

# Monthly Income

## ACCOUNT DETAILS

REFERENCE FUND CATEGORY



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**CANADIAN NEUTRAL  
BALANCED**

INCEPTION DATE

**NOVEMBER 2024**

REFERENCE FUND VALUE

**\$6.9B<sup>1</sup>**

PROJECTED MER (%)

**2.60% SERIES D & E (75/75)**

**2.80% SERIES G (75/100)**

RISK TOLERANCE

**LOW TO MODERATE**

<sup>1</sup>As of December 2024.

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

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

<sup>4</sup>Backdated 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 Monthly Income (Fidelity) investment account is based on the performance of the Fidelity Monthly Income Fund - series O<sup>2</sup>.

## Investment Objectives & Strategies

The fund aims to achieve a combination of steady income and potential capital gains. It invests, either directly or through underlying accounts, primarily in a mix of Canadian equity securities, Canadian fixed-income securities, U.S. commercial mortgage-backed securities, and U.S. higher-yield, lower-quality fixed-income securities, preferred stocks, and convertible securities.

## PERFORMANCE<sup>3</sup>

### Compound Returns

1 year <sup>4</sup>	3 years <sup>4</sup>	5 years <sup>4</sup>	10 years	Inception
10.38%	2.94%	4.78%	-	-

### Annual Returns

2024 <sup>4</sup>	2023 <sup>4</sup>	2022 <sup>4</sup>	2021 <sup>4</sup>	2020	2019	2018	2017	2016
10.38%	4.99%	-5.86%	9.89%	-	-	-	-	-

## REFERENCE FUND COMPOSITION

### Asset Mix<sup>1</sup>

International Equity	11.28%
US Equity	14.52%
Canadian Equity	28.80%
Fixed Income	32.85%
Cash & Other	12.55%

