

# Fidelity ClearPath<sup>®</sup> Institutional 2030

## Fund Category

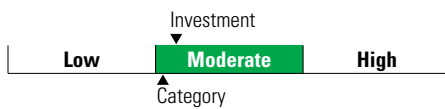
2030 Target Date Portfolio

## General Information

Fund Code 936/0936/T336  
Fund Inception June 2019  
Underlying Inception March 2008  
Fund Assets (\$Mil) 280.56  
Underlying Assets (\$Mil) 1,233.94

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

Not Available

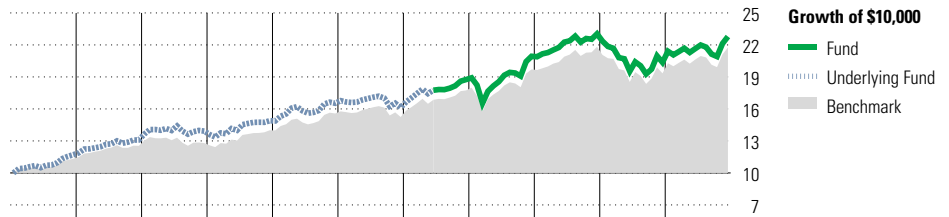
## Investment Strategy

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 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 December 31, 2023



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Quartile
Fund Return %	17.1	11.8	6.3	7.0	11.0	-2.4	16.2	11.6	10.0	-11.6	11.9	Calendar Year
Benchmark %	13.4	10.6	2.1	9.4	11.2	-2.1	16.4	11.1	10.8	-11.4	12.6	as at December 31, 2023

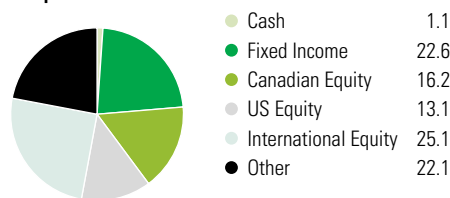
Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	7.8	11.9	-0.5	2.9	5.0	7.2	6.9
Benchmark	8.1	12.6	-0.1	3.4	5.3	7.4	6.7

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 December 31, 2023

### Composition



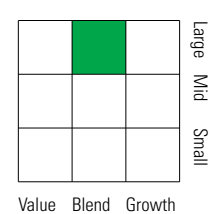
### Top Five Countries

Country	% Assets
Canada	29.8
United States	24.1
Japan	7.2
United Kingdom	5.9
France	4.7

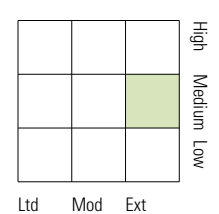
### Top 10 Holdings

Holder	% Assets
Fidelity Global Developed Mkts Sovereign	13.8
Fidelity U.S. Equity Index Ins Trust IP	5.6
Select Emc Instl Trust	1.8
The Toronto-Dominion Bank	1.0
Constellation Software Inc	1.0
Canadian National Railway Co	1.0
Canadian Natural Resources Ltd	0.9
Royal Bank of Canada	0.7
Shopify Inc Reg Shs -A- Subord Vtg	0.6
Taiwan Semiconductor Manufacturing	0.6
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	5,302
Total Number of Stock Holdings	4,263
Total Number of Bond Holdings	564

### Equity Style



### Fixed Income Style



### Global Equity Sectors

Sector	% Equity
Utilities	2.9
Energy	7.7
Financials	21.5
Materials	7.3
Consumer Discretionary	9.9
Consumer Staples	6.2
Communication Services	4.9
Industrials	14.5
Health Care	7.8
Information Technology	14.6
Real Estate	2.5
Unclassified	0.0

### Fixed Income Breakdown

Category	% Bond
Government Bonds	76.0
Corporate Bonds	18.3
Other Bonds	0.0
Mortgage Backed Securities	0.8
ST Investments (Cash & Other)	4.7
Asset Backed Securities	0.4