

## Fidelity Canadian Bond Account

MANAGED ACCOUNTS

Valued Client (on or after March 17, 2012) · as of December 31, 2025

### Account Details

**Inception date:** April 23, 2007

**Asset class:** Canadian Bond

### Designated Fund Details

**Fund name:** Fidelity Canadian Bond Fund

**Objective:** The Fund aims to provide a steady flow of income. It invests primarily in Canadian fixed income securities. We can't change the Fund's investment objectives unless we get approval from a majority of unitholders who vote at a special meeting we call.

**Inception date:** February 1, 1988

**AUM** \$692.50 million

**MER (audited):** 1.58%

**Number of Positions:** 560

**Managed by:** Fidelity Investments Canada ULC

**Sub-advisor:** FIAM LLC

### How This Account Works

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE FIDELITY CANADIAN BOND FUND. When you invest in this account, you do not acquire an interest in this designated fund or purchase any units or legal interest in any security.

### Performance

#### Growth of \$10,000 over 10 years for Fidelity Canadian Bond Fund ±



### Top 10 Holdings (%)

Gov. of Canada, 3.25%, 9/1/2028	2.37
Gov. of Canada, 3.5%, 9/1/2029	2.32
Gov. of Canada, 1.5%, 6/1/2031	2.10
Gov. of Canada, 2.75%, 9/1/2030	2.04
Canada Housing Trust No.1, 3.95%, 6/15/2028	1.98
Gov. of Canada, 1.5%, 12/1/2031	1.64
Canada Housing Trust No.1, 3.55%, 9/15/2032	1.56
Province of Ontario, 3.75%, 6/2/2032	1.54
Gov. of Canada, 4%, 3/1/2029	1.37
Canada Housing Trust No.1, 4.25%, 3/15/2034	1.13

### Compound Returns of Fidelity Canadian Bond Account (%)

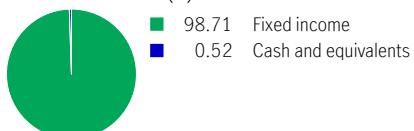
Product	1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
InnoVision Valued Client (2.00%*)	-1.50	-1.03	-0.28	-0.44	-0.44	1.48	-3.25	-1.08	0.27
InnoVision Investment Accelerator (0.00%*)	-1.34	-0.53	0.73	1.59	1.59	3.54	-1.29	0.93	2.30

### Compound Returns of Fidelity Canadian Bond Fund (%)

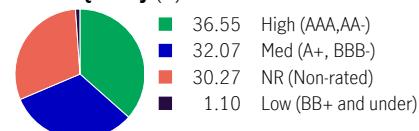
1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
-1.34	-0.53	0.73	1.59	1.59	3.54	-1.29	0.93	4.72

### Portfolio Allocation as of November 30, 2025

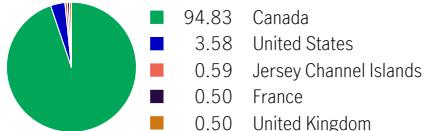
#### Asset Allocation (%)



#### Credit Quality (%)



#### Geographic Allocation (%)



For more information, please contact your advisor or visit [manulife.ca/ul](http://manulife.ca/ul)

± For illustration purposes only.

\* Represents UL management fee.

The return credited to your account on business days will be the daily change in the unit value of this Mutual Fund, deferred by one business day.

Source for all data: Transmission Media, as at December 31, 2025. Performance histories are not indicative of future performance.

Returns shown are after the MER/UL fee has been deducted. The Growth of \$10,000 chart shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values. The performance of the Fidelity Canadian Bond Fund does not mean that the Fidelity Canadian Bond Account (innovision) will provide the same returns. The Manufacturers Life Insurance Company is the issuer of all Manulife universal life contracts and the guarantor of any guarantee provisions therein. The index is unmanaged and cannot be purchased directly by investors. Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. The information in this document is subject to change without notice. For the designated fund, commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Please read the fund facts as well as the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.