

Fidelity ClearPath® Institutional 2035

Fund Category

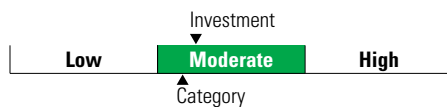
2035 Target Date Portfolio

General Information

Fund Code 937/0937/T337
Fund Inception June 2019
Underlying Inception March 2008
Fund Assets (\$Mil) 447.62
Underlying Assets (\$Mil) 1,470.69

Fund Company Fidelity Investments
Canada ULC
Underlying Fund Fidelity Clearpath Inst
2035 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

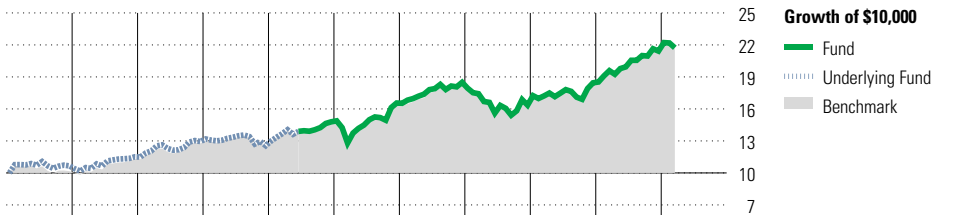
Investment Strategy

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 2033 and 2037. 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



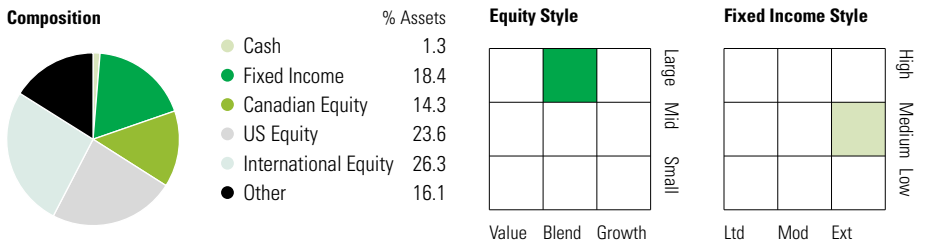
											Quartile
2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
6.6	8.0	12.5	-3.0	17.8	11.9	11.7	-11.6	12.8	16.1	1.4	as at March 31, 2025
1.7	11.2	13.0	-2.7	17.9	11.2	12.4	-11.3	13.4	16.6	0.7	Fund Return %
											Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-2.0	1.4	10.9	12.4	7.6	6.4	11.2	7.3
Benchmark	-2.1	0.7	11.0	12.4	7.5	6.8	11.1	7.4

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 March 31, 2025



Top Five Countries	% Assets	Global Equity Sectors	% Equity
United States	36.8	Utilities	2.1
Canada	22.3	Energy	6.2
Japan	5.3	Financials	22.8
China	5.2	Materials	6.1
United Kingdom	5.0	Consumer Discretionary	9.8

Top 10 Holdings	% Assets	Fixed Income Breakdown	% Bond
Fidelity Global Developed Mkts Sovereign	5.0	Government Bonds	70.4
Fidelity Value Discovery	3.7	Corporate Bonds	21.5
Intl Value Inst Trust	3.7	Other Bonds	0.0
Int Dev Mkt Inst	3.5	Mortgage Backed Securities	1.1
Can Equity Instl Trust	3.4	ST Investments (Cash & Other)	6.5
Apple Inc	1.2	Asset Backed Securities	0.5
NVIDIA Corp	1.2		
Taiwan Semiconductor Manufacturing	1.1		
Royal Bank of Canada	1.0		
Microsoft Corp	1.0		
Total Number of Portfolio Holdings	3		
Total Number of Underlying Holdings	8,492		
Total Number of Stock Holdings	6,746		
Total Number of Bond Holdings	1,191		