

Fidelity All-in-One ETFs are a suite of lower-cost solutions for you and your hard-earned money.

BROAD MARKET EXPOSURE



A global multi-asset strategy, designed with equity factors, systematic and active fixed income management and up to 3% exposure to crypto, depending on the fund.*

STRATEGIC DIVERSIFICATION



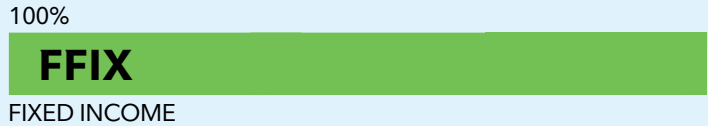
Diversified across regions, market caps and investment styles, with the attraction of professional management.

SIMPLE LOWER-COST SOLUTION

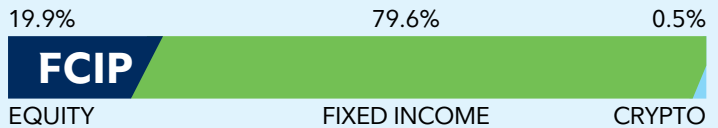


Designed with built-in strategic asset allocation and annual portfolio rebalancing.

FIDELITY ALL-IN-ONE FIXED INCOME ETF



FIDELITY ALL-IN-ONE CONSERVATIVE INCOME ETF



FIDELITY ALL-IN-ONE CONSERVATIVE ETF



FIDELITY ALL-IN-ONE BALANCED ETF



FIDELITY ALL-IN-ONE GROWTH ETF



FIDELITY ALL-IN-ONE EQUITY ETF



* 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.

FIDELITY ALL-IN-ONE ETFs
A SIMPLE SUITE OF ETF SOLUTIONS

	FIDELITY ALL-IN-ONE FIXED INCOME ETF/FUND		FIDELITY ALL-IN-ONE CONSERVATIVE INCOME ETF/FUND		FIDELITY ALL-IN-ONE CONSERVATIVE ETF/FUND		FIDELITY ALL-IN-ONE BALANCED ETF/FUND		FIDELITY ALL-IN-ONE GROWTH ETF/FUND		FIDELITY ALL-IN-ONE EQUITY ETF/FUND	
TICKER	FFIX		FCIP		FCNS		FBAL		FGRO		FEQT	
Fund codes (Series F Series B)	7878	7877	7875	7874	7570	7569	2144	2143	2159	2157	7567	7566
Neutral asset mix¹												
Risk rating	Low		Low		Low to medium		Low to medium		Medium		Medium	
Why invest in this fund?	Seeking income generation		Seeking income generation and conservative growth		Seeking income generation and modest growth		Seeking some income and growth		Seeking long-term growth		Seeking long-term growth	
Estimated MER²	0.37% Series F: 0.46% Series B: 1.05%		0.38% Series F: 0.55% Series B: 1.42%		0.39% Series F: 0.56% Series B: 1.72%		0.40% Series F: 0.58% Series B: 1.73%		0.42% Series F: 0.60% Series B: 1.75%		0.43% Series F: 0.62% Series B: 1.77%	
CIFSC category	Canadian Core Plus Fixed Income		Canadian Fixed Income Balanced		Global Fixed Income Balanced		Global Neutral Balanced		Global Equity Balanced		Global Equity	
Asset allocation												
Factor exposure³												

¹ 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.

² The MERs shown above are estimated and subject to change. See note below regarding fees.

³ Due to rounding, the total may not equal 100%.

For more information, visit fidelity.ca/AllinOne



Commissions, trailing commissions, management fees, brokerage fees and expenses may be associated with investments in mutual funds and ETFs. Fidelity's All-in-One ETFs pay indirect fees through their investments in underlying Fidelity ETFs that pay management fees and/or administration fees, as applicable, and incur trading expenses (in addition to the indirect fee, the Fidelity ETFs will also pay indirectly the operating expenses of the underlying Fidelity ETFs). Please read the mutual fund or ETF's prospectus, which contains detailed investment information, before investing. Mutual funds and ETFs are not guaranteed. Their values change frequently. Past performance may not be repeated.

The management fees directly payable by the Fidelity All-in-One ETFs are nil. The Fidelity All-in-One ETFs invest in other underlying Fidelity ETFs that charge a direct management fee and/or administration fee. Based on the weightings of underlying Fidelity ETFs, it is expected that the effective indirect fee for Fidelity All-in-One Fixed Income ETF will be approximately 0.33%, Fidelity All-in-One Conservative Income ETF will be approximately 0.34%, Fidelity All-in-One Conservative ETF will be approximately 0.35%, Fidelity All-in-One Balanced ETF will be approximately 0.37%, Fidelity All-in-One Growth ETF will be approximately 0.38% and Fidelity All-in-One Equity ETF will be approximately 0.39%. The actual effective, indirect fees may be higher or lower than the estimated rates shown above based on the performance of the underlying Fidelity ETFs, rebalancing events initiated by the portfolio management team of the Fidelity All-in-One ETFs and changes to the strategic allocation, which may include the removal or addition of underlying Fidelity ETFs. Actual indirect fees will be reflected in the MER (in addition to sales tax, fixed admin fees, commissions, portfolio transaction costs and other expenses, as applicable, of each Fidelity All-in-One ETF and mutual fund version), posted semi-annually.

The ETF/ETF Funds are sub-advised by Geode Capital Management, LLC.

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 a fund or those of a reference index, in the case of a new fund.

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