VOYA FINANCIAL

Fidelity® Total International Index Fund

Release Date
03-31-24

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 depositary 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 03-31-24

Investment

Low	**Moderate**	High

Category

Risk Measures as of 03-31-24	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.02	0.97	0.99
3 Yr Beta	1.03	—	1.03

Principal Risks

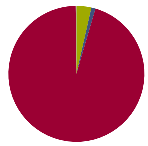
Lending, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Market/Market Volatility, Equity Securities, Passive Management, Small Cap, Mid-Cap

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/fundonepagerscolor/DisclosureGlossary.pdf

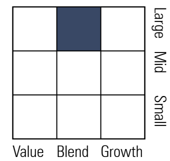
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed 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 02-29-24	% Assets
U.S. Stocks	1.0
Non-U.S. Stocks	95.3
Bonds	0.0
Cash	3.6
Other	0.2

Morningstar Style Box™ as of 02-29-24



	% Mkt Cap
Giant	44.28
Large	33.51
Medium	18.07
Small	3.97
Micro	0.16

Top 10 Holdings as of 02-29-24	% Assets
Fidelity Cash Central Fund	3.56
MSCI EAFE Index Future Mar 24 03-15-24	2.52
Taiwan Semiconductor Manufacturing Co Ltd	1.75
Novo Nordisk A/S Class B	1.27
ASML Holding NV	1.24
MSCI Emerging Markets Index Future Mar 03-15-24	1.07
Nestle SA	0.90
Samsung Electronics Co Ltd	0.86
Toyota Motor Corp	0.83
Lvmh Moet Hennessy Louis Vuitton SE	0.82

Morningstar World Regions as of 02-29-24	% Fund
Americas	10.29
North America	7.83
Latin America	2.46
Greater Europe	44.53
United Kingdom	8.86
Europe Developed	31.49
Europe Emerging	0.70
Africa/Middle East	3.47
Greater Asia	45.18
Japan	16.29
Australasia	5.00
Asia Developed	10.55
Asia Emerging	13.34

Morningstar Super Sectors as of 02-29-24	% Fund
Cyclical	41.83
Sensitive	38.87
Defensive	19.29

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)	12,443.9
Annual Turnover Ratio %	4.00
Fund Family Name	Fidelity Investments

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	—

Notes

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