

# Fidelity Premium Money Market Private Pool

## POOL FEATURES

INCEPTION	October 5, 2009
INITIAL INVESTMENT	\$150,000 minimum
MER	0.44%, as at December 31, 2024

## ASSET ALLOCATION PORTFOLIO MANAGERS

### POOL MANAGERS

John Carolan  
Maura Walsh

## Why invest

- Aims to provide investors with capital preservation, liquidity and income.
- Invests in debt securities that have short maturities and minimal credit risk.
- Leverages Fidelity's global resources and expertise in fixed-income investing.

## RISK CLASSIFICATION<sup>3</sup>



## MANAGEMENT FEE (BASIS POINTS)

40

## FEE REDUCTION ON POOL HOLDINGS<sup>1</sup> (BASIS POINTS)

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

## POOL CODES

### CANADIAN DOLLAR

### SERIES F

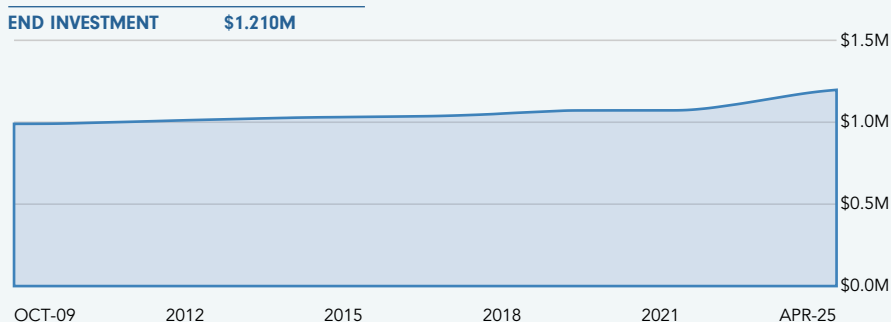
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## Performance

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

AS AT APRIL 30, 2025

### Growth of \$1M since inception



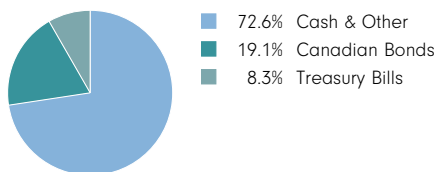
### Standard period returns (%) May 31, 2025

	1 mo	3 mo	6 mo	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	15 yrs	Inception
Fund	0.20	0.60	1.33	3.38	4.05	3.78	2.28	1.54	1.28	1.24

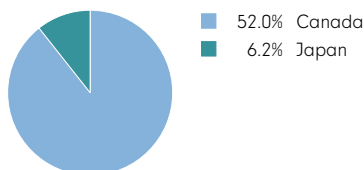
### Calendar returns (%) May 31, 2025

	YTD	2024	2023	2022	2021	2020
Fund	1.06	4.28	4.50	1.61	0.02	0.39

## ASSET MIX<sup>2</sup> - as at April 30, 2025



## GEOGRAPHICAL MIX<sup>2</sup> - as at April 30, 2025



## Fidelity Premium Money Market Private Pool, cont'd

### QUARTERLY TOP FIVE ISSUERS<sup>2</sup>

#### AS AT MARCH 31, 2025

Province of Ontario	
Fédération des caisses Desjardins	
Province of Manitoba	
Province of British Columbia	
Province of Alberta	
<b>Total issuers</b>	<b>16</b>
<b>Top 5 issuers aggregate</b>	<b>37.3%</b>

### Fidelity Premium Money Market Private Pool

- Invests in securities that are either government guaranteed or have strong credit ratings.
- Primary objective is to protect the \$10.00 net asset value (NAV).
- The Pool's yield will vary with short-term interest rates.
- Ideal for investors who need a temporary "parking spot" for cash.
- Income is credited to investor accounts at the close of each valuation business day and is distributed at the end of each month.

### Pool management

- The portfolio managers are John Carolan and Maura Walsh.
- The portfolio manager seeks to preserve principal, maintain liquidity and achieve superior risk-adjusted performance through fundamental and macro research.

- 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 Pool invests its assets in units of Fidelity Canadian Money Market Fund, Series O. Holdings information shown on this page represents the Pool's exposure to the holdings of Fidelity Canadian Money Market Fund.
- 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 May 31, 2025 (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. © 2025 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.