

# Fidelity ClearPath® 2045 Fund

## Fund Category

2045 Target Date Portfolio

### General Information

Fund Code	339/0339
Fund Inception	July 2016
Underlying Inception	August 2008
Fund Assets (\$Mil)	224.48
Underlying Assets (\$Mil)	2,482.50
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Fund Company	Fidelity Investments Canada ULC
Underlying Fund	Fidelity ClearPath 2045 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

Blended benchmark rebalanced periodically to reflect a decreasing risk tolerance

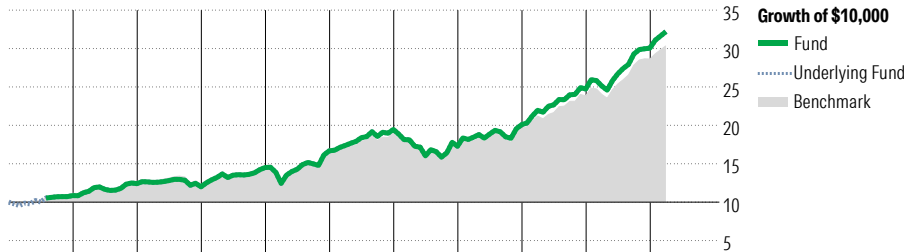
### Investment Strategy

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 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 February 28, 2026



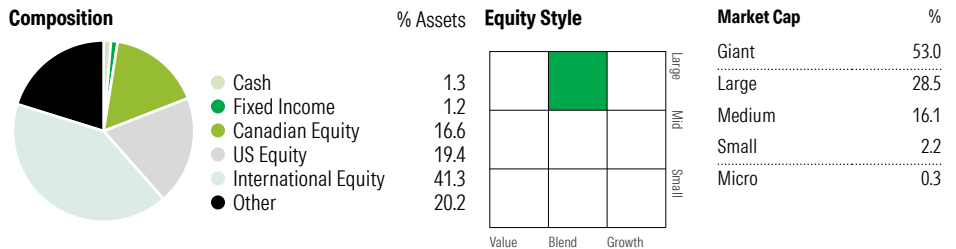
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile
	7.7	14.3	-3.3	20.9	15.0	16.6	-11.2	16.2	23.1	21.5	7.2	Calendar Year
	11.5	13.8	-3.3	19.5	11.6	15.9	-10.6	15.9	21.5	20.1	6.0	as at February 28, 2026
												Fund Return %
												Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	3.6	7.5	24.7	23.2	21.0	15.4	13.5	12.9
Benchmark	3.6	5.9	22.7	21.5	19.6	14.0	12.7	12.2

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



Top 10 Holdings	% Assets	Top Five Countries	% Assets
Insights Investment Tr - O	9.0	United States	25.1
Fidelity Invts Cda Ulc	7.0	Canada	21.5
Fidelity Invts Cda Ulc	3.0	United Kingdom	6.8
Taiwan Semiconductor Manufacturing	2.0	China	6.4
Samsung Electronics Co Ltd	1.7	Japan	5.8
NVIDIA Corp	1.4		
Tencent Holdings Ltd	1.3	<b>Global Equity Sectors</b>	% Equity
Royal Bank of Canada	1.1	Utilities	1.9
Apple Inc	1.1	Energy	4.9
The Toronto-Dominion Bank	0.9	Financials	22.6
Total Number of Portfolio Holdings	3	Materials	9.5
Total Number of Underlying Holdings	2,146	Consumer Discretionary	9.3
Total Number of Stock Holdings	785	Consumer Staples	4.8
Total Number of Bond Holdings	988	Communication Services	6.6
		Industrials	16.5
		Health Care	4.9
		Information Technology	18.3
		Real Estate	0.7
		Unclassified	0.0