

# Fidelity ClearPath® Institutional 2030

## Fund Category

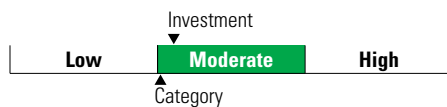
2030 Target Date Portfolio

## General Information

Fund Code 936/0936/T336  
Fund Inception June 2019  
Underlying Inception March 2008  
Fund Assets (\$Mil) 324.10  
Underlying Assets (\$Mil) 1,516.47

Fund Company Fidelity Investments  
Canada ULC  
Underlying Fund Fidelity Clearpath Inst  
2030 Portfolio

## 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

Blended benchmark rebalanced periodically to reflect a decreasing risk tolerance

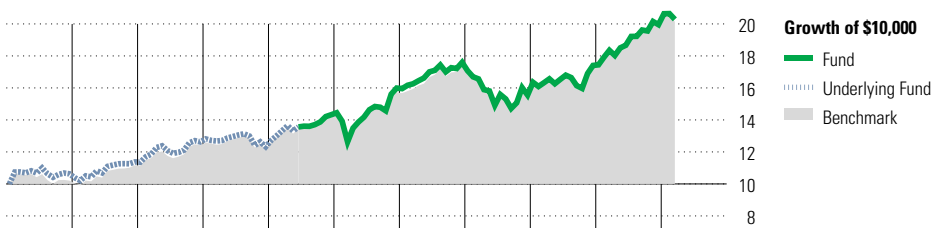
## Investment Strategy

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 in underlying funds that hold a mix of equities, fixed-income instruments and 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 2028 and 2032. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

## Notes

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## Performance Analysis as of March 31, 2025



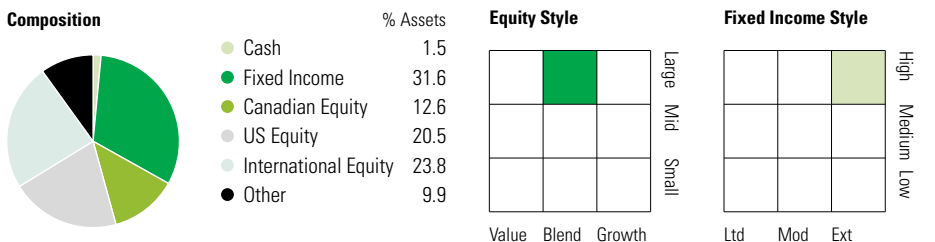
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
Fund	6.3	7.0	11.0	-2.4	16.2	11.6	10.0	-11.6	11.9	14.6	1.7	as at March 31, 2025
Underlying Fund	2.1	9.4	11.2	-2.1	16.4	11.1	10.8	-11.4	12.6	15.0	0.9	Fund Return %
Benchmark												Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-1.8	1.7	10.6	11.5	7.0	5.7	9.9	6.6
Benchmark	-1.9	0.9	10.4	11.5	6.9	6.0	9.9	6.7

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 March 31, 2025



Top Five Countries	% Assets	Global Equity Sectors	% Equity
United States	36.1	Utilities	2.1
Canada	22.1	Energy	6.2
Japan	5.4	Financials	22.8
China	5.3	Materials	6.1
United Kingdom	5.1	Consumer Discretionary	9.8

Top 10 Holdings	% Assets	Fixed Income Breakdown	% Bond
Intl Value Inst Trust	3.3	Government Bonds	80.6
Int Dev Mkt Inst	3.2	Corporate Bonds	13.9
Can Equity Instl Trust	3.0	Other Bonds	0.0
Apple Inc	1.1	Mortgage Backed Securities	0.7
NVIDIA Corp	1.0	ST Investments (Cash & Other)	4.6
Taiwan Semiconductor Manufacturing	1.0	Asset Backed Securities	0.4
Royal Bank of Canada	0.9		
Microsoft Corp	0.9		
Constellation Software Inc	0.8		
Canada (Government of) 4% 01-12-2031	0.7		
Total Number of Portfolio Holdings	3		
Total Number of Underlying Holdings	8,934		
Total Number of Stock Holdings	6,752		
Total Number of Bond Holdings	1,623		