

Fidelity® International Index Fund**Category**
Foreign Large Blend**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks to provide investment results that correspond to the total return of foreign stock markets.

The fund normally invests at least 80% of assets in common stocks included in the MSCI EAFE Index, which represents the performance of foreign stock markets. The manager uses statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings (P/E) ratio, price/book (P/B) ratio, earnings growth, and country weightings to attempt to replicate the returns of the MSCI EAFE Index.

Past name(s) : Fidelity® International Index InstlPrm.

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	17.75	1.03	1.04
3 Yr Beta	1.07	—	1.05

Principal Risks

Lending, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Market/Market Volatility, Equity Securities, 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 02-28-25

Top 10 Holdings as of 02-28-25	% Assets
MSCI EAFE Index Future Mar 25	2.20
Fidelity Cash Central Fund	1.75
Novo Nordisk AS Class B	1.65
SAP SE	1.64
ASML Holding NV	1.60
Nestle SA	1.43
AstraZeneca PLC	1.32
Roche Holding AG	1.32
HSBC Holdings PLC	1.22
Novartis AG Registered Shares	1.21

Morningstar Super Sectors as of 02-28-25	% Fund
Cyclical	40.20
Sensitive	36.37
Defensive	23.44

Operations

Gross Prosp Exp Ratio	0.04% of fund assets
Net Prosp Exp Ratio	0.04% of fund assets
Management Fee	0.03%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.01%
Fund Inception Date	09-08-11
Total Fund Assets (\$mil)	56,323.9
Annual Turnover Ratio %	3.00
Fund Family Name	Fidelity Investments

Notes**Morningstar Style Box™** as of 02-28-25

	% Mkt Cap
Giant	52.34
Large	37.34
Medium	10.15
Small	0.16
Micro	0.00

Morningstar World Regions as of 02-28-25

Americas	1.75
North America	1.75
Latin America	0.00
Greater Europe	65.66
United Kingdom	14.66
Europe Developed	50.24
Europe Emerging	0.07
Africa/Middle East	0.68
Greater Asia	32.59
Japan	21.94
Australasia	7.00
Asia Developed	3.47
Asia Emerging	0.17

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

Louis Bottari. Since 2009.
Peter Matthew. Since 2012.

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