

Fidelity® Short-Term Bond Index Fund**Category**
Short-Term Bond**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks a high level of current income consistent with preservation of capital.

The fund normally invests at least 80% of assets in securities included in the Bloomberg U.S. 1-5 Year Government/Credit Bond Index, a market value-weighted index of fixed-rate investment-grade debt securities with maturities from one to five years from the U.S. treasury, U.S. government-related, and U.S. corporate indexes. It normally maintains a dollar-weighted average maturity that generally is expected to be three years or less, consistent with that of the index. The fund invests in domestic and foreign issuers.

Past name(s) : Fidelity® Short-Term Bond Index.

Volatility and Risk**Volatility** as of 06-30-26

Investment		
Low	Moderate	High
Category		

Risk Measures as of 06-30-26			
3 Yr Std Dev	2.29	Rel BC Aggr	1.13
3 Yr Beta	0.38	—	1.23

Principal Risks

Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Index Correlation/Tracking Error, Issuer, Interest Rate, Leverage, Passive Management

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 05-31-26**Top 10 Holdings** as of 05-31-26

	% Assets
United States Treasury Notes 0.625% 12-31-27	3.24
United States Treasury Notes 1.125% 08-31-28	2.58
United States Treasury Notes 3.75% 06-30-27	2.48
United States Treasury Notes 1.625% 08-15-29	2.31
United States Treasury Notes 0.5% 10-31-27	2.23
United States Treasury Notes 1.25% 04-30-28	2.21
United States Treasury Notes 4% 05-31-30	2.21
United States Treasury Notes 0.625% 11-30-27	2.18
United States Treasury Notes 4% 02-28-30	1.83
United States Treasury Notes 1.5% 11-30-28	1.80

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	10-18-17
Total Fund Assets (\$mil)	4,023.4
Annual Turnover Ratio %	55.00
Fund Family Name	Fidelity Investments

Notes**Morningstar Fixed Income Style Box™** as of 05-31-26

	High	Avg Eff Duration	2.54
	Med	Avg Eff Maturity	—
	Low		
	Ltd	Mod	Ext

Morningstar F-I Sectors as of 05-31-26

	% Fund
Government	70.84
Corporate	27.95
Securitized	0.01
Municipal	0.02
Cash/Cash Equivalents	1.17
Derivative	0.00

Credit Analysis: % Bonds as of 05-31-26

AAA	71	BB	0
AA	6	B	0
A	13	Below B	0
BBB	10	Not Rated	0

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Brandon Bettencourt. Since 2017.
Mark Lande, CFA. Since 2024.

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