

Fidelity® Strategic Income Fund

Category
Multisector Bond

Investment Objective & Strategy

From the investment's prospectus

The investment seeks a high level of current income; it may also seek capital appreciation.

The fund invests primarily in debt securities, including lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds). It allocates the fund's assets among four general investment categories: high yield securities, U.S. government and investment-grade securities, emerging market securities, and foreign developed market securities.

Past name(s) : Fidelity® Strategic Income Fund.

Volatility and Risk

Volatility as of 06-30-26

Investment



Risk Measures as of 06-30-26	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	4.74	0.85	1.10
3 Yr Beta	0.76	—	1.10

Principal Risks

Prepayment (Call), Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Leverage

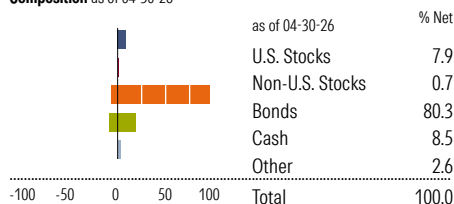
Important Information

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 04-30-26



Top 10 Holdings as of 04-30-26

	% Assets
Fidelity Cash Central Fund	9.69
United States Treasury Notes 0.035% 02-15-29	4.85
Us 10yr Note F (Cbt)jun26 Tym6	3.99
Us Ultra Bond Cbt F Jun26 Wnm6	3.65
United States Treasury Notes 0.035% 03-15-29	2.92
United States Treasury Notes 0.01125% 08-31-28	1.80
United States Treasury Notes 0.04% 11-15-35	1.41
United Kingdom of Great Britai 0.04125% 03-07-31	1.36
Germany (Federal Republic Of) 0.029% 02-15-36	1.21
iShares Broad USD High Yield Corp Bd ETF	1.19

Morningstar Fixed Income Style Box™ as of 04-30-26

Avg Eff Duration	4.26
Avg Eff Maturity	6.70

Not
Available

Morningstar F-I Sectors as of 04-30-26

	% Fund
Government	43.10
Corporate	37.92
Securitized	3.50
Municipal	0.00
Cash/Cash Equivalents	15.47
Derivative	0.01

Credit Analysis: % Bonds as of 04-30-26

AAA	32	BB	16
AA	2	B	19
A	1	Below B	0
BBB	8	Not Rated	22

Operations

Gross Prosp Exp Ratio	0.64% of fund assets
Net Prosp Exp Ratio	0.64% of fund assets
Management Fee	0.64%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.00%
Fund Inception Date	04-13-18
Total Fund Assets (\$mil)	15,987.9
Annual Turnover Ratio %	72.00
Fund Family Name	Fidelity Investments

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

Ford O'Neil. Since 2012.
Adam Kramer, Chartered Accountant (CA). Since 2017.

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

Notes