

Fidelity ClearPath® Institutional 2060

Fund Category

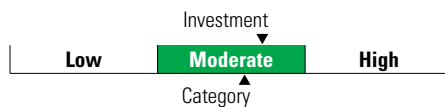
2045+ Target Date Portfolio

General Information

Fund Code 984/0984/T384
Fund Inception June 2019
Underlying Inception November 2017
Fund Assets (\$Mil) 60.63
Underlying Assets (\$Mil) 286.89

Fund Company Fidelity Investments Canada ULC
Underlying Fund Fidelity ClearPath Inst 2060 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

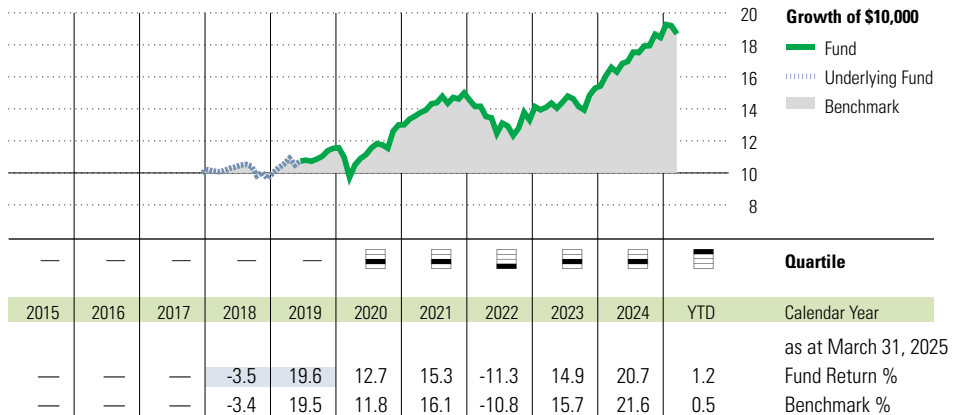
Investment Strategy

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 2058 and 2062. 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



Annualized Returns %

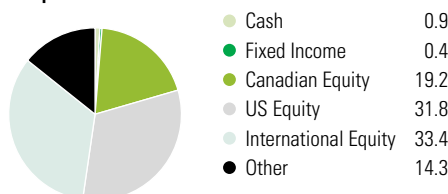
	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-2.6	1.2	12.6	15.1	9.7	8.4	13.9	—
Benchmark	-2.7	0.5	13.1	15.4	9.7	9.0	14.1	—

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

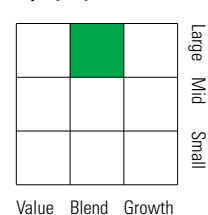
Composition



Top 10 Holdings

	% Assets
Fidelity Series Emerging Markets Opps	10.5
Fidelity Value Discovery	5.1
Intl Value Inst Trust	4.6
Can Equity Instl Trust	4.6
Int Dev Mkt Inst	4.5
Apple Inc	1.6
NVIDIA Corp	1.6
Royal Bank of Canada	1.4
Microsoft Corp	1.3
Constellation Software Inc	1.3
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	8,345
Total Number of Stock Holdings	6,602
Total Number of Bond Holdings	1,190

Equity Style



Top Five Countries

	% Assets
United States	37.7
Canada	22.7
Japan	5.1
China	5.0
United Kingdom	4.9

Global Equity Sectors

	% Equity
Utilities	2.1
Energy	6.3
Financials	22.9
Materials	6.1
Consumer Discretionary	9.6
Consumer Staples	4.4
Communication Services	6.4
Industrials	13.7
Health Care	7.3
Information Technology	19.3
Real Estate	1.9
Unclassified	0.0