

All-in-One Conservative Income ETF

NEW

ACCOUNT DETAILS

PORTFOLIO MANAGER



REFERENCE FUND CATEGORY
**GLOBAL FIXED INCOME
BALANCED**

INCEPTION DATE
JUNE 2026

REFERENCE FUND VALUE
\$70M¹

PROJECTED MER (%)
1.84% SERIES D & E (75/75)
1.89% SERIES G (75/100)

RISK TOLERANCE
LOW

¹The reference fund value represents the total assets held in the reference fund as of December 31, 2025.

²As of December 2025.

³Registered Investment Accounts offer returns tied to the reference fund performance, however, it is not the same as purchasing units of the fund.

⁴Performance data is based on the historical returns of the underlying funds as of December 31, 2025 adjusted with the Series D projected MERs.

Summary of the Investment Account

The All-in-One Conservative Income ETF (Fidelity) investment account is based on the performance of the Fidelity All-in-One Conservative Income ETF - series O reference fund³.

Investment Objectives & Strategies

The fund invests in Fidelity All-in-One Conservative Income ETF (the underlying fund), which aims to achieve income and capital growth through total returns by using a strategic asset allocation approach. The underlying fund invests primarily in other underlying funds that provide exposure to a diversified portfolio of global equity securities and fixed-income securities, with generally more emphasis on Canadian fixed income securities.

PERFORMANCE⁴

Compound Returns

1 year	3 years	5 years	10 years	Inception
2.41%	-	-	-	-

Annual Returns

2025	2024	2023	2022	2021	2020	2019	2018	2017
2.41%	-	-	-	-	-	-	-	-

REFERENCE FUND COMPOSITION

Asset Mix²

International Equity	4.90%
U.S. Equity	9.70%
Canadian Equity	4.90%
Fixed Income	80.00%
Cash & Other	0.50%

