

Fidelity American Balanced Currency Neutral Fund

PERFORMANCE (SERIES B)

AS AT SEPTEMBER 30, 2024

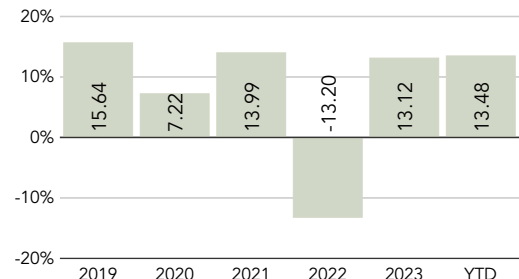
Standard period returns

	FUND
1 month	1.42
3 month	3.59
6 month	5.36
1 year	21.78
2 year	16.92
3 year	4.92
5 year	7.39
Since inception	6.98

Growth of \$10,000 since inception¹



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 HOLDINGS³

AS AT JUNE 30, 2024

Nvidia – Information Technology	
Apple – Information Technology	
Meta Platforms – Communication Services	
Amazon.com – Consumer Discretionary	
Microsoft – Information Technology	
iShares Comex Gold Trust ETF – Materials	
Broadcom – Information Technology	
Eli Lilly and Company – Health Care	
Arista Networks – Information Technology	
Berkshire Hathaway, Cl. A – Financials	
Total holdings	3,887
Top 10 holdings aggregate	19.3%

ALLOCATION³

AS AT AUGUST 31, 2024

ASSET MIX ² (%)	CURRENT MONTH
Foreign Equities	62.6
Foreign Bonds	19.6
High Yield Bonds	6.4
Cash & Other	4.9
Canadian Equities	2.8
Investment Grade CMBS	1.9
Convertibles	1.4
U.S. High Yield CMBS	0.4
Canadian Bonds	0.1

SECTOR MIX (%)

Information Technology	14.3
Financials	11.1
Health Care	9.2
Consumer Discretionary	7.7
Industrials	7.2
Communication Services	6.3
Consumer Staples	4.0
Energy	2.8
Materials	2.0
Utilities	1.3
Real Estate	0.6

Fund strategy

Aims to achieve long-term capital growth by investing across a range of equities and fixed income securities in the U.S. and around the world.

Fund facts

Portfolio managers

David Tulk
David Wolf
Morgen Peck
Sam Chamovitz

Underlying portfolio managers

Jeff Moore
Joel Tillinghast
Mark Schmehl
Michael Plage
Ramona Persaud
Salim Hart
Steve MacMillan
Will Danoff

Fund inception date

June 28, 2016

NAV - Series B

\$17.06 (as at September 30, 2024)

Aggregate assets (all series)

\$65.9 million
(as at August 31, 2024)

Management expense ratio – Series B

2.33%, as at March 31, 2024

Currency neutrals funds use derivatives to mitigate the fund's exposure to changes in exchange rates between developed market currencies and the Canadian dollar. The investment approach used by the funds, while effective in reducing exchange rate risk, will not completely eliminate the impact of currency fluctuations. The funds' returns will differ from the local currency returns of its underlying funds.

■ 1 The compound growth calculations shown is used to illustrate the effects of the compound growth rate and is not intended to reflect future values of the fund or returns on investment in any fund. ■ 2 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%. ■ 3 The Fund invests its assets in units of Fidelity American Balanced Fund, Series O. Holdings information shown on this page represents the Fund's exposure to the holdings of Fidelity American Balanced Fund.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus, which contains detailed investment information, before investing. The indicated rates of return are historical annual compounded total returns for the period indicated including changes in unit value and reinvestment of distributions. The indicated rates of return do not take into account sales, redemption, distribution or option charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not guaranteed. Their values change frequently. Past performance may not be repeated.