

**Assumption/Fidelity All-in-One Conservative Income ETF**

**Quick facts**

**As of May 30, 2026**

**Date fund created: May 30, 2026**  
**Managed by: Fidelity Investments Canada ULC**

**Total fund value: -**  
**Portfolio turnover rate: -**

Fund category	Minimum investment (\$)	MER (%)	Net asset value per unit (\$)	Units outstanding (000's)
75/100 No-load (Series B)	500	2.41 <sup>1</sup>	10.00	-
75/75 No-load (Series H)	500	2.24 <sup>1</sup>	10.00	-

<sup>1</sup> The figures presented are estimates, as the fund is newly established.

**What does the fund invest in?**

The segregated fund invests primarily in other underlying funds that provide exposure to a diversified portfolio of global equity securities and fixed income securities, with generally more emphasis on Canadian fixed income securities.

**How has the fund performed?**

Performance data not available for funds less than 12 months old.

**Top 10 investments (of the underlying fund)**

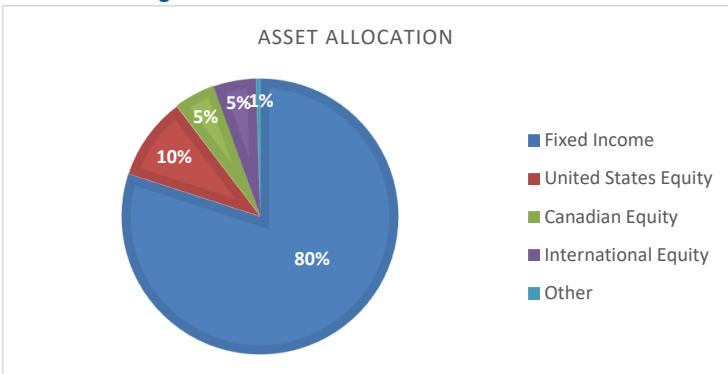
	% Assets
Fidelity Systematic Canadian Bond Index ETF	54.92
Fidelity Absolute Income Fund - ETF Series	9.77
Fidelity Core U.S. Bond ETF	3.87
U.S. Treasury Notes	3.16
Fidelity U.S. Value ETF	2.52
Fidelity U.S. Momentum ETF	2.5
Fidelity U.S. High Quality ETF	2.42
Fidelity U.S. Low Volatility ETF	2.39
United States Treasury Bond	1.51
Fidelity Global Credit Ex-U.S. Investment Trust	1.35
<b>Total</b>	<b>84.41</b>
<b>Total investments</b>	<b>1998</b>

**How risky is it?**

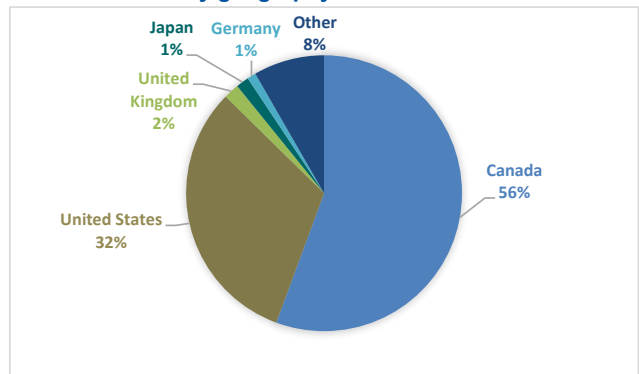
Very low	Low	Low to moderate	Moderate	Moderate to high	High
	Low				

The value of your investments can go down. Please see the *Individual Risk Factors* section of your information folder for further details.

**Investment segmentation**



**Investment mix by geography**



**Are there any guarantees?**

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes an insurance fee that is charged for the selected guarantee. For details, please refer to the information folder and the contract.

**Who is this fund for?**

This fund is for a person who plans to hold their investment for the medium term, want to gain exposure to global equity securities, fixed income securities and a small amount of cryptocurrencies, with an emphasis on Canadian fixed income securities, want the convenience of a diversified portfolio in a single fund and can handle the volatility of returns generally associated with equity investments.

**Assumption/Fidelity All-in-One Conservative Income ETF**
**1. How much does it cost?**

One of the following sales charge options can apply. For details, refer to the information folder and discuss with your financial advisor.

Sales charge option	What you pay	How it works
Front End Sales Charge	N/A	N/A
Deferred Sales Charges	N/A	N/A

**2. Ongoing expenses**

The management expense ratio (MER) includes the management fees, the operating expenses, the insurance fee and applicable sales taxes for the selected fund guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, see your variable annuity contract or your information folder.

Fund category	MER (Annual rate as a % of the fund's value)	Maximum trailer fee
75/100 No-load (Series B)	2.41 <sup>1</sup>	1.15%
75/75 No-load (Series H)	2.24 <sup>1</sup>	1.05%

**Trailing commission**

Assumption Life pays a trailing commission to your advisor of up to the maximum trailer fee shown in the chart above based on the value of your investments each year. This is for services and advice provided by your financial advisor. The trailing commission is already included in the management fee.

**3. Other fees**

- No fees are charged for the first 4 internal transfers made within a calendar year. A \$20 fee per transfer is charged for additional transfers.
- A transfer fee of \$50 per transfer to another financial institution is applicable to the partial or total transfer of any amount from your Assumption Life annuity contract to another financial institution regardless of whether the source of the funds is a segregated fund or a GIA.
- A \$25 fee is deducted directly from your contract, without notice, for any cheque or preauthorized debit which is not honoured by your financial institution.
- A monthly contract fee may apply for a group annuity contract and also for an individual annuity contract issued before December 31 2001.