

**Fidelity Advisor® Total Bond Fund - Institutional Class****Category**

Intermediate Core-Plus Bond

**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks a high level of current income.

The fund normally invests at least 80% of assets in debt securities of all types and repurchase agreements for those securities. The Bloomberg U.S. Aggregate Bond Index as a guide in structuring the fund and selecting its investments. It may invest up to 20% of assets in lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds).

Past name(s) : Fidelity Advisor Total Bond I.

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

Investment



Risk Measures as of 03-31-25			
Port Avg	Rel BC Aggr	Rel Cat	
3 Yr Std Dev	7.67	1.00	1.00
3 Yr Beta	0.99	—	1.01

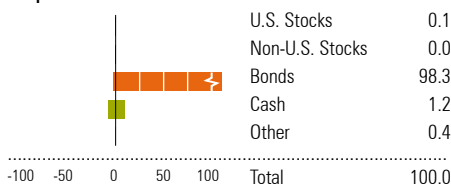
**Principal Risks**

Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, High Portfolio Turnover, Issuer, Interest Rate, Leverage

**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 01-31-25**Top 10 Holdings** as of 01-31-25

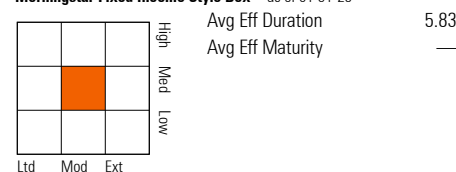
	% Assets
Fidelity Cash Central Fund	7.53
United States Treasury Notes 3.625% 09-30-31	2.91
United States Treasury Notes 3.375% 05-15-33	2.00
United States Treasury Notes 4% 01-31-31	1.53
United States Treasury Notes 3.5% 09-30-29	1.36
Federal National Mortgage Associatio 2% 03-01-55	1.33
United States Treasury Notes 4.5% 11-15-33	1.33
United States Treasury Bonds 4.25% 02-15-54	1.32
United States Treasury Notes 3.75% 08-31-31	1.15
United States Treasury Bonds 4.125% 08-15-53	1.08

**Operations**

Gross Prosp Exp Ratio	0.49% of fund assets
Net Prosp Exp Ratio	0.49% of fund assets
Management Fee	0.28%
12b-1 Fee	—
Other Fee	0.06%
Miscellaneous Fee(s)	0.15%
Fund Inception Date	06-16-04
Total Fund Assets (\$mil)	38,850.9
Annual Turnover Ratio %	206.00
Fund Family Name	Fidelity Investments

**Notes**

Adjusted to reflect current fees.

**Morningstar Fixed Income Style Box™** as of 01-31-25**Morningstar F-I Sectors** as of 01-31-25

	% Fund
Government	30.73
Corporate	30.03
Securitized	31.95
Municipal	0.00
Cash/Cash Equivalents	7.28
Derivative	0.01

**Credit Analysis: % Bonds** as of 01-31-25

AAA	65	BB	6
AA	3	B	5
A	8	Below B	0
BBB	16	Not Rated	-2

Waiver Data	Type	Exp. Date	%
—	—	—	—

**Portfolio Manager(s)**

Ford O'Neil. Since 2004.  
Michael Foggin. Since 2014.

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