

# Fidelity Monthly Income Fund

## PERFORMANCE (SERIES B)

AS AT JUNE 30, 2025

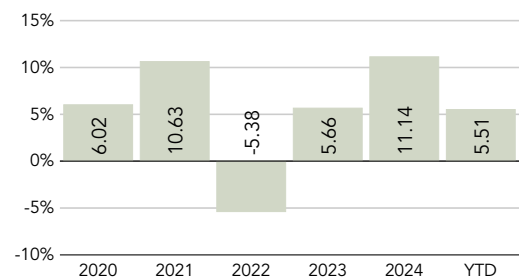
### Standard period returns

	FUND
1 month	1.13
3 month	2.08
6 month	5.51
1 year	13.11
3 year	8.25
5 year	6.96
10 year	4.99
15 year	6.31
20 year	6.26
Since inception	6.67

### Growth of \$10,000 since inception<sup>1</sup>



### Calendar year performance



### Risk classification



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.

## QUARTERLY TOP TEN HOLDINGS

AS AT MARCH 31, 2025

iShares Core MSCI Emerging Markets ETF – Multi Sector	
iShares Comex Gold Trust ETF – Financials	
iShares Core MSCI EAFE ETF – Multi Sector	
Toronto-Dominion Bank – Financials	
Alimentation Couche-Tard – Consumer Staples	
Royal Bank of Canada – Financials	
Metro – Consumer Staples	
Rogers Communications – Communication Services	
TC Energy – Energy	
BCE – Communication Services	
<b>Total holdings</b>	<b>2,991</b>
<b>Top 10 holdings aggregate</b>	<b>15.6%</b>

## ALLOCATION<sup>3</sup>

AS AT MAY 31, 2025

ASSET MIX* (%)	CURRENT MONTH
Foreign Equities	33.5
Canadian Equities	27.9
Canadian Bonds	20.9
Foreign Bonds	9.8
High Yield Bonds	3.3
Cash & Other	2.7
Investment Grade CMBS	1.4
U.S. High Yield CMBS	0.5
Convertibles	0.0

SECTOR MIX* (%)	
Financials	11.7
Consumer Staples	10.1
Industrials	5.5
Information Technology	5.0
Real Estate	4.2
Materials	4.0
Energy	3.9
Communication Services	3.7
Multi Sector	3.1
Utilities	3.0
Consumer Discretionary	2.7
Health Care	2.6

## Fund strategy

### The best of income and growth

Fidelity Monthly Income Fund offers a unique combination of high-yielding equity and fixed income securities, actively managed to aim to deliver a balance of income and growth.

## Fund facts

### Portfolio managers

David Tulk

David Wolf

### Underlying portfolio managers

Andrew Marchese

Brian Day

Celso Muñoz

Dan Dupont

Don Newman

Lee Ormiston

Michael Plage

Ramona Persaud

Sri Tella

Stacie Ware

Steve Buller

### Fund inception date

November 6, 2003

### NAV - Series B

\$18.57 (as at June 30, 2025)

### Aggregate assets (all series)

\$6.9 billion  
(as at May 31, 2025)

### Management expense ratio – Series B

2.07%, as at December 31, 2024

1 The compound growth calculations shown is used to illustrate the effects of the compound growth rate and is not intended to reflect future values of the fund or returns on investment in any fund. ■ 3 The U.S. high-yield portion of the Fund will be affected by changes in the exchange rate between Canadian and U.S. dollars. We may use derivatives in order to seek to eliminate, or "hedge" against, the effects of such changes. ■ 4 Percentage of total assets in equity sector.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus, which contains detailed investment information, before investing. The indicated rates of return are historical annual compounded total returns for the period indicated including changes in unit value and reinvestment of distributions. The indicated rates of return do not take into account sales, redemption, distribution or option charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not guaranteed. Their values change frequently. Past performance may not be repeated.