

Fidelity ClearPath® Income

Fund Category

Canadian Fixed Income Balanced

General Information

Fund Code 333
Fund Inception July 2016
Underlying Inception August 2008
Fund Assets (\$Mil) 7.98
Underlying Assets (\$Mil) 73.87

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

Not Available

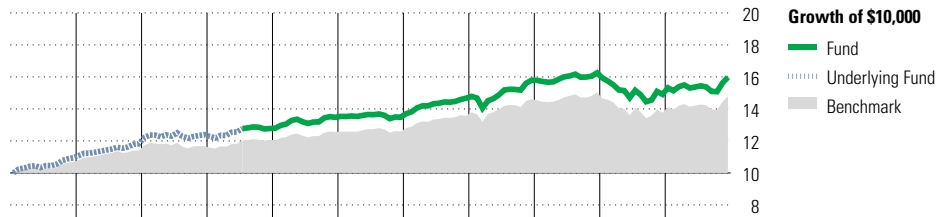
Investment Strategy

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 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 December 31, 2023



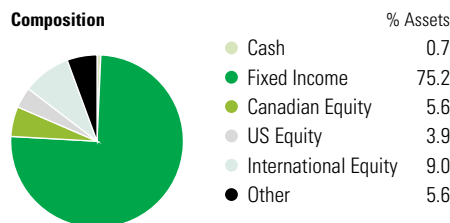
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Quartile
	—	—	—	—	—	—	—	—	—	—	—	Calendar Year
	9.5	8.0	4.9	3.1	5.5	0.0	8.9	7.6	2.9	-8.3	7.2	as at December 31, 2023
	6.8	6.8	2.4	3.3	4.2	0.2	7.8	7.6	2.9	-8.5	7.6	Fund Return %
												Benchmark %

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	5.9	7.2	-0.8	0.4	2.2	3.5	3.9
Benchmark	5.9	7.6	-0.8	0.4	2.2	3.3	3.3

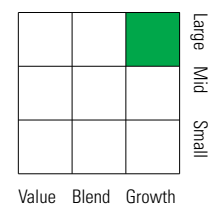
Underlying Fund Performance

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 December 31, 2023



Equity Style



Top Five Countries

	% Assets
Canada	29.9
United States	20.4
China	8.0
United Kingdom	5.4
France	4.4

Top 10 Holdings

	% Assets
Fidelity Cdn Govt Long Bd Index Multi As	3.0
US Treasury Notes 0.5% 15-01-2028	2.5
Intl Eq Investment Tr - O	2.4
US Treasury Notes 0.125% 15-04-2026	2.1
US Treasury Notes 0.125% 15-01-2032	1.6
US Treasury Bonds 3.625% 15-04-2028	1.3
Canada (Government of) 4% 01-12-2031	1.2
Canada (Government of) 3.25% 01-09-2028	1.1
US Treasury Notes 0.625% 15-07-2032	1.1
US Treasury Notes 0.125% 15-04-2027	1.1
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	2,741
Total Number of Stock Holdings	772
Total Number of Bond Holdings	1,554

Global Equity Sectors

	% Equity
Utilities	1.6
Energy	6.1
Financials	21.3
Materials	8.7
Consumer Discretionary	10.7
Consumer Staples	6.3
Communication Services	6.3
Industrials	15.5
Health Care	7.3
Information Technology	15.2
Real Estate	1.0
Unclassified	0.0

Fixed Income Breakdown

	% Bond
Government Bonds	79.7
Corporate Bonds	18.3
Other Bonds	0.0
Mortgage Backed Securities	0.7
ST Investments (Cash & Other)	1.0
Asset Backed Securities	1.1