

Fidelity's factor investing experience spans decades

A rich history of active portfolio management and quantitative research delivering powerful, targeted investment insights.

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|---|---|---|--|--|--|---|---|---|
| 1965 First dedicated quantitative analyst hired | 1988 FMR Co. launches its first quantitative fund, Fidelity Disciplined Equity Fund | 1992 Dedicated fixed income quantitative research team formed | 1998 Dedicated money market quantitative research team established | 2005 Fixed income division launches proprietary multifactor risk model | 2006 Equity quantitative research team formally established to complement fundamental capabilities | 2007 Equity team researches and launches global multifactor models, expanding their library over time | 2016 Research, development and launch of stand-alone equity factor products | 2018 The best and brightest of FMR Co.'s global factor capabilities available in Canada |
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ETF lineup

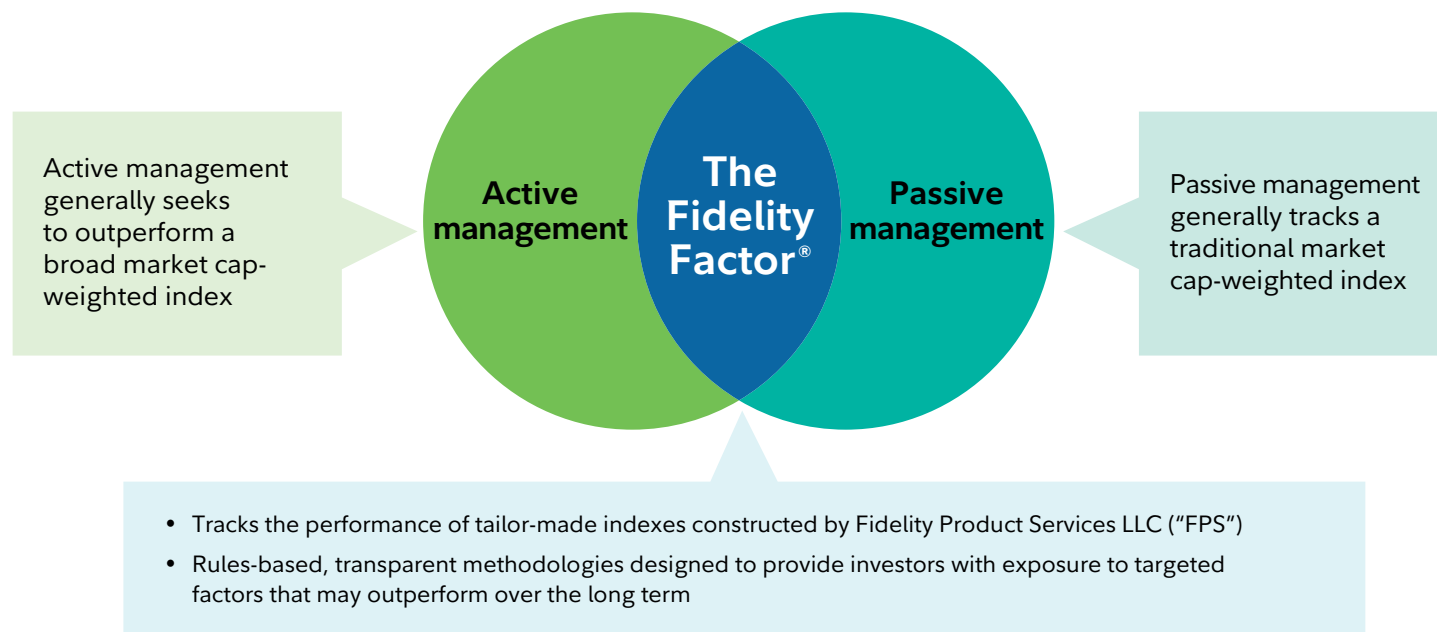
The debut launch of Fidelity Investments Canada's (FIC's) Fidelity Factor® suite allowed investors to pick and choose exposures to specific alpha-generating factors. Since then, FIC has expanded, adding fixed income, high income, active equity, all-in-one, digital asset, liquid alternatives and covered call products to give investors a wide array of expertly designed investment vehicles to build their wealth.



Some ETF suites above are also available in ETF mutual fund options.

