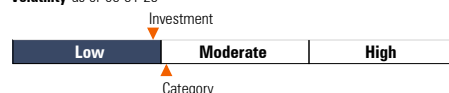


Fidelity Asset Manager® 50 %**Category**
Moderate Allocation**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks high total return with reduced risk over the long term by allocating its assets among stocks, bonds, and short-term instruments.

The fund allocates its assets among three main asset classes: the stock class (equity securities of all types, including funds that invest in such securities), the bond class (fixed-income securities of all types maturing in more than one year, including lower-quality debt securities which are sometimes referred to as high yield debt securities or junk bonds, and funds that invest in such securities), and the short-term/money market class (fixed-income securities of all types maturing in one year or less).

Past name(s) : Fidelity Asset Manager® 50%.

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

Risk Measures as of 03-31-25			
	Port Avg	Rel StP 500	Rel Cat
3 Yr Std Dev	11.23	0.65	0.92
3 Yr Beta	0.89	—	0.96

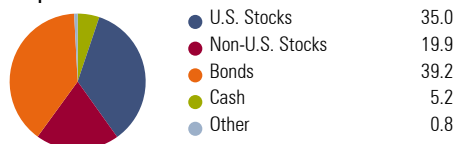
Principal Risks

Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Income, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, ETF

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	4.26
Fidelity Enhanced Small Cap ETF	3.35
Apple Inc	2.08
Fidelity Blue Chip Growth ETF	2.07
10 Year Treasury Note Future Mar 25 03-20-25	1.98
Microsoft Corp	1.77
NVIDIA Corp	1.77
Fidelity Enhanced Mid Cap ETF	1.69
Alphabet Inc Class A	1.44
Amazon.com Inc	1.36

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

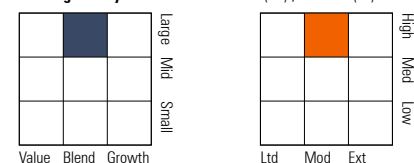
AAA	72	BB	2
AA	2	B	2
A	7	Below B	0
BBB	14	Not Rated	1

Operations

Gross Prosp Exp Ratio	0.55% of fund assets
Net Prosp Exp Ratio	0.55% of fund assets
Management Fee	0.53%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.02%
Fund Inception Date	12-28-88
Total Fund Assets (\$mil)	9,282.6
Annual Turnover Ratio %	12.00
Fund Family Name	Fidelity Investments

Notes

The management fee covers administrative services previously provided under separate services agreements with the fund, for which 0.13% was previously charged under the services agreements. Adjusted to reflect current fees.

Morningstar Style Box™ as of 01-31-25(EQ) ; 01-31-25(F-I)**Morningstar Super Sectors** as of 01-31-25

	% Fund
Cyclical	35.17
Sensitive	47.96
Defensive	16.87

Morningstar F-I Sectors as of 01-31-25

	% Fund
Government	46.47
Corporate	21.36
Securitized	21.37
Municipal	0.06
Cash/Cash Equivalents	10.46
Derivative	0.28

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Avishek Hazrachoudhury. Since 2018.
Katherine Shaw. Since 2023.

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