

Fidelity ClearPath® Income

Fund Category

Canadian Fixed Income Balanced

General Information

Fund Code 333/0333
Fund Inception July 2016
Underlying Inception August 2008
Fund Assets (\$Mil) 26.15
Underlying Assets (\$Mil) 287.45

Fund Company Fidelity Investments Canada ULC
Underlying Fund Fidelity ClearPath Income Portfolio O

Volatility Analysis



Investment Objective

This Fund aims to provide current income and capital appreciation by investing primarily in underlying funds and by using an asset allocation strategy with a risk level that is in line with its time horizon.

Benchmark

Blended benchmark composed of nearly 80% in fixed-income securities

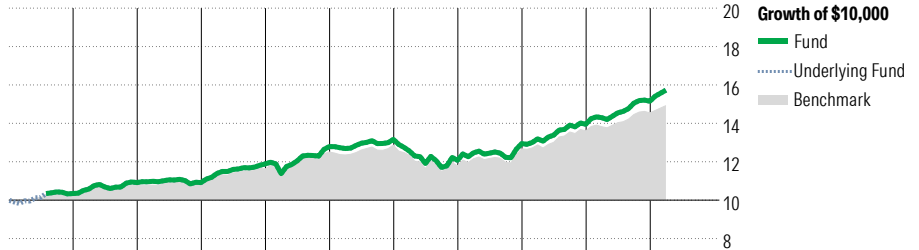
Investment Strategy

This Fund aims to provide current income and capital appreciation by investing in underlying funds that hold a mix of equity and fixed-income instruments. The Fund is intended for investors having retired over 20 years ago and currently seeking to withdraw money from their savings for retirement purposes. It possesses a conservative asset allocation composed of nearly 80% in fixed-income securities.

Notes

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Performance Analysis as of February 28, 2026



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile
Fund Return %	3.1	5.5	0.0	8.9	7.6	2.9	-8.3	7.2	7.8	8.6	3.8	Calendar Year
Benchmark %	3.3	4.2	0.2	7.8	7.6	2.9	-8.5	7.6	7.4	6.9	2.6	as at February 28, 2026

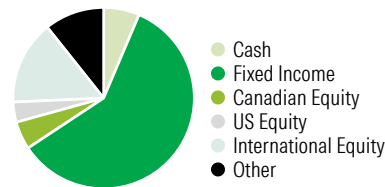
Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	2.0	3.4	9.7	10.0	8.7	5.4	4.3	4.8
Benchmark	1.7	2.1	7.3	8.3	7.7	4.6	3.8	4.2

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.

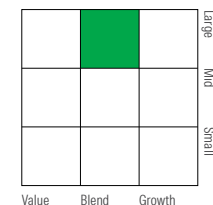
Portfolio Analysis as of February 28, 2026

Composition



% Assets

Equity Style



Top Five Countries

Country	% Assets
Canada	21.3
United States	15.3
China	8.8
United Kingdom	7.2
Japan	6.2

Top 10 Holdings

Holder	% Assets
Can Rr Bnd Ma Base - O	5.9
Fidelity Invts Cda Ulc	2.2
Canada (Government of) 3.5% 01-09-2029	2.1
Canada (Government of) 0.0325% 01-09-2028	1.6
United States Treasury Notes 1.625% 15-10-2027	1.3
Unit King of Grt Brit 22-11-2033	1.3
Canada Housing Trust No.1 0.0395% 15-06-2028	1.2
United States Treasury Notes 2.125% 15-04-2029	1.1
United States Treasury Notes 1.625% 15-04-2030	1.0
Canada (Government of) 0.04% 01-03-2029	0.9
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	2,524
Total Number of Stock Holdings	971
Total Number of Bond Holdings	1,052

Global Equity Sectors

Sector	% Equity
Utilities	1.7
Energy	4.8
Financials	24.1
Materials	10.3
Consumer Discretionary	9.3
Consumer Staples	4.7
Communication Services	6.3
Industrials	17.0
Health Care	4.3
Information Technology	17.1
Real Estate	0.5
Unclassified	0.0

Fixed Income Breakdown

Category	% Bond
Government Bonds	74.5
Corporate Bonds	17.8
Other Bonds	0.0
Mortgage Backed Securities	0.9
ST Investments (Cash & Other)	6.0
Asset Backed Securities	0.8