The Fidelity Factor®

FIC's factor suite is actively designed to generate high exposure to a given factor without compromising returns or diversification. Seeking to provide targeted exposure to each alpha-generating factor, the Fidelity Factor® ETFs make it easier for investors to build portfolios with the exposure they desire. This active-in-design, passive-in-execution approach allows FIC to offer meticulously designed products at a lower cost.



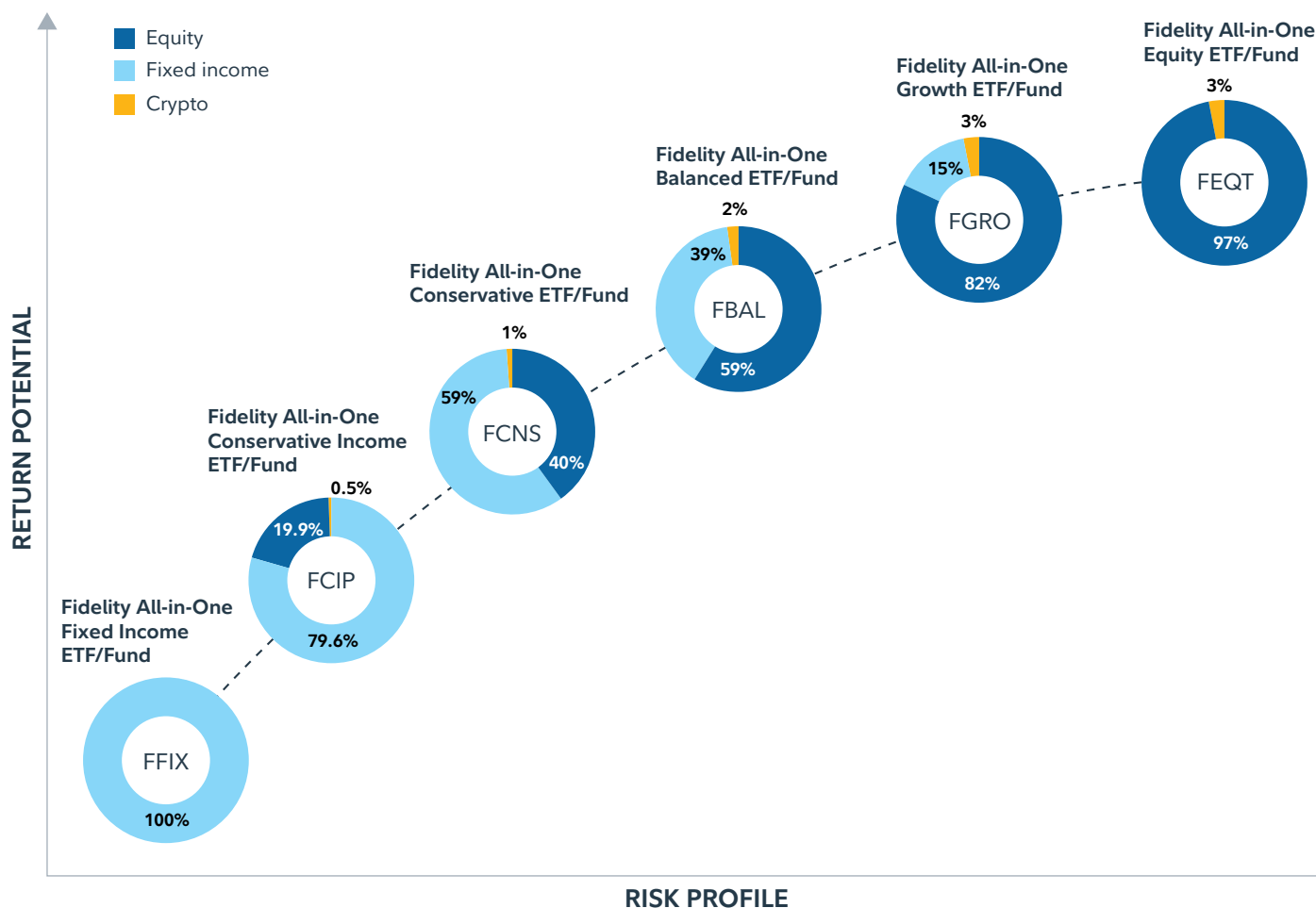
| ACTIVE MANAGEMENT | FIDELITY FACTOR ETF Active in design. Passive in execution. | PASSIVE MANAGEMENT |
|--|--|---|
| <ul style="list-style-type: none"> • Portfolio managers select each investment • Seeks to outperform a broad-market index (e.g., S&P 500) • Seeks to buy high-performing securities and avoid low-performing securities | <ul style="list-style-type: none"> • Uses decades of quantitative research and fundamental analysis to create factor-based indexes • Seeks to outperform a broad-market index by tracking a custom-built index • Indexed for exposure to factors: dividend, low volatility, quality, momentum and value | <ul style="list-style-type: none"> • Market-cap weighted approach, little to no research involved in the creation of the product • Seeks to track a broad-market index (e.g., S&P 500) • Provides exposure to securities within a broad-market index |

