

# Fidelity ClearPath® Index Plus Institutional 2040

## Fund Category

2040 Target Date Portfolio

### General Information

Fund Code	630
Fund Inception	June 2024
Underlying Inception	February 2024
Fund Assets (\$Mil)	0.91
Underlying Assets (\$Mil)	37.30
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Fund Company	Fidelity Investments Canada ULC
Underlying Fund	Fidelity ClearPath Idx Plus Ins 2040 Ptf

### 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

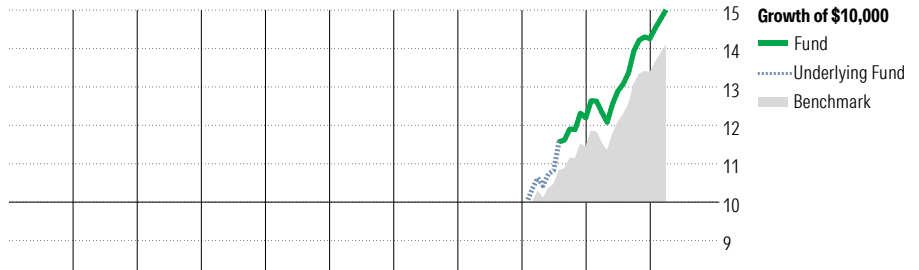
### Investment Strategy

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 primarily in fixed-income and equity index strategies, with an exposure to 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 2038 and 2042. 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



											Quartile	
2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year	
—	—	—	—	—	—	—	—	—	—	—	as at February 28, 2026	
—	—	—	—	—	—	—	—	—	16.9	5.2	Fund Return %	
—	—	—	—	—	—	—	—	—	17.0	5.3	Benchmark %	

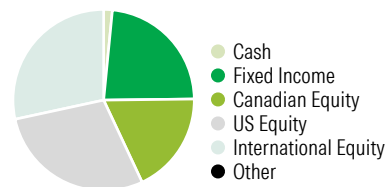
Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	3.3	4.9	18.8	18.5	—	—	—	—
Benchmark	3.2	5.1	19.2	18.7	—	—	—	—

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.

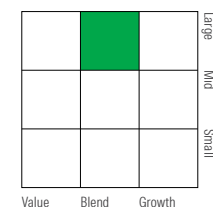
### Portfolio Analysis as of February 28, 2026

#### Composition



#### % Assets

#### Equity Style



#### Top Five Countries

Country	% Assets
United States	38.1
Canada	24.3
Japan	5.6
United Kingdom	3.7
China	3.3

#### Top 10 Holdings

Company	% Assets
NVIDIA Corp	2.0
Apple Inc	1.7
Microsoft Corp	1.4
Royal Bank of Canada	1.3
Future on MSCI India	1.3
Taiwan Semiconductor Manufacturing	1.2
Amazon.com Inc	1.0
Shopify Inc Registered Shs -A- Subord Vtg	0.9
The Toronto-Dominion Bank	0.9
Alphabet Inc Class A	0.8
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	6,933
Total Number of Stock Holdings	5,547
Total Number of Bond Holdings	1,040

#### Global Equity Sectors

Sector	% Equity
Utilities	2.9
Energy	6.5
Financials	22.1
Materials	8.0
Consumer Discretionary	8.6
Consumer Staples	4.9
Communication Services	6.6
Industrials	12.1
Health Care	7.1
Information Technology	19.5
Real Estate	1.8
Unclassified	0.0

#### Fixed Income Breakdown

Category	% Bond
Government Bonds	95.8
Corporate Bonds	11.2
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	-7.0
Asset Backed Securities	0.0