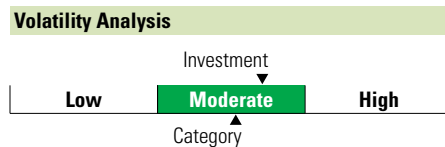


Fidelity ClearPath® 2045 Fund

Fund Category
2035+ Target Date Portfolio

General Information	
Fund Code	339/0339
Fund Inception	July 2016
Underlying Inception	August 2008
Fund Assets (\$Mil)	46.12
Underlying Assets (\$Mil)	1,407.73
Fund Company: Fidelity Investments Canada ULC	
Underlying Fund: Fidelity ClearPath 2045 Portfolio Sr O	



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

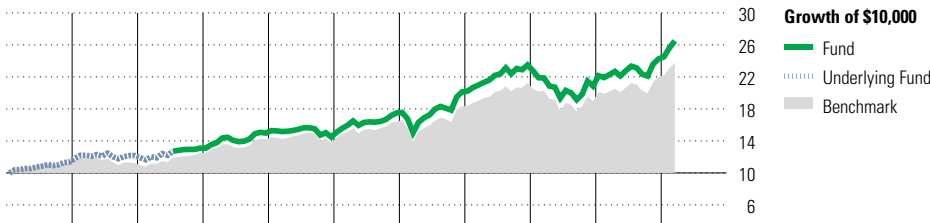
Investment Strategy

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 2043 and 2047. 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



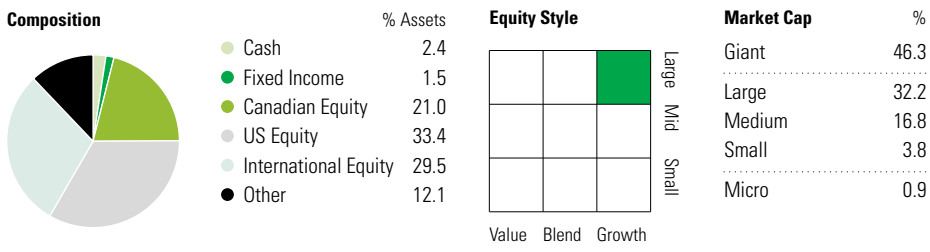
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Quartile
Fund Return %	13.5	7.2	7.7	14.3	-3.3	20.9	15.0	16.6	-11.2	16.2	9.3	as at March 31, 2024
Benchmark %	11.1	0.9	11.5	13.8	-3.3	19.5	11.6	15.9	-10.6	15.9	8.0	

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	9.3	19.0	10.1	8.1	15.3	10.7	9.8
Benchmark	8.0	17.9	8.2	7.7	14.3	9.5	8.5

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 10 Holdings	% Assets
Intl Eq Investment Tr - O	7.8
Fidelity Cdn Govt Long Bd Index Multi As	3.7
Meta Platforms Inc Class A	2.0
Taiwan Semiconductor Manufacturing	1.6
Microsoft Corp	1.6
NVIDIA Corp	1.5
Canadian National Railway Co	1.3
Amazon.com Inc	1.1
Samsung Electronics Co Ltd	1.0
Royal Bank of Canada	1.0
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	2,622
Total Number of Stock Holdings	812
Total Number of Bond Holdings	1,474

Top Five Countries	% Assets
United States	39.8
Canada	25.0
China	4.4
United Kingdom	4.1
France	3.0

Global Equity Sectors	% Equity
Utilities	1.8
Energy	5.6
Financials	19.8
Materials	6.9
Consumer Discretionary	10.3
Consumer Staples	5.5
Communication Services	7.2
Industrials	14.7
Health Care	8.9
Information Technology	18.2
Real Estate	1.1
Unclassified	0.0