Fixed income

FIC offers a variety of fixed income ETFs designed to meet investor needs for diversification and income, leveraging its top-down asset allocation expertise with bottom-up security selection. FIC's deep and diverse research capabilities extend globally, connecting hundreds of seasoned professionals from around the world with unique perspectives in their local markets, helping identify high quality investment opportunities across all segments of the global fixed income market. The result of FIC's fundamental research process is fixed income strategies that focus on delivering highly competitive results through various market environments. This is achieved by using a variety of tools to drive returns, including asset allocation, sector rotation, security selection, duration management, yield curve positioning and foreign currency exposures.

All-in-One

FIC has combined the capabilities of its Fidelity Factor® suite, fixed income management, active management and digital asset competencies to create a program of one-ticket solutions for investors. These low-cost vehicles combine different asset classes into a single product, allowing investors to choose their desired neutral mix, while FIC does the work behind the scenes.



Source: Fidelity Investments Canada ULC. For illustrative purposes only. Each of the Fidelity All-in-One ETFs (excluding Fidelity All-in-One Fixed Income ETF) has a neutral mix which includes a small allocation to Fidelity Advantage Bitcoin ETF® ranging between 0.5% and 3%. Additionally, if the portfolio deviates from its neutral mix by greater than 5% between annual rebalances, the portfolio will also be rebalanced. In the case of a Fidelity All-in-One ETF's allocation to cryptocurrency, if the portfolio weight exceeds twice its neutral weight, the allocation will be brought back to its neutral weight with any proceeds being reallocated to the other Underlying Fidelity ETF's at their approximate strategic allocations. Such rebalancing activity may not occur immediately upon crossing that threshold but will occur shortly thereafter.

A world of opportunity

Fidelity Investments Canada ULC products draw on expertise from around the world.

In an ever-changing and complex financial services world, we're committed to developing quality products that provide long-term value. As a privately owned firm, we have been providing investment solutions and innovations to our clients in Canada for more than 30 years. We're invested in proprietary research, bottom-up fundamental analysis, product innovation and our people. With investment professionals worldwide, Fidelity takes local market knowledge, identifies real opportunities and makes them available to you here at home.



Investment
professional
count of
subadvisors


• **58** | FOUNDED IN 1987


• **332** | FOUNDED IN 1969


• **764** | FOUNDED IN 1946


• **36** | FOUNDED IN 2001

Fidelity Investments Canada ULC (FIC) brings a global network of investment expertise to Canadian investors. Our products are advised by our investment division, Fidelity Canada Investment Management, and subadvised by a variety of companies, as applicable, including Fidelity Management & Research Company LLC (FMR), FIAM LLC (FIAM), Fidelity Management & Research (Canada) ULC¹ (FMR-Canada), Fidelity International Limited (FIL Limited) and Geode Capital Management, LLC (Geode). Investment professional counts include portfolio managers, research analysts and associates and traders only.

Source: FMR, FIAM, FIL Limited, FIC, FMR-Canada and Geode as at March 31, 2025. Data are unaudited. Figures for investment professionals do not include Division Management and Other Investment.

1 Carrying on business in British Columbia as FMR Investments Canada ULC.

Talk to your financial advisor, or visit fidelity.ca



Commissions, trailing commissions, management fees, brokerage fees and expenses may be associated with investments in mutual funds and ETFs. Please read the mutual fund's or ETF's prospectus, which contains detailed investment information, before investing. Mutual funds and ETFs are not guaranteed. Their values change frequently, and investors may experience a gain or a loss. Past performance may not be repeated.



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