

# Fidelity Premium Fixed Income Private Pool

## POOL FEATURES

|                    |                                    |
|--------------------|------------------------------------|
| INCEPTION          | November 26, 2008                  |
| BENCHMARK          | FTSE Canada<br>Universe Bond Index |
| INITIAL INVESTMENT | \$150,000 minimum                  |
| MER                | 1.17%, as at<br>December 31, 2023  |

## ASSET ALLOCATION PORTFOLIO MANAGERS

### POOL MANAGERS

Lee Ormiston  
Sri Tella

## Why invest

- A core fixed-income solution that aims to offer investors exposure to a portfolio of high-quality Canadian bonds.
- Diversified among sectors and issuers.
- Leverages Fidelity's global resources and expertise in fixed-income investing.

## RISK CLASSIFICATION<sup>5</sup>



MANAGEMENT FEE (BASIS POINTS) **95**

### FEE REDUCTION ON POOL HOLDINGS<sup>1</sup> (BASIS POINTS)

|                        |      |
|------------------------|------|
| FIRST \$250K IN ASSETS | 0    |
| NEXT \$250K IN ASSETS  | 5    |
| NEXT \$500K IN ASSETS  | 7.5  |
| NEXT \$1M IN ASSETS    | 7.5  |
| NEXT \$3M IN ASSETS    | 10   |
| NEXT \$5M IN ASSETS    | 11   |
| ASSETS OVER \$10M      | 12.5 |

## POOL CODES

### CANADIAN DOLLAR

SERIES B

9015

### U.S. DOLLAR

SERIES B

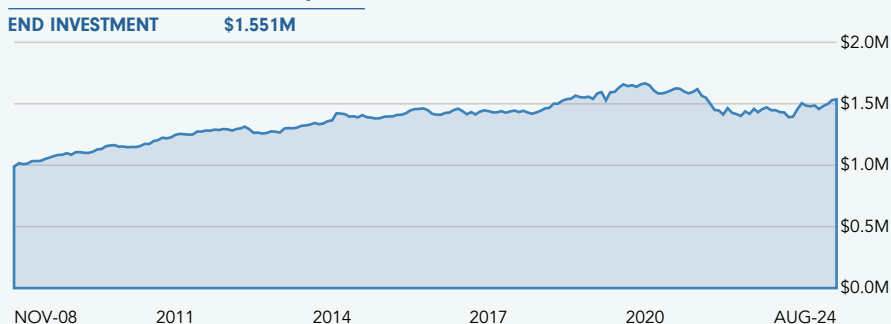
1924

## Performance

Performance and returns shown below are Series B net of fees.

AS AT AUGUST 31, 2024

### Growth of \$1M since inception



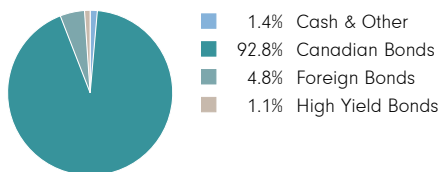
### Standard period returns (%) September 30, 2024

|      | 1 mo | 3 mo | 6 mo | 1 yr  | 2 yrs | 3 yrs | 5 yrs | 10 yrs | 15 yrs | Inception |
|------|------|------|------|-------|-------|-------|-------|--------|--------|-----------|
| Fund | 1.77 | 4.31 | 5.20 | 12.38 | 5.05  | -0.76 | 0.12  | 1.60   | 2.47   | 2.92      |

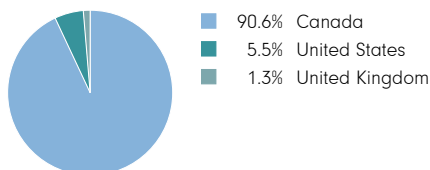
### Calendar returns (%) September 30, 2024

|      | YTD  | 2023 | 2022   | 2021  | 2020 | 2019 |
|------|------|------|--------|-------|------|------|
| Fund | 3.93 | 6.07 | -12.43 | -2.82 | 8.22 | 6.61 |

## ASSET MIX<sup>2</sup> - as at August 31, 2024



## GEOGRAPHICAL MIX<sup>2</sup> - as at August 31, 2024



## SECTOR MIX<sup>2</sup>

### as at August 31, 2024

|       |                           |
|-------|---------------------------|
| 18.2% | Canadian Federal Bonds    |
| 8.7%  | Canadian Agency Bonds     |
| 30.1% | Canadian Provincial Bonds |
| 1.6%  | Canadian Municipal Bonds  |
| 34.1% | Canadian Corporate Bonds  |

## Fidelity Premium Fixed Income Private Pool, cont'd

### QUARTERLY TOP FIVE ISSUERS<sup>2</sup>

AS AT JUNE 30, 2024

|                                |              |
|--------------------------------|--------------|
| Government of Canada           |              |
| Province of Ontario            |              |
| Canada Housing Trust No. 1     |              |
| Province of Quebec             |              |
| Province of Alberta            |              |
| <b>Total issuers</b>           | <b>168</b>   |
| <b>Top 5 issuers aggregate</b> | <b>41.9%</b> |

### Fidelity Premium Fixed Income Private Pool

- Duration neutral to the benchmark.
- Minimum bond credit rating: BBB.
- The Pool is typically made up of 150–200 issuers.
- Core focus on Canadian fixed-income securities for a steady flow of income.
- This Pool may also invest in fixed-income securities outside of Canada, for added diversification.
- Generally, the Pool's weighted average term to maturity will be between five and 12 years.

### Pool management

- The portfolio managers are Sri Tella and Lee Ormiston.
- The portfolio managers employ a disciplined team-based investment process that drives alpha through sector allocation, security selection and yield curve positioning.

- 1 Management fees do not include administration and other operating expenses and applicable sales tax. Fees are shown in basis points. Note that fee reductions are applicable only on that portion of assets that fall within the specified tier.
- 2 The Pool invests its assets in units of Fidelity Canadian Bond Fund, Series O. Holdings information shown on this page represents the Pool's exposure to the holdings of Fidelity Canadian Bond Investment Trust.
- 3 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.

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. © 2024 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.