

# Fidelity Insights Systematic Currency Hedged Fund<sup>3</sup>

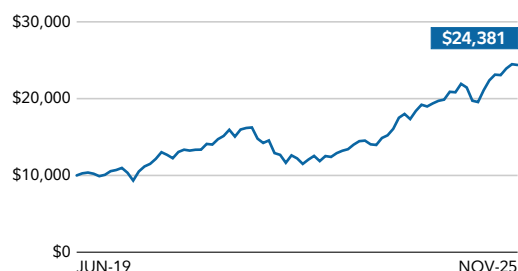
## Performance (Series B)

AS AT NOVEMBER 30, 2025

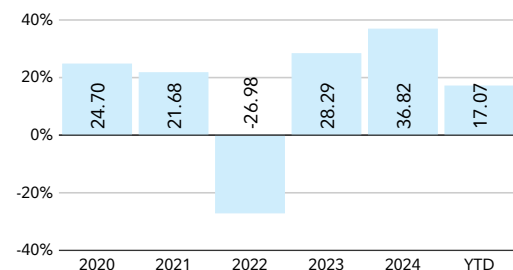
### Standard period returns

	(%)
1 month	-0.42
3 month	5.71
6 month	15.57
1 year	16.71
2 year	28.02
3 year	24.80
5 year	13.31
Since inception	14.72

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



### Calendar year performance



### Risk classification



## Quarterly Top Ten Holdings

AS AT SEPTEMBER 30, 2025

Meta Platforms – Communication Services	
Nvidia – Information Technology	
Alphabet, Cl. A – Communication Services	
Microsoft – Information Technology	
Amazon.com – Consumer Discretionary	
Berkshire Hathaway, Cl. A – Financials	
Netflix – Communication Services	
Apple – Information Technology	
Eli Lilly and Company – Health Care	
GE Vernova – Industrials	
<b>Total holdings</b>	<b>432</b>
<b>Top 10 holdings aggregate</b>	<b>47.2%</b>

## Allocation

AS AT OCTOBER 31, 2025

Asset Mix <sup>2</sup> (%)	Current Month
Foreign Equities	93.1
Canadian Equities	3.5
Cash & Other	2.8
Convertibles	0.6

Sector Mix (%)	
Information Technology	28.9
Communication Services	19.8
Financials	12.5
Industrials	10.2
Consumer Discretionary	10.0
Health Care	8.9
Utilities	1.9
Materials	1.8
Energy	1.3
Consumer Staples	1.2
Real Estate	0.6

Country Mix (%)	
United States	86.6
Canada	3.5
Taiwan	1.5

## Fund strategy

Fidelity Insights Class is a flexible core equity holding that seeks to identify companies that the portfolio manager believes will offer sustained, above-average earnings growth.

## Fund facts

### Portfolio managers

Matthew Drukker  
Nidhi Gupta  
Will Danoff

### Fund inception date

June 6, 2019

### NAV - Series B

\$24.13 (as at November 30, 2025)

### Aggregate assets (all series)

\$105.4 million  
(as at October 31, 2025)

### Management expense ratio - Series B

2.31%, as at March 31, 2025

## Fund codes

### CANADIAN DOLLAR

Series A:	DSC	6873
	LL	6874
	LL2	6875
Series B:	ISC	6882
Series F:	NL	6885
Series T8:	DSC	6879
	LL	6880
	LL2	6881
Series S8:	ISC	6884
Series F8:	NL	6887
Series T5:	DSC	6876
	LL	6877
	LL2	6878
Series S5:	ISC	6883
Series F5:	NL	6886

<sup>1</sup> 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. <sup>2</sup> 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> Fidelity systematic currency hedged funds use derivatives to mitigate the funds' exposure to changes in exchange rates between the U.S. dollar and the Canadian dollar. While the systematic currency hedged strategy, a quantitative model used by the funds, aims to achieve the optimal exposure to the U.S. dollar at a point in time, there is no assurance that the strategy will be effective. The funds' returns will differ from the local currency returns of its underlying funds. Fidelity systematic currency hedged funds may also have exposure to other foreign currencies (such as the euro or the yen), which are not hedged. The funds' exposure to other foreign currencies may change at any time and the funds may choose to hedge these exposures in the future.

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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.

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.