

International Growth

ACCOUNT DETAILS

PORTFOLIO MANAGER



REFERENCE FUND CATEGORY
INTERNATIONAL EQUITY

INCEPTION DATE
JANUARY 2001

REFERENCE FUND VALUE
\$268M¹

PROJECTED MER (%)
3.05% SERIES D & E (75/75)
3.40% SERIES G (75/100)

RISK TOLERANCE
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 International Growth (Fidelity) investment account is based on the performance of the Fidelity International Growth - Series O reference fund².

Investment Objectives & Strategies

The fund invests primarily in equity securities of companies located or operating in Europe, Australasia and the Far East. It invests in companies that the portfolio manager believes will benefit from multi-year structural growth and high barriers to entry and that are trading at attractive valuations.

PERFORMANCE³

Compound Returns

| 1 year | 3 years | 5 years ⁴ | 10 years ⁴ | Inception |
|--------|---------|----------------------|-----------------------|-----------|
| 10.91% | 0.74% | 5.09% | 7.11% | 4.46% |

Annual Returns

| 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|--------|--------|---------|--------|--------|--------|--------|--------|--------|
| 10.91% | 15.53% | -20.21% | 11.36% | 12.60% | 24.72% | -6.33% | 19.01% | -8.34% |

REFERENCE FUND COMPOSITION

Asset Mix¹

| | |
|----------------------|--------|
| International Equity | 79.85% |
| US Equity | 14.46% |
| Canadian Equity | 3.11% |
| Fixed Income | 0.34% |
| Cash & Other | 2.25% |

