

# Fidelity Monthly Income Fund

Series F for fee based accounts<sup>1</sup>

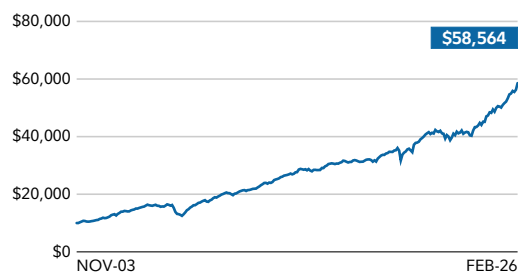
## Performance (Series F)

AS AT FEBRUARY 28, 2026

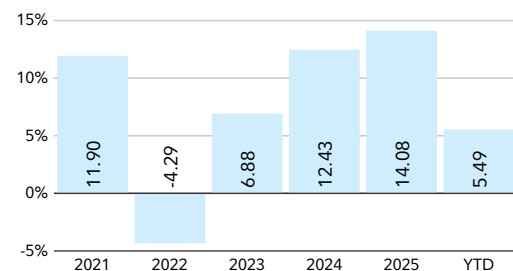
### Standard period returns

	(%)
1 month	4.06
3 month	4.83
6 month	9.95
1 year	15.77
3 year	12.50
5 year	8.90
10 year	7.50
15 year	7.47
20 year	7.44
Since inception	8.24

### Growth of \$10,000 since inception<sup>2</sup>



### Calendar year performance



### Risk classification



## Quarterly Top Ten Holdings

AS AT DECEMBER 31, 2025

iShares Comex Gold Trust ETF – Financials	
iShares Core MSCI Emerging Markets ETF – Multi Sector	
iShares Core MSCI EAFE ETF – Multi Sector	
Royal Bank of Canada – Financials	
Alimentation Couche-Tard – Consumer Staples	
Toronto-Dominion Bank – Financials	
Canadian National Railway – Industrials	
British American Tobacco – Consumer Staples	
BCE – Communication Services	
Metro – Consumer Staples	
<b>Total holdings</b>	<b>3,528</b>
<b>Top 10 holdings aggregate</b>	<b>16.9%</b>

## Allocation<sup>4</sup>

AS AT JANUARY 31, 2026

Asset Mix <sup>3</sup> (%)	Current Month
Foreign Equities	34.4
Canadian Equities	29.2
Canadian Bonds	20.4
Foreign Bonds	8.4
Cash & Other	3.7
High Yield Bonds	2.1
Investment Grade CMBS	1.3
U.S. High Yield CMBS	0.4

Sector Mix <sup>5</sup> (%)	
Financials	12.8
Consumer Staples	7.9
Information Technology	6.4
Industrials	6.0
Multi Sector	5.1
Materials	4.9
Real Estate	4.4
Communication Services	4.4
Energy	3.7
Health Care	3.1
Utilities	2.8
Consumer Discretionary	2.0

## 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

### Series inception date

November 6, 2003

### NAV - Series F

\$20.36 (as at February 28, 2026)

### Aggregate assets (all series)

\$7.2 billion  
(as at January 31, 2026)

### Management expense ratio - Series F

0.92%, as at June 30, 2025

## Fund codes

### CANADIAN DOLLAR

Series A:	DSC	569
	LL	869
	LL2	069
Series B:	ISC	269
Series F:	NL	669
Series T8:	DSC	519
	LL	819
	LL2	019
Series S8:	ISC	219
Series F8:	NL	1751
Series T5:	DSC	1519
	LL	1819
	LL2	1319
Series S5:	ISC	1219
Series F5:	NL	1750

<sup>1</sup> Source: Fidelity Investments Canada ULC. Performance shows annual compounded returns as at February 28, 2026 (Series F) net-of-fees, in Canadian dollars. <sup>2</sup> 3 Month-end asset mixes may total greater than/less than 100% due to differences in the timing of cashflows and investments, and/or to reflect cash held for the purposes of collateral allocations associated with certain types of derivatives. Country and sector allocations show specific exposures to countries/sectors representing at least 1% of total fund asset. As such, the values displayed may not total 100%. <sup>3</sup> 4 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. <sup>5</sup> Percentage of total assets in equity sector.

© 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.

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.

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.