Fidelity American Balanced Currency Neutral Fund

Series F for fee based accounts[1]

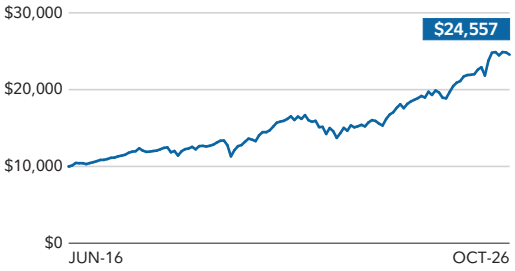
Performance (Series F)

AS AT OCTOBER 31, 2026

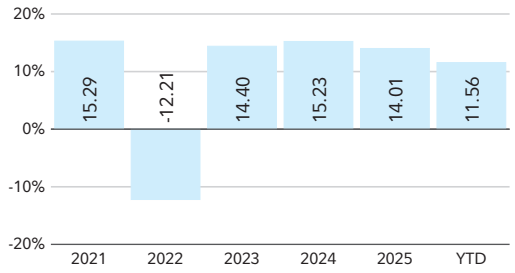
Standard period returns

	(%)
1 month	-1.15
3 month	0.39
6 month	3.27
1 year	12.15
3 year	17.02
5 year	8.29
10 year	9.07
Since inception	9.07

Growth of $10,000 since inception[2]



Calendar year performance



Risk classification

Quarterly Top Ten Holdings[4]

AS AT SEPTEMBER 30, 2026

Microsoft – Information Technology	
Amazon.com – Consumer Discretionary	
Nvidia – Information Technology	
Apple – Information Technology	
Alphabet, Cl. A – Communication Services	
Meta Platforms – Communication Services	
Taiwan Semiconductor Manufacturing – Information Technology	
Advanced Micro Devices – Information Technology	
ExxonMobil Holdings Corporation – Energy	
Eli Lilly and Company – Health Care	
Total holdings	**3,876**
Top 10 holdings aggregate	**25.6%**

Allocation[4]

AS AT SEPTEMBER 30, 2026

Asset Mix[3] (%)	Current Month
Foreign Equities	65.5
Foreign Bonds	16.8
High Yield Bonds	6.6
Cash & Other	3.0
Convertibles	2.7
Investment Grade CMBS	2.4
Canadian Equities	2.3
U.S. High Yield CMBS	0.5
Futures, Options and Swaps	0.2
Canadian Bonds	0.1

Sector Mix (%)	
Information Technology	25.5
Health Care	10.3
Financials	8.3
Communication Services	8.0
Consumer Discretionary	6.2
Industrials	4.6
Energy	2.3
Consumer Staples	2.2
Materials	1.4
Utilities	1.0
Real Estate	0.7
Multi Sector	-2.9

Fund strategy

Aims to achieve long-term capital growth by investing across a range of equities and fixed income securities in the U.S. and around the world.

Fund facts

Portfolio managers
David Tulk
David Wolf
Morgen Peck
Sam Chamovitz

Underlying portfolio managers
Brian Day
Celso Muñoz
Mark Schmehl
Michael Plage
Ramona Persaud
Stacie Ware
Will Danoff

Series inception date
June 28, 2016

NAV - Series F
$19.17 (as at October 31, 2026)

Aggregate assets (all series)
$62.1 million
(as at September 30, 2026)

Management expense ratio – Series F
1.18%, as at March 31, 2026

Fund codes

CANADIAN DOLLAR

Series A:	DSC	3506
	LL	3507
	LL2	3508
Series B:	ISC	3532
Series F:	NL	3557
Series T8:	DSC	3519
	LL	3527
	LL2	3529
Series S8:	ISC	3555
Series F8:	NL	3559
Series T5:	DSC	3509
	LL	3517
	LL2	3518
Series S5:	ISC	3553
Series F5:	NL	3558

Currency neutrals funds use derivatives to mitigate the fund's exposure to changes in exchange rates between developed market currencies and the Canadian dollar. The investment approach used by the funds, while effective in reducing exchange rate risk, will not completely eliminate the impact of currency fluctuations. The funds' returns will differ from the local currency returns of its underlying funds.

■ 1 Source: Fidelity Investments Canada ULC. Performance shows annual compounded returns as at October 31, 2026 (Series F) net-of-fees, in Canadian dollars. ■ 2 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 Month-end asset mixes may total greater than/less than 100% due to differences in the timing of cash-flows 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%. ■ 4 The Fund invests its assets in units of Fidelity American Balanced Fund, Series O. Holdings information shown on this page represents the Fund's exposure to the holdings of Fidelity American Balanced Fund.

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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.

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.