1 Fee	0.50%
Other Fee	0.00%
Miscellaneous Fee(s)	0.07%
Fund Inception Date	04-23-90
Total Fund Assets (\$mil)	393.5
Annual Turnover Ratio %	34.00
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 Style Box™** as of 02-28-25

	% Mkt Cap
Giant	48.35
Large	37.89
Medium	12.84
Small	0.93
Micro	0.00

**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	Type	Exp. Date	%
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**Portfolio Manager(s)**

Vincent Montemaggiore. Since 2016.

Advisor	Fidelity Management & Research Company LLC
Subadvisor	FMR Investment Management (U.K.) Limited