

# Fidelity ClearPath® 2035 Fund

## Fund Category

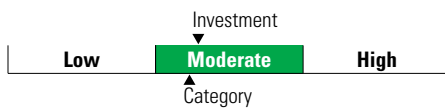
2035 Target Date Portfolio

## General Information

Fund Code	337
Fund Inception	July 2016
Underlying Inception	August 2008
Fund Assets (\$Mil)	46.76
Underlying Assets (\$Mil)	1,565.15

Fund Company	Fidelity Investments Canada ULC
Underlying Fund	Fidelity ClearPath 2035 Portfolio Sr O

## Volatility Analysis



## Investment Objective

Until its target retirement date, this Fund aims to provide a high total return by investing primarily in underlying funds and by using a dynamic asset allocation strategy with a risk level that is in line with its time horizon. Thereafter, the Fund aims to provide current income and, as secondary objective, capital appreciation.

## Benchmark

Not Available

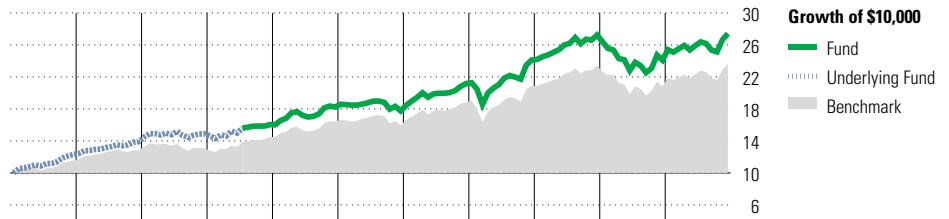
## Investment Strategy

Until its target retirement date, this Fund aims to provide a high total return with a risk level that is in line with its time horizon by investing in underlying funds that hold a mix of equity and fixed-income instruments. Thereafter, the Fund aims to provide current income and, as secondary objective, capital appreciation. The Fund is intended for investors who had or are planning to begin drawing income from their savings between 2033 and 2037. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

## Notes

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## Performance Analysis as of December 31, 2023



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Quartile
Calendar Year	—	—	—	—	—	—	—	—	—	—	—	as at December 31, 2023
Fund Return %	23.0	13.0	7.1	7.7	13.7	-2.7	19.3	13.9	12.9	-11.5	13.8	Calendar Year
Benchmark %	15.6	10.9	1.7	11.2	13.0	-2.7	17.9	11.0	12.3	-11.2	13.6	Benchmark %

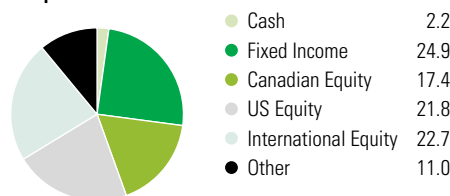
Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	8.2	13.8	0.3	4.4	6.7	9.1	8.4
Benchmark	8.1	13.6	0.4	4.2	5.9	8.2	7.4

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

### Composition



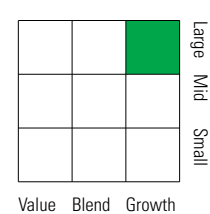
### Top Five Countries

Country	% Assets
United States	35.1
Canada	28.0
China	5.5
United Kingdom	4.2
France	3.4

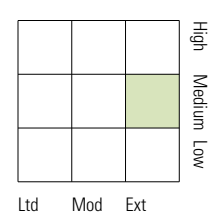
### Top 10 Holdings

Holder	% Assets
Intl Eq Investment Tr - O	6.1
Fidelity Cdn Govt Long Bd Index Multi As	4.6
Taiwan Semiconductor Manufacturing	1.1
Microsoft Corp	1.1
Canadian National Railway Co	1.0
Meta Platforms Inc Class A	1.0
Tencent Holdings Ltd	1.0
The Toronto-Dominion Bank	0.9
Samsung Electronics Co Ltd	0.9
Royal Bank of Canada	0.9
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	2,639
Total Number of Stock Holdings	772
Total Number of Bond Holdings	1,507

### Equity Style



### Fixed Income Style



### Global Equity Sectors

Sector	% Equity
Utilities	1.8
Energy	6.3
Financials	19.9
Materials	7.6
Consumer Discretionary	10.4
Consumer Staples	6.1
Communication Services	7.0
Industrials	14.8
Health Care	8.7
Information Technology	16.3
Real Estate	1.0
Unclassified	0.0

### Fixed Income Breakdown

Category	% Bond
Government Bonds	72.5
Corporate Bonds	18.2
Other Bonds	0.0
Mortgage Backed Securities	0.8
ST Investments (Cash & Other)	7.9
Asset Backed Securities	0.4