

Canadian Asset Allocation

ACCOUNT DETAILS

REFERENCE FUND CATEGORY



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TACTICAL BALANCED

INCEPTION DATE

DECEMBER 2022

REFERENCE FUND VALUE

\$3.8B¹

PROJECTED MER (%)

2.75% SERIES D & E (75/75)

2.95% SERIES G (75/100)

RISK TOLERANCE

LOW TO MODERATE

¹As of December 2024.

²Registered Investment Accounts offer returns tied to the reference fund performance, however, it is not the same as purchasing units of the fund.

³Performance information is based on Series D as of December 31, 2024, and represents the actual performance of the underlying reference fund net of fees.

⁴Backdated return estimates were calculated by applying our current asset allocation model to previous periods while using actual returns for the underlying individual funds. The performance numbers vary due to the differences in the underlying fees of each series. Performance data shown is using the 75/75 guarantee product. This information should only be used as an estimate of what these funds would have provided for returns over the periods shown.

Summary of the Investment Account

The Canadian Asset Allocation (Fidelity) investment account is based on the performance of the Fidelity Canadian Asset Allocation - O reference fund².

Investment Objectives & Strategies

The principal investment objective of the fund is to aim to achieve a high total investment return, using an active asset allocation approach, primarily through investments in a mix of Canadian equity securities, fixed income securities and money market instruments.

PERFORMANCE³

Compound Returns

1 year	3 years ⁴	5 years ⁴	10 years	Inception
11.35%	3.93%	6.70%	-	-

Annual Returns

2024	2023 ⁴	2022 ⁴	2021 ⁴	2020	2019	2018	2017	2016
11.35%	9.52%	-8.17%	14.98%	NA	NA	NA	NA	NA

REFERENCE FUND COMPOSITION

Asset Mix¹

International Equity	6.53%
US Equity	15.75%
Canadian Equity	57.01%
Fixed Income	18.01%
Cash & Other	2.70%

