

# Fidelity ClearPath<sup>®</sup> Institutional Income

## Fund Category

Canadian Fixed Income Balanced

## General Information

Fund Code 933/0933/T333  
Fund Inception June 2019  
Underlying Inception March 2008  
Fund Assets (\$Mil) 13.46  
Underlying Assets (\$Mil) 61.52

Fund Company Fidelity Investments Canada ULC  
Underlying Fund Fidelity Clearpath Inst Income Portfolio

## Volatility Analysis



## Investment Objective

This Fund aims to provide current income and, as secondary objective, 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

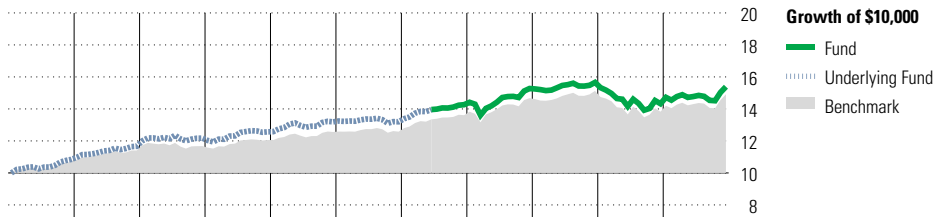
## Investment Strategy

This Fund aims to provide current income and, as secondary objective, capital appreciation by investing in underlying funds that hold a mix of equities, fixed-income instruments and alternative investments. 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



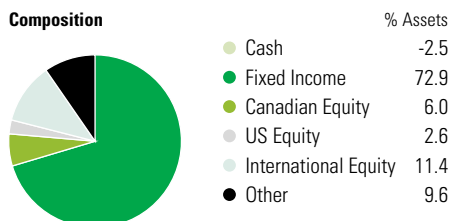
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Quartile
	—	—	—	—	—	—	—	—	—	—	—	Calendar Year
	8.5	7.5	4.4	3.2	5.0	0.1	8.1	7.1	2.5	-8.5	7.4	as at December 31, 2023
	6.8	6.8	2.4	3.3	4.2	0.2	8.2	7.8	3.1	-8.6	7.9	Fund Return %
												Benchmark %

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	5.9	7.4	-0.9	0.2	1.9	3.2	3.6
Benchmark	6.1	7.9	-0.7	0.6	2.3	3.5	3.4

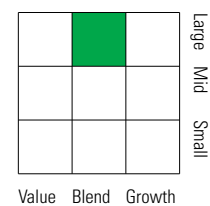
Underlying Fund Performance

**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



## Equity Style



Top Five Countries	% Assets
Canada	30.2
United States	12.9
Japan	8.7
United Kingdom	6.9
France	5.6

Global Equity Sectors	% Equity
Utilities	2.8
Energy	7.4
Financials	22.2
Materials	7.9
Consumer Discretionary	10.3
Consumer Staples	6.4
Communication Services	4.6
Industrials	14.7
Health Care	7.3
Information Technology	14.1
Real Estate	2.2
Unclassified	0.0

Top 10 Holdings	% Assets
Fidelity Global Developed Mkts Sovereign	9.7
US Treasury Notes 0.5% 15-01-2028	3.0
US Treasury Notes 0.125% 15-01-2032	1.8
US Treasury Notes 0.625% 15-07-2032	1.3
US Treasury Notes 0.125% 15-04-2027	1.2
US Treasury Notes 0.125% 15-04-2025	1.2
US Treasury Notes 0.125% 15-07-2030	1.2
Canada (Government of) 4% 01-12-2031	1.2
US Treasury Notes 0.125% 15-07-2026	1.1
US Treasury Notes 1.25% 15-04-2028	1.1
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	5,413
Total Number of Stock Holdings	4,257
Total Number of Bond Holdings	634

Fixed Income Breakdown	% Bond
Government Bonds	68.5
Corporate Bonds	34.4
Other Bonds	0.0
Mortgage Backed Securities	0.6
ST Investments (Cash & Other)	-3.4
Asset Backed Securities	0.9