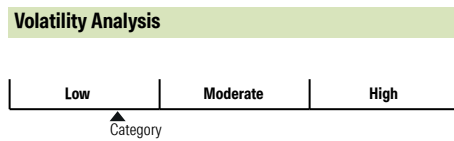


Fidelity ClearPath® Index Plus Institutional Income

Fund Category

Global Fixed Income Balanced

General Information	
Fund Code	623
Fund Inception	June 2024
Underlying Inception	February 2024
Fund Assets (\$Mil)	0.24
Underlying Assets (\$Mil)	3.70
Fund Company: Fidelity Investments Canada ULC	
Underlying Fund: Fidelity ClearPath Idx Plus Ins Inc Ptf	



Investment Objective

This fund aims to provide current income and, as secondary objective, 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

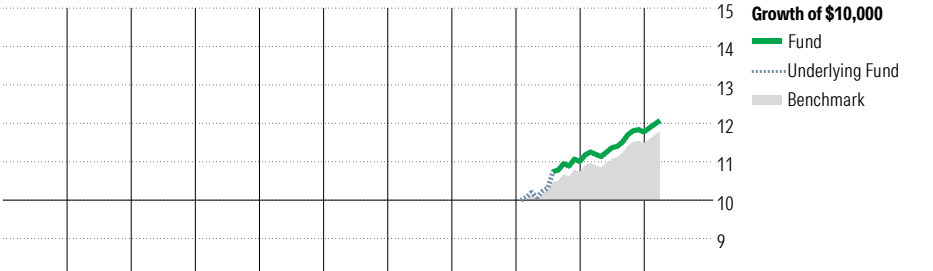
Investment Strategy

This fund aims to provide current income and, as secondary objective, capital appreciation by investing primarily in fixed-income and equity index strategies, with an exposure to alternative investments. 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



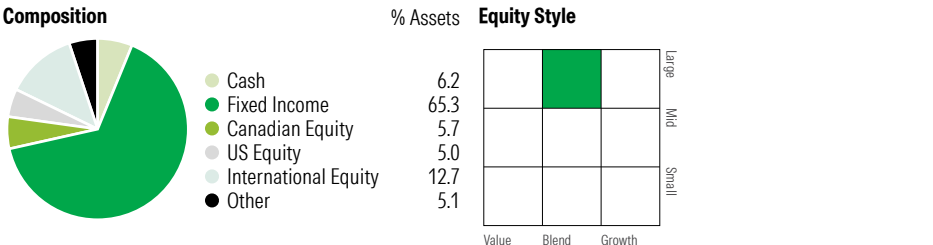
Quartile											
2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
—	—	—	—	—	—	—	—	—	—	—	as at February 28, 2026
—	—	—	—	—	—	—	—	—	7.0	2.5	Fund Return %
—	—	—	—	—	—	—	—	—	7.0	2.6	Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	1.6	2.0	7.3	8.4	—	—	—	—
Benchmark	1.7	2.1	7.4	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 February 28, 2026



Top Five Countries	% Assets	Global Equity Sectors	% Equity
Canada	24.5	Utilities	2.6
United States	21.3	Energy	6.1
China	6.8	Financials	23.4
Japan	6.0	Materials	9.4
Taiwan	5.5	Consumer Discretionary	9.0

Top 10 Holdings	% Assets	Global Equity Sectors	% Equity
Can Equity Instl Trust	1.5	Consumer Staples	3.9
Int Dev Mkt Inst	1.4	Communication Services	6.3
Intl Value Inst Trust	1.4	Industrials	14.2
United States Treasury Notes 0.125% 15-01-2032	1.2	Health Care	4.8
Unit King of Grt Brit 22-11-2033	1.2	Information Technology	19.1
United States Treasury Notes 0.125% 15-01-2030	1.2	Real Estate	1.3
Canada (Government of) 4% 01-12-2031	1.1	Unclassified	0.0
United States Treasury Notes 1.875% 15-07-2034	1.0		
Canada (Government of) 3% 01-12-2036	0.9		
Canada (Government of) 1.5% 01-12-2044	0.9		

Fixed Income Breakdown	% Bond
Government Bonds	62.2
Corporate Bonds	30.7
Other Bonds	0.0
Mortgage Backed Securities	0.6
ST Investments (Cash & Other)	5.4
Asset Backed Securities	1.1