

# Fidelity Monthly Income Account

Manulife UL - as of April 30, 2026

MANAGED ACCOUNTS

## Account Details

**Inception date:** May 23, 2014

**Asset class:** Balanced Funds

## Designated Fund Details

**Fund name:** Fidelity Monthly Income Fund

**Objective:** The Fund aims to achieve a combination of a steady flow of income and, the potential for capital gains. It invests primarily in a mix of Canadian equity securities Canadian fixed income securities U.S. commercial mortgage-backed securities and U.S. higher yielding lower quality fixed income securities preferred stocks and convertible securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds. 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:** November 6, 2003

**AUM** \$7.24 billion

**MER (audited):** 2.28%

**Number of Positions:** 6138

**Number of Bond Positions:** 2773

**Number of Equity Positions:** 2987

**Managed by:** Fidelity Investments Canada ULC

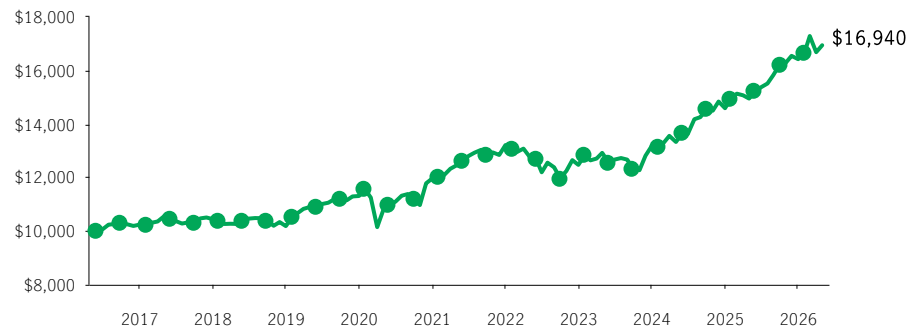
**Sub-advisor:** FIAM LLC

## How This Account Works

THIS ACCOUNT IS LINKED TO THE PERFORMANCE OF THE FIDELITY MONTHLY INCOME 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 Monthly Income Fund ±



### Compound Returns of Fidelity Monthly Income Account (%)

| Product              | 1 mth | 3 mth | 6 mth | YTD  | 1 yr  | 3 yr  | 5 yr | 10 yr | Inception |
|----------------------|-------|-------|-------|------|-------|-------|------|-------|-----------|
| Manulife UL (0.00%*) | 1.64  | 2.14  | 4.50  | 3.52 | 14.46 | 10.55 | 7.42 | 6.68  | 6.30      |

### Compound Returns of Fidelity Monthly Income Fund (%)

|  | 1 mth | 3 mth | 6 mth | YTD  | 1 yr  | 3 yr | 5 yr | 10 yr | Inception |
|--|-------|-------|-------|------|-------|------|------|-------|-----------|
|  | 1.56  | 1.89  | 3.98  | 3.17 | 13.31 | 9.44 | 6.35 | 5.62  | 6.67      |

## Top 5 Bond Holdings (%)

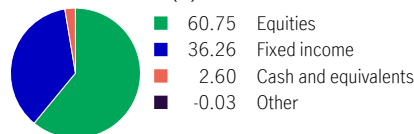
|   |      |
|---|------|
| United States Treasury Note, 4.38%, 5/15/2034 | 1.14 |
| Gov. of Canada, 3.25%, 9/1/2028               | 0.61 |
| Gov. of Canada, 1.5%, 6/1/2031                | 0.51 |
| Gov. of Canada, 4%, 3/1/2029                  | 0.51 |
| Gov. of Canada, 3.25%, 12/1/2035              | 0.51 |

## Top 5 Equity Holdings (%)

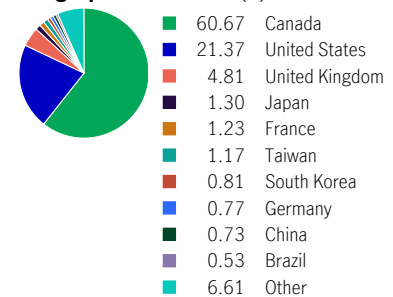
|                                       |      |
|---------------------------------------|------|
| Royal Bank of Canada Com              | 1.48 |
| Constellation Software Inc. Com       | 1.38 |
| Alimentation Couche-Tard Inc. Com     | 1.38 |
| Canadian National Railway Company Com | 1.12 |
| BCE Inc. Com New                      | 1.08 |

## Portfolio Allocation as of March 31, 2026

### Asset Allocation (%)



### Geographic Allocation (%)



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

± For illustration purposes only.

\* Represents UL management fee.

The returns shown and 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, plus an enhancement of 0.004% per business day (approximately 1.00% per year).

Source for all data: Transmission Media, as at April 30, 2026. 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 Monthly Income Fund does not mean that the Fidelity Monthly Income Account (MUL) 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.