

Fidelity® Total 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 developed and emerging stock markets.

The fund normally invests at least 80% of assets in securities included in the MSCI ACWI (All Country World Index) ex USA Investable Market Index and in depository receipts representing securities included in the index. The MSCI ACWI (All Country World Index) ex USA Investable Market Index is a market capitalization-weighted index designed to measure the investable equity market performance for global investors of large, mid, and small-cap stocks in developed and emerging markets, excluding the U.S.

Past name(s) : Fidelity® Total Intl Index Instl Premium.

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	16.90	0.98	0.99
3 Yr Beta	1.04	—	1.02

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, Passive Management, Small Cap, Mid-Cap

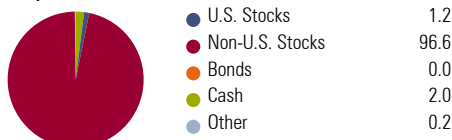
Important Information

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/fundonepagescolor/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

Holder	% Assets
Taiwan Semiconductor Manufacturing Co Ltd	2.32
Fidelity Cash Central Fund	1.96
MSCI EAFE Index Future Mar 25 03-21-25	1.51
Tencent Holdings Ltd	1.24
Novo Nordisk AS Class B	0.91
SAP SE	0.90
ASML Holding NV	0.88
Alibaba Group Holding Ltd Ordinary Shares	0.83
Nestle SA	0.78
AstraZeneca PLC	0.73

Morningstar Super Sectors as of 02-28-25

Sector	% Fund
Cyclical	42.72
Sensitive	39.30
Defensive	17.98

Operations

Gross Prosp Exp Ratio	0.06% of fund assets
Net Prosp Exp Ratio	0.06% of fund assets
Management Fee	0.06%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.00%
Fund Inception Date	06-07-16
Total Fund Assets (\$mil)	14,159.5
Annual Turnover Ratio %	5.00
Fund Family Name	Fidelity Investments

Notes

Morningstar Style Box™ as of 02-28-25

Style	% Mkt Cap
Giant	47.03
Large	31.69
Medium	17.28
Small	3.85
Micro	0.15

Morningstar World Regions as of 02-28-25

Region	% Fund
Americas	10.90
North America	8.94
Latin America	1.96
Greater Europe	43.98
United Kingdom	9.15
Europe Developed	30.53
Europe Emerging	0.70
Africa/Middle East	3.61
Greater Asia	45.12
Japan	15.16
Australasia	4.71
Asia Developed	10.61
Asia Emerging	14.64

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

Louis Bottari. Since 2016.
Peter Matthew. Since 2016.

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