

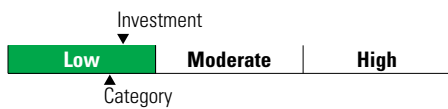
Fidelity ClearPath[®] 2020 Fund

Fund Category
Short-term Target Date Portfolio

General Information

Fund Code	334/0334
Fund Inception	July 2016
Underlying Inception	August 2008
Fund Assets (\$Mil)	10.02
Underlying Assets (\$Mil)	583.80
Fund Company: Fidelity Investments Canada ULC	
Underlying Fund: Fidelity ClearPath 2020 Portfolio Sr O	

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

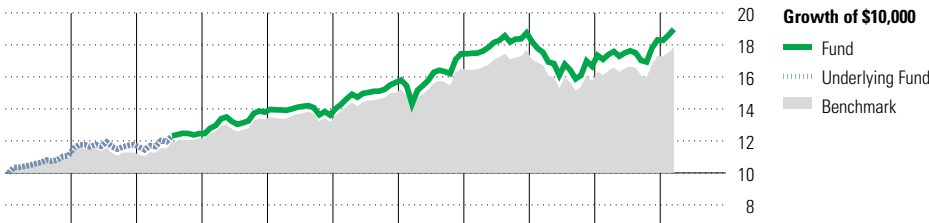
Investment Strategy

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 equity and fixed-income instruments. 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 2018 and 2022. 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, 2024



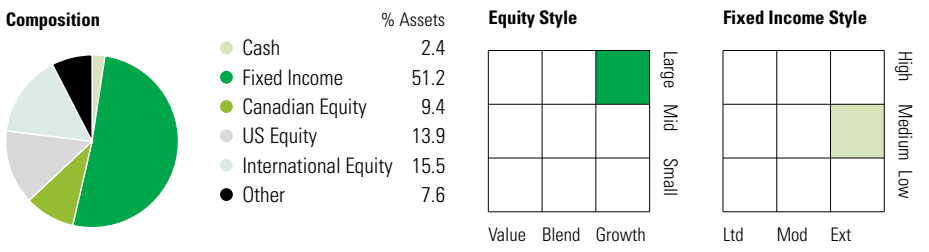
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Quartile
Fund Return %	10.8	6.2	5.9	10.7	-1.4	15.0	11.5	7.5	-11.1	9.9	3.6	Calendar Year
Benchmark %	9.5	3.1	7.9	9.7	-1.2	13.7	10.1	7.0	-11.1	10.1	3.0	as at March 31, 2024

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	3.6	9.1	4.0	2.8	7.3	5.3	6.3
Benchmark	3.0	8.9	3.2	2.7	6.6	4.7	5.5

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, 2024



Top Five Countries	% Assets	Global Equity Sectors	% Equity
United States	35.8	Utilities	1.7
Canada	24.2	Energy	5.4
China	5.1	Financials	19.9
United Kingdom	4.6	Materials	7.2
France	3.4	Consumer Discretionary	10.5

Top 10 Holdings	% Assets	Fixed Income Breakdown	% Bond
Intl Eq Investment Tr - O	4.1	Government Bonds	77.1
Fidelity Cdn Govt Long Bd Index Multi As	3.0	Corporate Bonds	16.6
Canada (Government of) 4% 01-12-2031	1.5	Other Bonds	0.0
Canada (Government of) 1.25% 01-12-2047	1.3	Mortgage Backed Securities	1.3
Canada (Government of) 4.25% 01-12-2026	1.3	ST Investments (Cash & Other)	4.5
Canada (Government of) 3% 01-12-2036	1.3	Asset Backed Securities	0.6
Canada (Government of) 1.5% 01-12-2044	1.3		
Canada (Government of) 2% 01-12-2041	1.2		
Canada (Government of) 0.5% 01-12-2050	0.9		
Taiwan Semiconductor Manufacturing	0.9		

Total Number of Portfolio Holdings	Total Number of Underlying Holdings	Total Number of Stock Holdings	Total Number of Bond Holdings
3	2,690	812	1,521