

Fidelity ClearPath[®]Institutional 2050

Fund Category

2045+ Target Date Portfolio

General Informat	tion		
Fund Code		940/0940/T340	
Fund Inception		June 2019	
Underlying Inception		June 2011	
Fund Assets (\$Mil)		288.50	
Underlying Assets (\$Mil)		889.73	
Fund Company		Fidelity Investments	
. ,		Canada U	LC
Underlying Fund		Fidelity ClearPath Inst	
		2050 Port	folio
Volatility Analys	is		
	Inves	stment T	
Low	Мо	derate	High
	Cate	gory	

Performance Analysis as of March 31, 2025 25 Growth of \$10,000 22 Eund 19 Underlying Fund Benchmark 16 13 10 7 Quartile 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 YTD Calendar Year as at March 31, 2025 6.5 7.9 13.0 -3.6 19.5 12.9 15.3 -11.3 15.0 20.8 1.2 Fund Return % 13.8 -3.4 19.5 11.8 16.1 -10.8 15.7 21.6 0.5 Benchmark % 0.6 11.5 10 Yr **Annualized Returns %** 1 Mth 3 Mth 1 Yr 2 Yr 3 Yr 4 Yr 5 Yr Fund -2.6 1.2 12.6 15.2 9.7 8.4 14.0 8.4 Benchmark -2.7 0.5 13.1 15.4 9.7 9.0 14.1 8.6

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 2048 and 2052. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

Notes

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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

Composition



Top 10 Holdings	% Assets
Intl Value Inst Trust	4.6
Can Equity Instl Trust	4.6
Int Dev Mkt Inst	4.4
Apple Inc	1.6
NVIDIA Corp	1.6
Taiwan Semiconductor Manufacturing	1.4
Royal Bank of Canada	1.4
Microsoft Corp	1.3
Constellation Software Inc	1.3
Amazon.com Inc	1.1
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	8,930
Total Number of Stock Holdings	6,752
Total Number of Bond Holdings	1,619



Value Blend Growth

Top Five Countries	% Assets
United States	37.7
Canada	22.8
Japan	5.1
China	5.0
United Kingdom	4.9
Global Equity Sectors	% Equity
Utilities	2.1
Energy	6.3
Financials	22.8
Materials	6.
Consumer Discretionary	9.7
Consumer Staples	4.3
Communication Services	6.4
Industrials	13.7
Health Care	7.3
Information Technology	19.3
Real Estate	1.9
Unclassified	0.0

