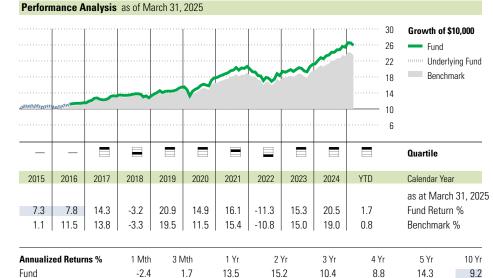
Fidelity ClearPath[®] 2040 Fund

Fund Category

2040 Target Date Portfolio

General Information			
Fund Code	338/0338	338/0338	
Fund Inception	July 2016		
Underlying Inception	August 20	August 2008	
Fund Assets (\$Mil)	77.70	77.70	
Underlying Assets (\$Mil)	2,304.70		
Fund Company	Fidelity Investments		
	Canada U	LC	
Underlying Fund	Fidelity ClearPath 2040		
	Portfolio Sr O		
Volatility Analysis			
	Investment		
Low	oderate	High	



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

Blended benchmark rebalanced periodically to reflect a decreasing risk tolerance

Investment Strategy

Investment Objective

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 2038 and 2042. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

Notes

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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.

14.1

8.9

12.2

Portfolio Analysis as of March 31, 2025

Composition

Benchmark



-2.5

Underlying Fund Performance

0.8

Top 10 Holdings	% Assets
Fidelity Invts Cda Ulc	2.7
Fidelity Invts Cda Ulc	2.6
NVIDIA Corp	1.7
Meta Platforms Inc Class A	1.6
Apple Inc	1.4
Taiwan Semiconductor Manufacturing	1.3
Amazon.com Inc	1.3
Tencent Holdings Ltd	1.2
The Toronto-Dominion Bank	1.1
Royal Bank of Canada	1.1
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	2,717
Total Number of Stock Holdings	945
Total Number of Bond Holdings	1,380

Equity Style		Market Cap	%
	Laiye	Giant	50.4
		Large	30.2
		Medium	17.0
	c	Small	2.1
		Micro	0.3

8.2

13.3

8.3

Value Blend Growth

Top Five Countries	% Asset
United States	34.5
Canada	20.5
United Kingdom	6.4
China	5.0
Japan	5.
Global Equity Sectors	% Equit
Utilities	1.
Energy	5.
Financials	23.
Materials	7.:
Consumer Discretionary	9.
Consumer Staples	4.
Communication Services	7.
Industrials	15.
Health Care	7.
Information Technology	17.
Real Estate	0.
Unclassified	0.



