Fidelity INVESTMENTS

FIDELITY PRIVATE WEALTH

The strength of Fidelity

Design your masterplan.

Investing is our heritage, it's in our DNA.

Over the years, many things have changed in the financial world, but our investment philosophy has stayed the same. We are research focused, with comprehensive global coverage of credit and equity markets.

We bring the full strength of the Fidelity to our private wealth clients.

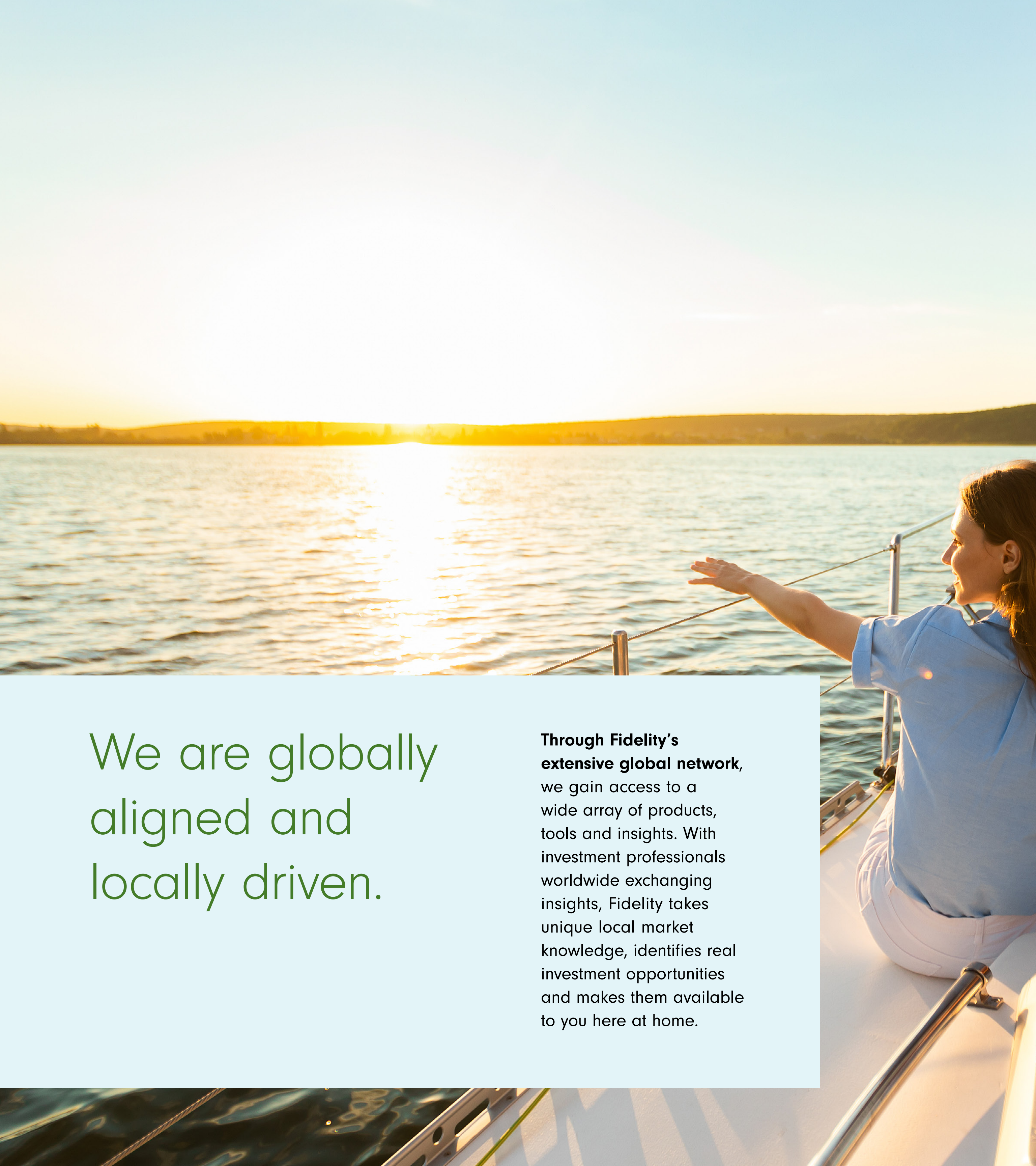
Our approach: Smart investing is a lifelong partnership.

We believe that big dreams require equally big plans. Fidelity Private Wealth is about becoming a meaningful partner in our clients' lives, starting by working with families to develop a vision for their future and design an integrated wealth plan to help make that vision a reality.

Meeting your investment needs is at the heart of what we do.

We take a long-term view with our plans and are not focused solely on short-term results.

Helping clients to save for retirement and other long-term investing objectives has always been at the core of our business. As a privately owned firm, we focus on what's best for our clients, not shareholders. We're invested in proprietary research, bottom-up fundamental analysis, product innovation and our people. Fidelity maintains the same beliefs and practices that have allowed it to grow and succeed: a culture of integrity, a commitment to performance and a dedication to clients.



We are globally aligned and locally driven.

Through Fidelity's extensive global network, we gain access to a wide array of products, tools and insights. With investment professionals worldwide exchanging insights, Fidelity takes unique local market knowledge, identifies real investment opportunities and makes them available to you here at home.

Integrated risk management system

Fidelity monitors portfolios constantly. Investment professionals monitor portfolio positions and weightings to ensure they are not only well thought out but are also appropriate to each product's investment mandate.

A commitment to performance

At Fidelity, we believe better research drives long-term performance. Building on fundamental, bottom-up research, we seek to create the competitive advantage and intelligent insight that's needed to deliver strong long-term returns for our clients.

Equity

Fidelity is known for stock picking, but investment professionals must also consider a portfolio's liquidity, volatility and overall composition. Fidelity constantly analyzes the risks that lie in the mix of sectors, currencies, regions and style factors, using various tools to keep them consistent with investment mandates.

Fixed income

Fidelity's 360-degree team-based approach to fixed income investing helps investment professionals gain insight into companies by combining views from both equity and credit research when making investment decisions for our clients – a key element in navigating broad and diverse market conditions.

A world of opportunity.

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.

Investment professional count of subadvisors

Fidelity Investments	Fidelity International	Fidelity Investments	GEODE Capital Management
55 FOUNDED 1987	403 FOUNDED 1969	698 FOUNDED 1946	32 FOUNDED 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) ULC* (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.

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

Source: FMR, FIAM, FIL Limited, FIC, FMR-Canada and Geode as at March 31, 2023. Data are unaudited. Figures for investment professionals do not include Division Management and Other Investment.

FIDELITY PRIVATE WEALTH

It all starts with a conversation.

Contact us for more information: privatewealth@fidelity.ca

What to expect as a Fidelity Private Wealth client:

- Dedicated Relationship Manager to attend to your personal needs
- Guidance tools to help with important investment decisions
- Lifecycle planning to prepare you for milestone events
- Tax-efficient strategies managed for your personal situation
- Benefits for additional family members
- Portfolio built on minimum asset threshold of $1 million

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.

Fidelity Private Wealth is a part of Fidelity Investments Canada ULC (FIC) providing private wealth management products and services. Not all services are offered by FIC. Custodial services are offered through Fidelity Canada Clearing ULC, an affiliate of FIC.

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