

Fidelity ClearPath® Income

Fund Category

Canadian Fixed Income Balanced

General Information

Fund Code 333/0333
Fund Inception July 2016
Underlying Inception August 2008
Fund Assets (\$Mil) 10.30
Underlying Assets (\$Mil) 272.00

Fund Company Fidelity Investments Canada ULC
Underlying Fund Fidelity ClearPath Income Portfolio O

Volatility Analysis



Investment Objective

This Fund aims to provide current income and capital appreciation by investing primarily in underlying funds and by using an asset allocation strategy with a risk level that is in line with its time horizon.

Benchmark

Blended benchmark composed of nearly 80% in fixed-income securities

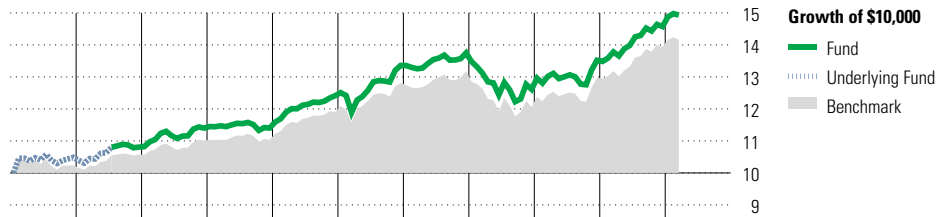
Investment Strategy

This Fund aims to provide current income and capital appreciation by investing in underlying funds that hold a mix of equity and fixed-income instruments. The Fund is intended for investors having retired over 20 years ago and currently seeking to withdraw money from their savings for retirement purposes. It possesses a conservative asset allocation composed of nearly 80% in fixed-income securities.

Notes

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Performance Analysis as of March 31, 2025



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Quartile
	4.9	3.1	5.5	0.0	8.9	7.6	2.9	-8.3	7.2	7.8	2.4	Calendar Year
	2.4	3.3	4.2	0.2	7.8	7.6	2.9	-8.5	7.6	7.4	1.6	as at March 31, 2025
												Fund Return %
												Benchmark %

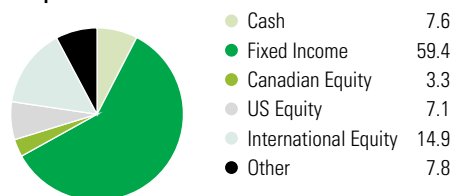
Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-0.3	2.4	8.3	7.1	4.4	3.0	4.7	3.7
Benchmark	-0.6	1.6	7.3	6.6	3.9	2.8	4.1	3.2

Underlying Fund Performance

Disclosure The above data represents past performance returns, which is not indicative of future results. These are gross performance returns, calculated after the fund's operating expenses, but before investment fees. For more information, please contact Desjardins Insurance's Customer Contact Centre at 1-800-968-3587.

Portfolio Analysis as of March 31, 2025

Composition



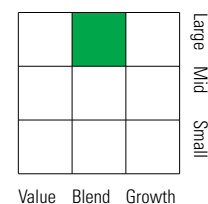
Top Five Countries

	% Assets
United States	27.0
Canada	16.4
United Kingdom	8.1
China	7.0
Japan	6.6

Top 10 Holdings

	% Assets
Can Rr Bnd Ma Base - O	6.0
Canada Housing Trust No 3. 95% 15-06-2028	1.9
Unit King of Grt Brit 22-11-2033	1.7
US Treasury Notes 2.125% 15-04-2029	1.6
US Treasury Notes 0.125% 15-10-2026	1.4
Canada (Government of) 3.25% 01-09-2028	1.2
Canada (Government of) 4% 01-03-2029	1.2
Ontario (Province of) 2.6% 02-06-2027	1.1
Unit King of Grt Brit 22-03-2029	1.1
US Treasury Notes 1.125% 15-01-2033	1.0
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	2,865
Total Number of Stock Holdings	945
Total Number of Bond Holdings	1,442

Equity Style



Global Equity Sectors

	% Equity
Utilities	1.2
Energy	4.6
Financials	23.7
Materials	7.6
Consumer Discretionary	10.2
Consumer Staples	4.4
Communication Services	6.7
Industrials	17.0
Health Care	7.1
Information Technology	16.9
Real Estate	0.6
Unclassified	0.0

Fixed Income Breakdown

	% Bond
Government Bonds	71.4
Corporate Bonds	18.8
Other Bonds	0.0
Mortgage Backed Securities	1.1
ST Investments (Cash & Other)	8.2
Asset Backed Securities	0.7