

Fidelity® Small Cap Index Fund**Category**
Small Blend**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies.

The fund invests normally at least 80% of its assets in securities included in the Russell 2000® Index. It lends securities to earn income.

Past name(s) : Fidelity® Small Cap Index Instl Prem.

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	23.55	1.36	1.07
3 Yr Beta	1.17	—	1.07

Principal Risks

Lending, Loss of Money, Not FDIC Insured, Index Correlation/Tracking Error, Issuer, Market/Market Volatility, Equity Securities, Passive Management, Small Cap

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
Sprouts Farmers Market Inc	0.58
Insmed Inc	0.48
Vaxcyte Inc Ordinary Shares	0.40
SouthState Corp	0.38
FTAI Aviation Ltd	0.37
Rocket Lab USA Inc	0.37
Applied Industrial Technologies Inc	0.36
Credo Technology Group Holding Ltd	0.36
HealthEquity Inc	0.34
Carpenter Technology Corp	0.33

Morningstar Style Box™ as of 01-31-25

		% Mkt Cap
Value	Giant	0.00
	Large	0.00
	Medium	3.13
	Small	52.58
	Micro	44.29
Blend		
Growth		

Morningstar Equity Sectors as of 01-31-25

	% Fund
Cyclical	38.04
Basic Materials	4.15
Consumer Cyclical	9.68
Financial Services	17.31
Real Estate	6.90
Sensitive	38.89
Communication Services	2.10
Energy	4.97
Industrials	16.23
Technology	15.59
Defensive	23.07
Consumer Defensive	3.81
Healthcare	16.67
Utilities	2.59

Operations

Gross Prosp Exp Ratio	0.03% of fund assets
Net Prosp Exp Ratio	0.03% of fund assets
Management Fee	0.03%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.00%
Fund Inception Date	09-08-11
Total Fund Assets (\$mil)	24,173.1
Annual Turnover Ratio %	9.00
Fund Family Name	Fidelity Investments

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

Louis Bottari. Since 2011.
Peter Matthew. Since 2012.

Advisor	Fidelity Management & Research Company LLC
Subadvisor	Geode Capital Management, LLC

Notes