

Fidelity ClearPath® 2060 Fund

Fund Category

2045+ Target Date Portfolio

General Information

| | |
|---------------------------|-------------------------------------|
| Fund Code | 395/O395 |
| Fund Inception | January 2020 |
| Underlying Inception | May 2018 |
| Fund Assets (\$Mil) | 26.32 |
| Underlying Assets (\$Mil) | 1,032.51 |
| <hr/> | |
| Fund Company | Fidelity Investments Canada ULC |
| Underlying Fund | Fidelity ClearPath 2060 Portfolio 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

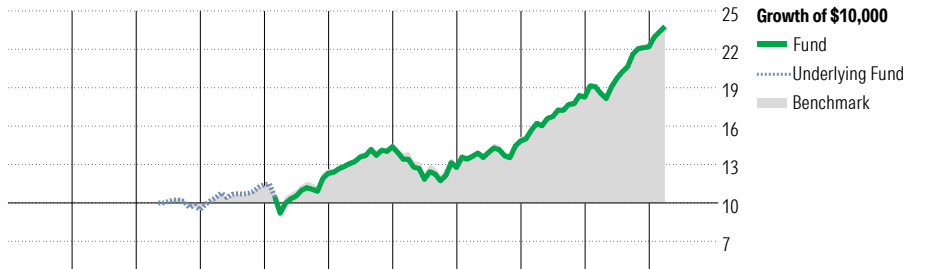
Investment Strategy

Until its target retirement date, 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, provide current income and, as secondary objective, capital appreciation.

Notes

ClearPath® is a registered trademark of FMR Corp. Used with permission.

Performance Analysis as of February 28, 2026



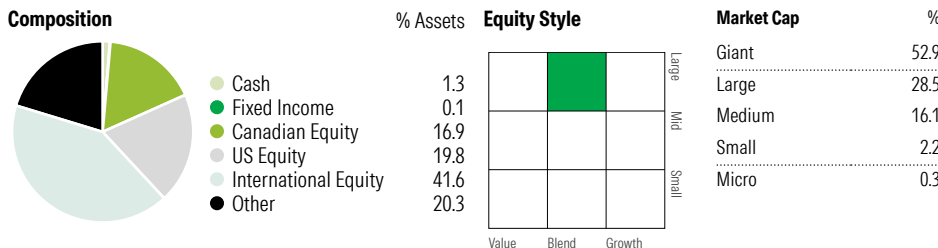
| Year | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | YTD | Calendar Year |
|---------------|------|------|------|------|------|------|-------|------|------|------|-----|-------------------------|
| Fund Return % | - | - | - | 20.7 | 15.6 | 16.9 | -11.3 | 16.2 | 23.0 | 21.5 | 7.2 | as at February 28, 2026 |
| Benchmark % | - | - | - | 19.6 | 11.6 | 15.9 | -10.6 | 15.9 | 21.5 | 20.1 | 6.1 | |

| 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 | 13.4 | - |
| Benchmark | 3.6 | 6.0 | 22.9 | 21.5 | 19.6 | 14.0 | 12.7 | - |

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 |
|-------------------------------------|----------|------------------------------|----------|
| In Eq Multi-Asset Base -O | 10.8 | United States | 25.3 |
| Insights Investment Tr - O | 8.8 | Canada | 21.6 |
| Fidelity Invts Cda Ulc | 6.8 | United Kingdom | 6.9 |
| Fidelity Invts Cda Ulc | 2.9 | China | 6.3 |
| Taiwan Semiconductor Manufacturing | 1.7 | Japan | 5.8 |
| Samsung Electronics Co Ltd | 1.6 | Global Equity Sectors | |
| NVIDIA Corp | 1.5 | Utilities | 1.9 |
| Royal Bank of Canada | 1.2 | Energy | 4.9 |
| Apple Inc | 1.2 | Financials | 22.6 |
| Tencent Holdings Ltd | 1.1 | Materials | 9.5 |
| Total Number of Portfolio Holdings | 3 | Consumer Discretionary | 9.3 |
| Total Number of Underlying Holdings | 2,117 | Consumer Staples | 4.8 |
| Total Number of Stock Holdings | 781 | Communication Services | 6.6 |
| Total Number of Bond Holdings | 983 | Industrials | 16.5 |
| | | Health Care | 4.9 |
| | | Information Technology | 18.3 |
| | | Real Estate | 0.7 |
| | | Unclassified | 0.0 |