

Fidelity Insights Currency Neutral Class

PERFORMANCE (CLASS B)

AS AT APRIL 30, 2025

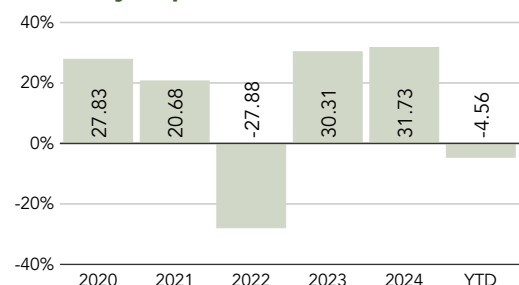
Standard period returns

	FUND
1 month	1.06
3 month	-8.86
6 month	-1.55
1 year	12.39
2 year	21.41
3 year	14.05
5 year	13.42
Since inception	12.81

Growth of \$10,000 since inception¹



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 HOLDINGS³

AS AT MARCH 31, 2025

Meta Platforms – Communication Services	
Nvidia – Information Technology	
Berkshire Hathaway, Cl. A – Financials	
Amazon.com – Consumer Discretionary	
Apple – Information Technology	
Microsoft – Information Technology	
Alphabet, Cl. A – Communication Services	
Eli Lilly and Company – Health Care	
Netflix – Communication Services	
J. P. Morgan Chase – Financials	
Total holdings	327
Top 10 holdings aggregate	49.4%

ALLOCATION³

AS AT MARCH 31, 2025

ASSET MIX ² (%)	CURRENT MONTH
Foreign Equities	91.4
Cash & Other	4.4
Canadian Equities	3.1
Convertibles	1.1

SECTOR MIX (%)

Information Technology	21.7
Financials	21.0
Communication Services	19.2
Health Care	10.8
Consumer Discretionary	9.6
Industrials	7.6
Consumer Staples	1.6
Materials	1.4
Energy	1.3
Utilities	1.2
Real Estate	0.1

COUNTRY MIX (%)

United States	87.8
Canada	3.1

Fund strategy

Fidelity Insights Currency Neutral 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

January 26, 2017

NAV - Class B

\$25.93 (as at April 30, 2025)

Aggregate assets (all series)

\$776.1 million
(as at March 31, 2025)

Management expense ratio – Class B

2.28%, as at November 30, 2024

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 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. ■ 2 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%. ■ 3 The Fund invests its assets in units of Fidelity Insights, Series O. Holdings information shown on this page represents the Fund's exposure to the holdings of Fidelity Insights Class.

© 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.



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.