

# Ideal Fidelity Global Asset Allocation Fund

Fund Details		
Type of Fund	Global balanced	
Portfolio Advisor	Primary advisor: Pyramis Global Advisors, LLC Sub-advisors: Pyramis Global Advisors Trust Company, Fidelity Investments Money Management Inc., Fidelity International Limited, FMR Co. Inc., State Street Global Advisors Ltd.	
Inception Date of Series	<b>Ideal 75/100 Series</b> January 12, 2009 except Platinum option: December 1 <sup>st</sup> , 2009	<b>Ideal 100/100 Series</b> January 12, 2009 except Platinum option: December 1 <sup>st</sup> , 2009
Management Fees	3.05% except Platinum option: 2.55%	3.25% except Platinum option: 2.75%

## Investment Objectives

The investment objective of the Ideal Fidelity Global Asset Allocation Fund is to achieve high total investment return. The Fund invests primarily in a mix of equity securities, fixed-income securities and money market instruments from around the world either directly or through one or more underlying funds.

## Investment Strategies

The Ideal Fidelity Global Asset Allocation Fund invests most of its assets in the units of the Fidelity Global Asset Allocation Fund, and holds the remaining assets as money market instruments and cash for liquidity, strategic and management purposes.

The underlying fund may invest in any kind of equity or fixed-income security or money market instrument from around the world. This includes high yield securities and other lower-quality debt securities.

The underlying fund's neutral mix is 65% equity securities, 30% fixed income securities and 5% money market instruments. Depending on market conditions, the underlying fund's asset mix may vary from the neutral mix in order to produce the best overall return. In general, the changes to the asset mix are done gradually rather than in sudden shifts.

The Fidelity Global Asset Allocation Fund is structured within these parameters:

Asset Category	Fund Exposure	
	Minimum	Maximum
Equity securities	50%	100%
Fixed income securities	0%	50%
Money Market instruments	0%	50%

The underlying fund may invest the underlying fund's assets in other securities that do not fall within these classes such as income trust securities.

When buying and selling securities for the equity portion of the underlying fund, several factors are evaluated such as a company's growth potential, earnings estimates and quality of management as well as overall economic and market conditions.

When buying and selling fixed-income securities for the Fidelity Global Asset Allocation Fund, an analysis is done of the security's features such as its current price compared to its estimated long-term value, the credit quality of the issuer and any short-term trading opportunities resulting from market inefficiencies.

The underlying fund may use repurchase and reverse repurchase transactions, and may enter into securities lending agreements. The underlying fund may also use derivatives like options, futures, forward contracts and swaps to protect against losses caused by changes in stock prices or exchange rates. The underlying fund may also use these derivatives as a substitute for a stock or stock market, which is known as a non-hedging purpose.

The underlying fund may depart from its investment objective by temporarily investing most of its assets in cash or fixed-income securities issued or guaranteed by a Canadian or U.S. government, government agency or company to try to protect it during a market downturn or for other reasons.

## Top 10 Holdings of the Underlying Fund, as at September 30, 2009

Investments	Coupon	Maturity Date	% of Net Assets of Underlying Fund
1 Cash & Cash Equivalents			5.6
2 Government of Japan	1.100%	Dec. 20, 2012	1.8
3 United States Treasury	2.625%	June 30, 2014	1.5
4 Royal Dutch Shell, PLC			1.5
5 Roche Holdings			1.3
6 Eksportfinans Asa	1.600%	Mar 20, 2014	1.3
7 Cisco Systems Inc.			1.3
8 Microsoft Corp.			1.2
9 Exxon Mobil Corporation			1.0
10 Government of Italy	3.500%	June 1, 2014	1.0

## Investment Risks

The Ideal Fidelity Global Asset Allocation Fund is subject to fund-of-fund investment risk and is exposed to the risks associated with the investments of the underlying fund, which include, but are not limited to, asset-backed and mortgage-backed securities investment risk, credit risk, currency exchange risk, derivatives risk, equity risk, foreign market risk, interest rate risk, price change risk, repurchase and reverse repurchase transaction and securities lending risk and series risk. For more information concerning these risks, see Risks of Investing in Ideal Segregated Funds in the *Ideal Segregated Funds – Signature Series Information Folder*.

## Past Performance

The past performance for the Series cannot be shown because the Series have been offered less than one year.

## Financial Highlights

Financial highlights are not available since the Series have not had a financial year end.