

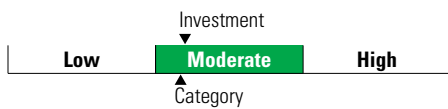
Fidelity ClearPath[®] Institutional 2035

Fund Category
2035 Target Date Portfolio

General Information

Fund Code	937/0937/T337
Fund Inception	June 2019
Underlying Inception	March 2008
Fund Assets (\$Mil)	397.98
Underlying Assets (\$Mil)	1,239.25
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
Not Available

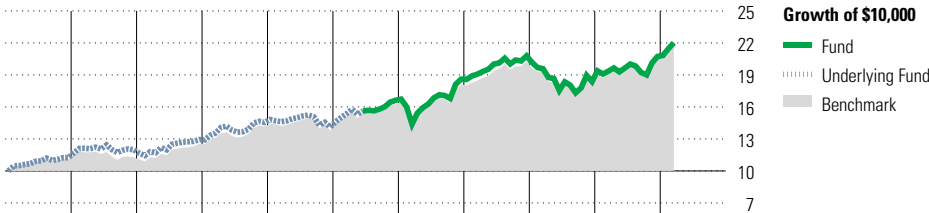
Investment Strategy

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 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, 2024



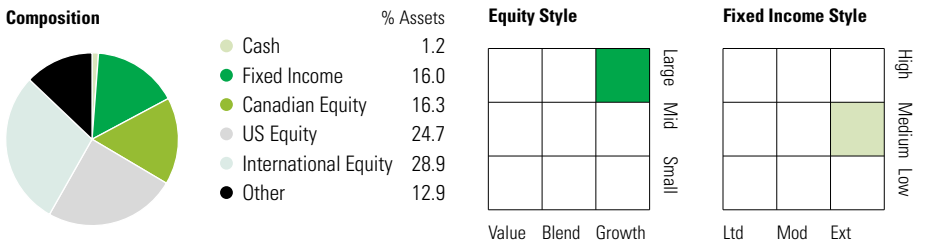
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year
Fund	12.4	6.6	8.0	12.5	-3.0	17.8	11.9	11.7	-11.6	12.8	6.2	as at March 31, 2024
Underlying Fund	10.9	1.7	11.2	13.0	-2.7	17.9	11.2	12.4	-11.3	13.4	5.8	Fund Return %
Benchmark												Benchmark %

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	6.2	13.8	6.0	4.9	11.2	7.5	7.7
Benchmark	5.8	13.9	5.9	5.4	11.2	7.5	7.5

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	35.4	Utilities	2.6
Canada	23.4	Energy	6.5
Japan	6.6	Financials	21.0
United Kingdom	5.3	Materials	6.1
France	4.1	Consumer Discretionary	9.7

Top 10 Holdings	% Assets	Fixed Income Breakdown	% Bond
Fidelity Global Developed Mkts Sovereign	10.3	Government Bonds	69.2
Fidelity Value Discovery	2.7	Corporate Bonds	22.2
Select Emr Instl Trust	2.0	Other Bonds	0.0
Constellation Software Inc	1.2	Mortgage Backed Securities	1.6
Canadian National Railway Co	1.1	ST Investments (Cash & Other)	6.5
Royal Bank of Canada	1.1	Asset Backed Securities	0.5
Microsoft Corp	1.1		
NVIDIA Corp	0.9		
Canadian Natural Resources Ltd	0.9		
Apple Inc	0.8		

Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	8,115
Total Number of Stock Holdings	7,069
Total Number of Bond Holdings	558