Fidelity ClearPath® Index Plus Institutional 2060

Fund Category
2045+ Target Date Portfolio

General Information

Fund Code	641
Fund Inception	June 2024
Underlying Inception	February 2024
Fund Assets ($Mil)	0.34
Underlying Assets ($Mil)	5.90
Fund Company	Fidelity Investments Canada ULC
Underlying Fund	Fidelity ClearPath Idx Plus Ins 2060 Ptf

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

Blended benchmark rebalanced periodically to reflect a decreasing risk tolerance

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 primarily in fixed-income and equity index strategies, with an exposure to alternative investments. 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 2058 and 2062. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

Notes

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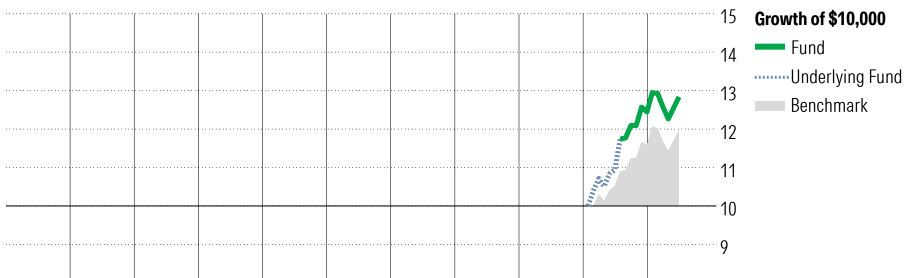
Performance Analysis as of May 31, 2025



2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
—	—	—	—	—	—	—	—	—	—		Quartile
											as at May 31, 2025
—	—	—	—	—	—	—	—	—	—	3.1	Fund Return %
—	—	—	—	—	—	—	—	—	—	3.3	Benchmark %

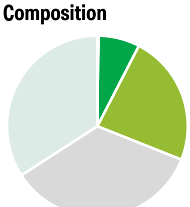
Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	4.6	-0.7	14.7	—	—	—	—	—
Benchmark	4.7	-0.4	15.0	—	—	—	—	—

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.

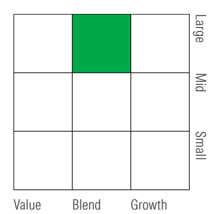
Portfolio Analysis as of May 31, 2025

Composition



	% Assets
Cash	0.2
Fixed Income	7.4
Canadian Equity	23.4
US Equity	34.9
International Equity	34.1
Other	0.0

Equity Style



Top Five Countries	% Assets
United States	37.7
Canada	25.4
Japan	5.6
United Kingdom	3.8
China	3.4

Top 10 Holdings	% Assets
Apple Inc	2.0
Microsoft Corp	1.9
NVIDIA Corp	1.7
Royal Bank of Canada	1.5
Amazon.com Inc	1.1
Shopify Inc Registered Shs -A- Subord Vtg	1.0
The Toronto-Dominion Bank	1.0
Taiwan Semiconductor Manufacturing	0.9
Enbridge Inc	0.9
Meta Platforms Inc Class A	0.8
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	6,831
Total Number of Stock Holdings	5,681
Total Number of Bond Holdings	827

Global Equity Sectors	% Equity
Utilities	3.2
Energy	6.6
Financials	22.6
Materials	6.5
Consumer Discretionary	9.0
Consumer Staples	6.0
Communication Services	6.4
Industrials	12.1
Health Care	7.6
Information Technology	17.8
Real Estate	2.2
Unclassified	0.0

Fixed Income Breakdown	% Bond
Government Bonds	91.3
Corporate Bonds	5.9
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	2.5
Asset Backed Securities	0.0