

Fidelity® Emerging Markets Index Fund

Category

Diversified Emerging Mkts

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

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

The fund normally invests at least 80% of the fund's assets in securities included in the MSCI Emerging Markets Index and in depositary receipts representing securities included in the index. The adviser 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, country weightings, and the effect of foreign taxes to attempt to replicate the returns of the index.

Past name(s) : Fidelity® Emerging Markets Idx.

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	1.03
3 Yr Beta	0.98	—	1.04

Principal Risks

Lending, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Market/Market Volatility, Equity Securities, China Region, 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
Taiwan Semiconductor Manufacturing Co Ltd	9.35
Tencent Holdings Ltd	4.99
Alibaba Group Holding Ltd Ordinary Shares	3.36
Fidelity Cash Central Fund	2.88
MSCI Emerging Markets Index Future	2.56
Mar 03-21-25	
Samsung Electronics Co Ltd	2.23
HDFC Bank Ltd	1.40
Meituan Class B	1.29
Xiaomi Corp Class B	1.28
Reliance Industries Ltd	1.05

Morningstar Super Sectors as of 02-28-25

	% Fund
Cyclical	44.50
Sensitive	45.12
Defensive	10.37

Operations

Gross Prosp Exp Ratio	0.08% of fund assets
Net Prosp Exp Ratio	0.08% of fund assets
Management Fee	0.08%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.00%
Fund Inception Date	09-08-11
Total Fund Assets (\$mil)	8,487.5
Annual Turnover Ratio %	5.00
Fund Family Name	Fidelity Investments

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

	% Mkt Cap
Giant	58.12
Large	34.18
Medium	7.45
Small	0.25
Micro	0.00

Value Blend Growth

Morningstar World Regions as of 02-28-25

	% Fund
Americas	7.35
North America	0.51
Latin America	6.84
Greater Europe	12.74
United Kingdom	0.00
Europe Developed	0.56
Europe Emerging	2.07
Africa/Middle East	10.11
Greater Asia	79.91
Japan	0.00
Australasia	0.00
Asia Developed	28.60
Asia Emerging	51.32

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