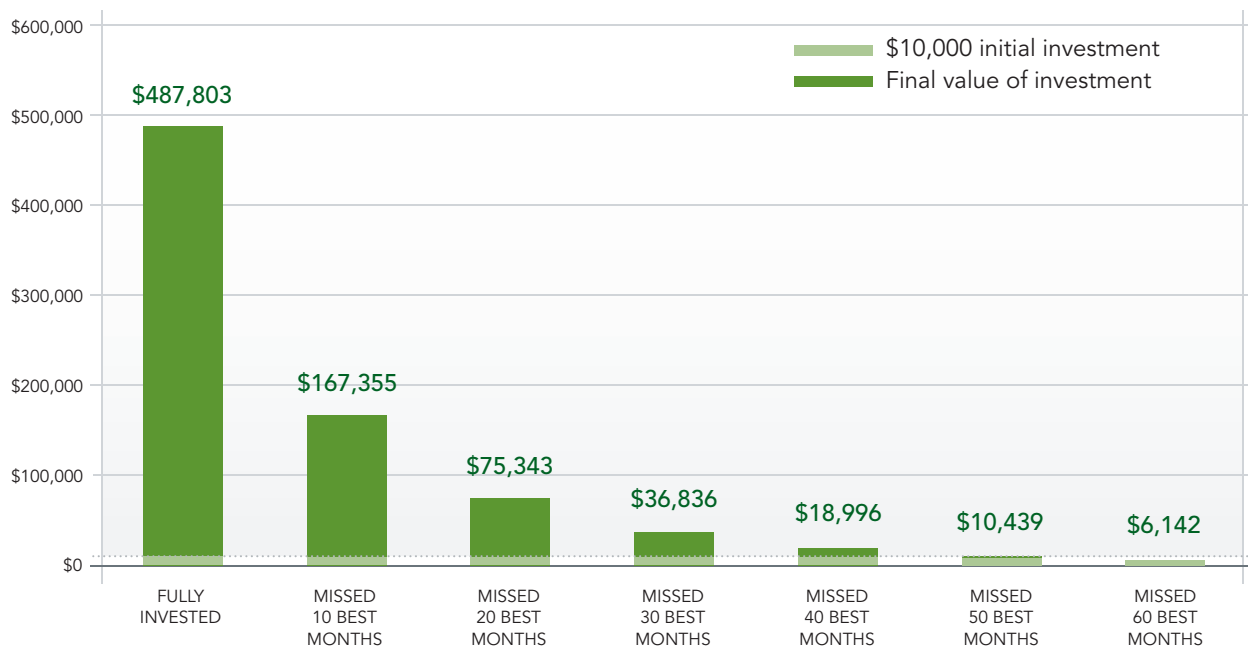


# Don't miss out.

“Buy low. Sell high.” It’s the ideal long-term investment strategy. Except without a crystal ball, it’s impossible. And the costs of getting it wrong are high. Every time you buy and sell, you incur additional costs, and worse still, you risk missing out on the market’s best days. A better strategy is to stay fully invested.

## Annualized returns in the S&P/TSX Composite Index

\$10,000 invested from January 1978 to December 2017



Source: Thompson Reuters Datastream. Index total returns from January 1, 1978, to December 31, 2017. Past performance is no guarantee of future results. It is not possible to invest directly in an index.



Read a fund’s prospectus and consult your financial advisor before investing. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions or trailing commissions and may experience a gain or loss.



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