

Fidelity ClearPath[®] 2045 Fund

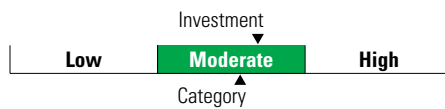
Fund Category
2035+ Target Date Portfolio

General Information

Fund Code 339
Fund Inception July 2016
Underlying Inception August 2008
Fund Assets (\$Mil) 40.82
Underlying Assets (\$Mil) 1,095.88

Fund Company Fidelity Investments Canada ULC
Underlying Fund Fidelity ClearPath 2045 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

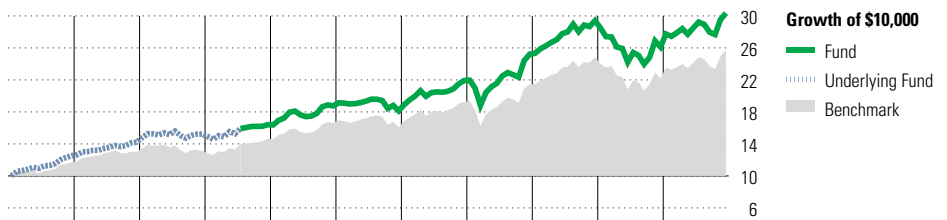
Investment Strategy

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 2043 and 2047. 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



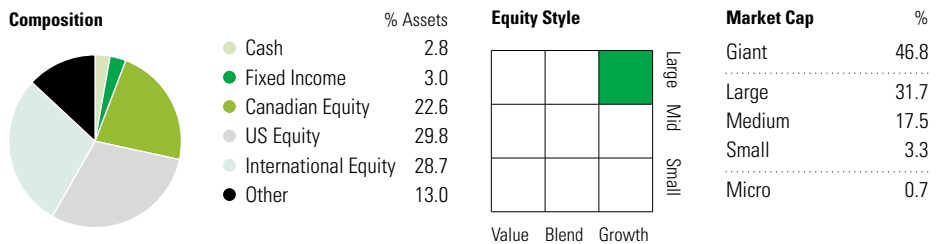
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Quartile
Fund Return %	25.2	13.5	7.2	7.7	14.3	-3.3	20.9	15.0	16.6	-11.2	16.2	as at December 31, 2023
Benchmark %	17.0	11.1	0.9	11.5	13.8	-3.3	19.5	11.6	15.9	-10.6	15.9	

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	8.5	16.2	1.6	6.4	8.5	10.9	9.3
Benchmark	8.4	15.9	1.7	6.3	7.6	9.9	8.2

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 December 31, 2023



Top 10 Holdings	% Assets	Top Five Countries	% Assets
Intl Eq Investment Tr - O	7.7	United States	36.6
Fidelity Cdn Govt Long Bd Index Multi As	4.9	Canada	27.8
Microsoft Corp	1.5	China	5.2
Taiwan Semiconductor Manufacturing	1.4	United Kingdom	4.1
Meta Platforms Inc Class A	1.4	France	3.3
Canadian National Railway Co	1.3		
Tencent Holdings Ltd	1.2		
The Toronto-Dominion Bank	1.2		
Royal Bank of Canada	1.1		
Samsung Electronics Co Ltd	1.1		

Global Equity Sectors	% Equity
Utilities	1.9
Energy	6.3
Financials	19.8
Materials	7.5
Consumer Discretionary	10.3
Consumer Staples	6.1
Communication Services	7.1
Industrials	14.8
Health Care	8.8
Information Technology	16.4
Real Estate	1.0
Unclassified	0.0