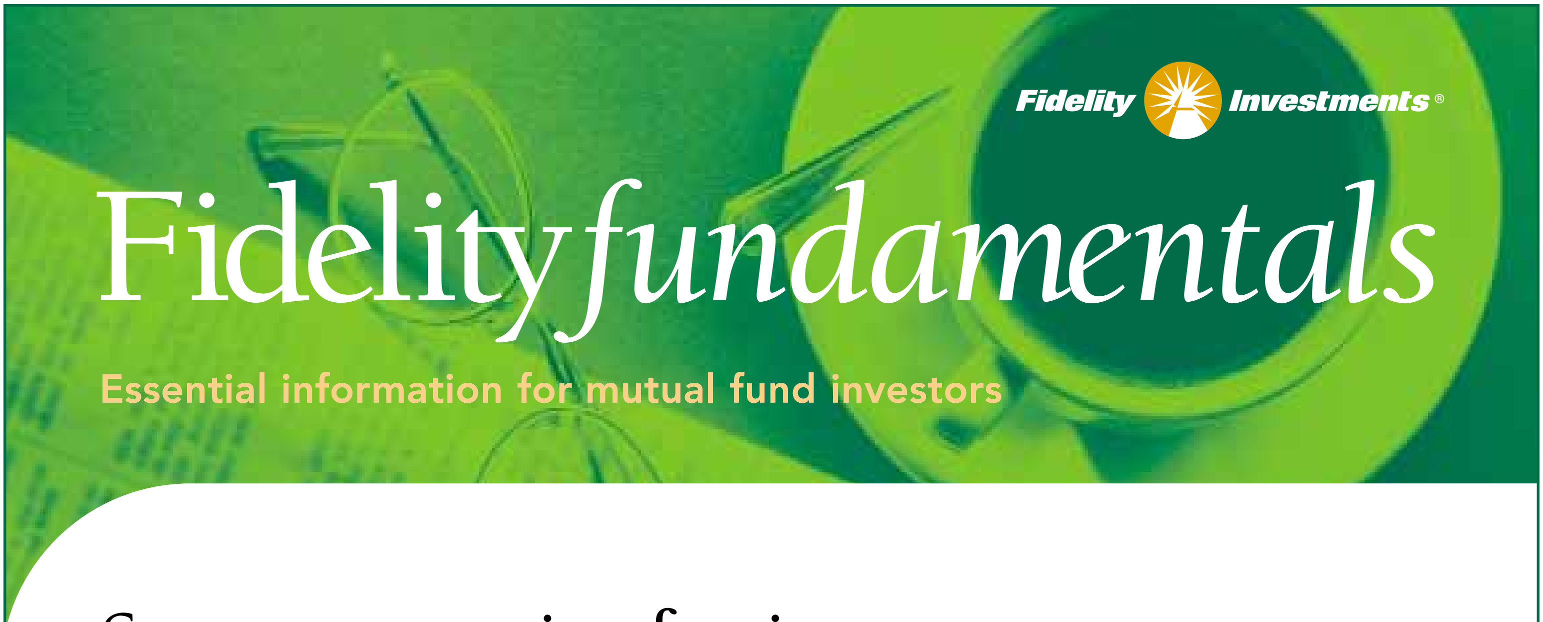

Fidelity Investments®

Fidelity *fundamentals*

Essential information for mutual fund investors

Seven strategies for investment success

Investing doesn't have to be an overly complicated, high-risk endeavour. If you practice these seven essential strategies, chances are you'll be on the road to becoming a successful investor.

1. FIND A GOOD INVESTMENT PROFESSIONAL

Research shows that investors who work with an Investment Professional generally have better returns than investors who go it alone. That's because an Investment Professional is dedicated to helping you reach your financial goals and can offer the expertise and sound advice needed to achieve those goals. They can also offer objective guidance that can keep you on track when markets experience volatility. Because there are many different types of advisors offering a wide range of services, it's important to have a clear idea of the services you require to cover your unique investment needs. Fidelity's *Getting good advice* program provides tips and a step-by-step approach to finding the right advisor. You can find out more about this helpful program by visiting Fidelity Investments on-line at *www.gettingadvice.fidelity.ca.*

2. PUT TIME ON YOUR SIDE

One of the fundamental strategies for achieving long-term financial success is learning how to put the earning power of money on your side. That's the way it works with compound interest – it starts out slowly but, over time, builds up so that a regular savings of small amounts can result in a substantial sum of money. Compound interest simply means earning interest on your capital and on any previously earned interest. It can literally double your investment over time, depending on the interest rate your money earns, the frequency of compounding, and the amount of your original deposit.

3. DEVELOP A LONG-TERM PLAN AND STICK WITH IT

The first step in establishing a long-term plan is to identify your risk tolerance, financial goals, personal assets, and investment time horizon. Your Investment Professional can help. It's important to keep in mind that investing is a long-term process, and that's why you need a long-term plan. If you are changing direction with every little bump in the market, you aren't following a long-term plan. The best approach is to stick with the guidelines you have established

over >

through all the market's ups and downs. And don't forget, you will need to revisit your plan with your Investment Professional regularly, and as your needs and financial circumstances change.

4. INVEST REGULARLY – THE POWER OF DOLLAR COST AVERAGING

History has shown that very few individuals are successful in trying to time the market's ups and downs. If you are waiting on the sidelines for the right time to invest, you may miss significant market advances. Instead, consider using a simple investment strategy called dollar cost averaging to help make the most of your investment dollars. Dollar cost averaging is the investment of a fixed-dollar amount in a particular investment at regular intervals over a period of time. Consider equities as an example. When markets are up, your investment dollars buy fewer shares, but each one is worth more. When markets are down, you are acquiring more shares at lower prices. If you stay the course over the long term and avoid reacting to the market's ups and downs, you'll likely accumulate more units and lower the average cost of each.

5. BE REALISTIC

Be realistic and honest in identifying your tolerance for risk. If you want to receive large returns, you must be prepared to take relatively higher risks. If you are a conservative investor, and cannot bear the thought of losing any capital, you'll probably sleep better if you buy investment products with relatively lower risk. Work with your Investment Professional to build a portfolio tailored to your needs with the right investments.

6. DIVERSIFY YOUR HOLDINGS

A well-balanced portfolio contains stocks, bonds, and short-term investments. By gaining exposure to all three investment classes, you'll minimize the risk of having all your eggs in one basket. You'll also be in a better position to take advantage of the different rates of return and volatility associated with different asset classes.

7. REVIEW YOUR GOALS ONCE A YEAR

Your financial situation will naturally change from year to year, so be sure your portfolio gets its annual check up. Work with your Investment Professional to fine-tune your investments to reflect your evolving needs and tolerance for risk, as outlined in your financial plan.

To learn more about these or other investment ideas, contact your Investment Professional, visit us on-line at

www.fidelity.ca

or call Fidelity Client Services at **1 800 263-4077.**

Read a fund's prospectus and consult your Investment Professional 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.

Fidelity Investments®

WHERE 15 MILLION INVESTORS PUT THEIR TRUST℠