

# Are you losing interest in cash?

Investors who park portions of their portfolio in cash or money market instruments for extended periods are sacrificing returns and potentially exposing themselves to another risk – the eroding effects of inflation, especially over time.

Although riskier than a money market fund, Fidelity Canadian Short Term Bond Fund has the potential to enhance returns without exposing investors to significant downside risk, especially over the long term.

## Another route to low-risk returns

- Fidelity Canadian Short Term Bond Fund can be a solid alternative to cash-like investments for investors who may not have immediate cash needs and who are willing to assume a small amount of volatility.
- As the Fund approaches its fifteen-year anniversary it has experienced a negative return only twice, in 168 rolling one-year periods.\*
- During the same 168 one-year periods, the Fund's average one-year return was 5.1%.

## Low incidence of negative returns

Rolling period returns since inception\* (as at December 31, 2009)

	1 MONTH	3 MONTH	6 MONTH	1 YEAR	2 YEARS†	3 YEARS†	5 YEARS†	10 YEARS†
Number of periods	179	177	174	168	156	144	120	60
Negative periods	46	27	10	2	0	0	0	0
Best period	2.8%	6.2%	9.3%	15.3%	11.7%	9.6%	6.7%	6.2%
Worst period	-1.5%	-1.7%	-0.9%	-0.1%	1.7%	2.5%	2.9%	3.9%
Average period	0.4%	1.3%	2.6%	5.1%	4.9%	4.7%	4.6%	4.6%

Source: Fidelity Management & Research Company, based on rolling monthly returns from February 1995 through December 2009.

† Two-, three-, five- and ten-year returns are annualized.

\*Fund inception: January 30, 1995.

**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. The indicated rates of return are the historical annual compounded total returns for Series A units (prior to October 10, 2000, the only series) including changes in unit value and the reinvestment of all distributions and do not take into account sales, redemption, distribution, optional charges, or income taxes payable by any securityholder that would have reduced returns. On January 10, 2005, we stopped offering Series A with the initial sales charge ("ISC") option and created Series B, which is only available with the ISC option, and transferred the existing Series A ISC units into the new series. Series B management fees are 0.15% lower than Series A. Performance figures for Series B include the actual performance for units when they were available as Series A ISC units.



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