

Fidelity U.S. Growth and Income Private Pool US\$

POOL FEATURES

INCEPTION	October 16, 2013
BENCHMARK	Blended Index ²
INITIAL INVESTMENT	\$150,000 minimum
MER	0.94%, as at June 30, 2025

ASSET ALLOCATION PORTFOLIO MANAGERS

POOL MANAGERS

David Tulk
David Wolf

Why invest

- A U.S.-focused mandate with a neutral mix of 50% equities and 50% fixed income.
- Capitalizes on the world's largest and most diversified market.
- Employs active asset allocation across multiple dimensions of the portfolio to take advantage of market opportunities and mitigate risk.

RISK CLASSIFICATION³



MANAGEMENT FEE (BASIS POINTS) **70**

FEE REDUCTION ON POOL HOLDINGS¹
(BASIS POINTS)

FIRST \$250K IN ASSETS	0
NEXT \$250K IN ASSETS	5
NEXT \$500K IN ASSETS	10
NEXT \$1M IN ASSETS	12.5
NEXT \$3M IN ASSETS	15
NEXT \$5M IN ASSETS	16
ASSETS OVER \$10M	17.5

POOL CODES

U.S. DOLLAR

SERIES F	SERIES F8	SERIES F5
1987	1990	1989

Performance - US\$*

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

Standard period returns (%) February 28, 2026

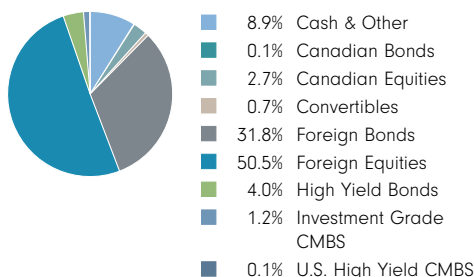
	1 mo	3 mo	6 mo	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	Inception
Fund	1.37	3.76	7.70	15.76	14.31	15.71	8.62	9.60	8.11

Calendar returns (%) February 28, 2026

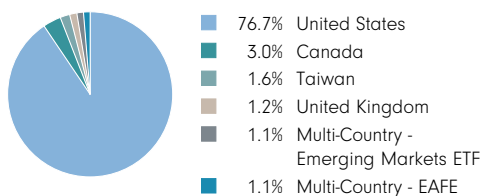
	YTD	2025	2024	2023	2022	2021
Fund	3.32	14.68	16.43	14.17	-13.58	11.02

*Performance reported based on U.S. dollar returns. Reported returns for Canadian-dollar investors will differ based on changes in the exchange rate between the Canadian dollar and the U.S. dollar over time.

ASSET MIX - as at January 31, 2026



GEOGRAPHICAL MIX - as at January 31, 2026



SECTOR MIX

as at January 31, 2026

13.9%	Information Technology
6.8%	Financials
8.4%	Communication Services
5.2%	Consumer Discretionary
4.6%	Health Care
5.4%	Industrials
1.7%	Consumer Staples
1.9%	Energy
2.1%	Materials
4.3%	Multi Sector
1.0%	Utilities
0.9%	Real Estate

Fidelity U.S. Growth and Income Private Pool US\$, cont'd

QUARTERLY TOP TEN HOLDINGS

AS AT DECEMBER 31, 2025

Nvidia – Information Technology	
Alphabet, Cl. A – Communication Services	
Meta Platforms – Communication Services	
Microsoft – Information Technology	
Amazon.com – Consumer Discretionary	
Taiwan Semiconductor Manufacturing – Information Technology	
Apple – Information Technology	
Eli Lilly and Company – Health Care	
Alphabet, Cl. C – Communication Services	
J. P. Morgan Chase – Financials	
Total holdings	4,077
Top 10 holdings aggregate	17.1%

Fidelity U.S. Growth and Income Private Pool

- Offers a combination of asset classes that historically have exhibited low-correlation to one another with the potential to help reduce overall portfolio volatility.
- The portfolio managers may actively allocate pool exposures to different asset classes to manage risk and capitalize on changing market conditions.
- In making tactical asset allocation decisions, the portfolio managers use extensive asset class and global macro research.

Pool management

- Portfolio managers are David Wolf and David Tulk.
- The Pool employs an active management approach to asset allocation and security selection with an aim to mitigate risk and take advantage of market opportunities.

- 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 blended benchmark is 50% Russell 3000 Index, 40% Bloomberg U.S. Aggregate Bond Index and 10% Bloomberg U.S. 3 Month T-Bill Index.
- 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.

Source: Fidelity Investments Canada ULC. Performance shows annual compounded returns as at February 28, 2026 (Series F) net-of-fees, in Canadian dollars.

Read a fund's prospectus before investing. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions or trailing commissions and may experience a gain or loss. The indicated rates of return are the historical annual compounded total returns including changes in unit value and the reinvestment of all distributions and do not take into account sales, redemption, distribution, optional charges or income taxes payable by any security holder that would have reduced returns. If you buy other series of Fidelity funds, the performance will vary largely due to different fees and expenses. Investors who buy Series F pay investment management fees and expenses to Fidelity. Investors will also pay their dealer a fee for financial advice services in addition to the Series F fees charged by Fidelity. © 2026 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.