

Fidelity® Total Market Index Fund**Category**

Large Blend

Investment Objective & Strategy**From the investment's prospectus**

The investment seeks to provide investment results that correspond to the total return of a broad range of United States stocks.

The fund normally invests at least 80% of assets in common stocks included in the Dow Jones U.S. Total Stock Market Index, which represents the performance of a broad range of U.S. stocks. 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, and earnings growth to attempt to replicate the returns of the index using a smaller number of securities.

Past name(s) : Fidelity® Total Market Index Instl Prem.

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	17.85	1.03	1.04
3 Yr Beta	1.03	—	1.07

Principal Risks

Lending, Loss of Money, Not FDIC Insured, 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
Apple Inc	6.33
NVIDIA Corp	5.31
Microsoft Corp	5.11
Amazon.com Inc	3.44
Meta Platforms Inc Class A	2.52
Alphabet Inc Class A	1.72
Berkshire Hathaway Inc Class B	1.63
Broadcom Inc	1.61
Alphabet Inc Class C	1.42
Tesla Inc	1.42

Morningstar Style Box™ as of 02-28-25

	% Mkt Cap
Giant	40.98
Large	30.64
Medium	19.68
Small	6.49
Micro	2.22

Morningstar Equity Sectors as of 02-28-25

	% Fund
Cyclical	29.87
Basic Materials	2.03
Consumer Cyclical	10.77
Financial Services	14.37
Real Estate	2.70
Sensitive	51.26
Communication Services	8.85
Energy	3.40
Industrials	8.40
Technology	30.61
Defensive	18.87
Consumer Defensive	5.54
Healthcare	10.87
Utilities	2.46

Operations

Gross Prosp Exp Ratio	0.02% of fund assets
Net Prosp Exp Ratio	0.02% of fund assets
Management Fee	0.01%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.01%
Fund Inception Date	09-08-11
Total Fund Assets (\$mil)	100,029.1
Annual Turnover Ratio %	3.00
Fund Family Name	Fidelity Investments

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

Notes