

# Fidelity Monthly Income Fund

Series F for fee based accounts<sup>1</sup>

## PERFORMANCE (SERIES F)

AS AT JUNE 30, 2025

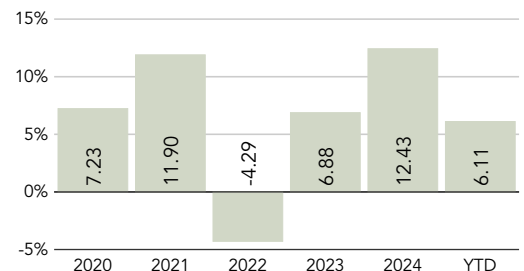
### Standard period returns

	FUND
1 month	1.23
3 month	2.37
6 month	6.11
1 year	14.42
3 year	9.50
5 year	8.19
10 year	6.20
15 year	7.54
20 year	7.47
Since inception	7.87

### Growth of \$10,000 since inception<sup>2</sup>



### Calendar year performance



### Risk classification



A fund's volatility is determined using a statistical measure called "standard deviation. Standard deviation is a statistical measure of how much a return varies over an extended period of time. The more variable the returns, the larger the standard deviation. Investors may examine historical standard deviation in conjunction with historical returns to decide whether an investment's volatility would have been acceptable given the returns it would have produced. A higher standard deviation indicates a wider dispersion of past returns and thus greater historical volatility. Standard deviation does not indicate how an investment actually performed, but it does indicate the volatility of its returns over time. Standard deviation is annualized. The returns used for this calculation are not load-adjusted. Standard deviation does not predict the future volatility of a fund.

The investment risk level indicated is required to be determined in accordance with the Canadian Securities Administrators standardized risk classification methodology, which is based on the historical volatility of a fund, as measured by the ten-year annualized standard deviation of the returns of the fund. Standard deviation is used to quantify the historical dispersion of returns around the average returns over a recent ten-year period.

## QUARTERLY TOP TEN HOLDINGS

AS AT MARCH 31, 2025

iShares Core MSCI Emerging Markets ETF – Multi Sector	
iShares Comex Gold Trust ETF – Financials	
iShares Core MSCI EAFE ETF – Multi Sector	
Toronto-Dominion Bank – Financials	
Alimentation Couche-Tard – Consumer Staples	
Royal Bank of Canada – Financials	
Metro – Consumer Staples	
Rogers Communications – Communication Services	
TC Energy – Energy	
BCE – Communication Services	
<b>Total holdings</b>	<b>2,991</b>
<b>Top 10 holdings aggregate</b>	<b>15.6%</b>

## ALLOCATION<sup>4</sup>

AS AT MAY 31, 2025

ASSET MIX <sup>5</sup> (%)	CURRENT MONTH
Foreign Equities	33.5
Canadian Equities	27.9
Canadian Bonds	20.9
Foreign Bonds	9.8
High Yield Bonds	3.3
Cash & Other	2.7
Investment Grade CMBS	1.4
U.S. High Yield CMBS	0.5
Convertibles	0.0

SECTOR MIX <sup>6</sup> (%)	
Financials	11.7
Consumer Staples	10.1
Industrials	5.5
Information Technology	5.0
Real Estate	4.2
Materials	4.0
Energy	3.9
Communication Services	3.7
Multi Sector	3.1
Utilities	3.0
Consumer Discretionary	2.7
Health Care	2.6

## Fund strategy

### The best of income and growth

Fidelity Monthly Income Fund offers a unique combination of high-yielding equity and fixed income securities, actively managed to aim to deliver a balance of income and growth.

## Fund facts

### Portfolio managers

David Tulk

David Wolf

### Underlying portfolio managers

Andrew Marchese

Brian Day

Celso Muñoz

Dan Dupont

Don Newman

Lee Ormiston

Michael Plage

Ramona Persaud

Sri Tella

Stacie Ware

Steve Buller

### Series inception date

November 6, 2003

### NAV - Series F

\$18.63 (as at June 30, 2025)

### Aggregate assets (all series)

\$6.9 billion  
(as at May 31, 2025)

### Management expense ratio – Series F

0.92%, as at December 31, 2024

<sup>1</sup> Source: Fidelity Investments Canada ULC. Performance shows annual compounded returns as at June 30, 2025 (Series F) net-of-fees, in Canadian dollars. ■ <sup>3</sup> 3 Month-end asset mixes may total greater than/less than 100% due to differences in the timing of cashflows and investments, and/or to reflect cash held for the purposes of collateral allocations associated with certain types of derivatives. Country and sector allocations show specific exposures to countries/sectors representing at least 1% of total fund asset. As such, the values displayed may not total 100%. ■ <sup>4</sup> The U.S. high-yield portion of the Fund will be affected by changes in the exchange rate between Canadian and U.S. dollars. We may use derivatives in order to seek to eliminate, or "hedge" against, the effects of such changes. ■ <sup>5</sup> Percentage of total assets in equity sector.

© 2025 Fidelity Investments Canada ULC. All rights reserved. Reproduction in whole or in part by any means prior to written consent from Fidelity Investments Canada ULC is forbidden. All trademarks and service marks appearing in this document belong to Fidelity Investments Canada ULC. Source: FMR LLC.



Read a fund's prospectus before investing. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions or trailing commissions and may experience a gain or loss. The indicated rates of return are the historical annual compounded total returns including changes in unit value and the reinvestment of all distributions and do not take into account sales, redemption, distribution, optional charges or income taxes payable by any security holder that would have reduced returns. If you buy other series of Fidelity funds, the performance will vary largely due to different fees and expenses. Investors who buy Series F pay investment management fees and expenses to Fidelity. Investors will also pay their dealer a fee for financial advice services in addition to the Series F fees charged by Fidelity.