

Fidelity ClearPath® Index Plus Institutional 2045

Fund Category

2045 Target Date Portfolio

General Information

Fund Code	631
Fund Inception	June 2024
Underlying Inception	February 2024
Fund Assets (\$Mil)	0.68
Underlying Assets (\$Mil)	26.90
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Fund Company	Fidelity Investments Canada ULC
Underlying Fund	Fidelity ClearPath Idx Plus Ins 2045 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

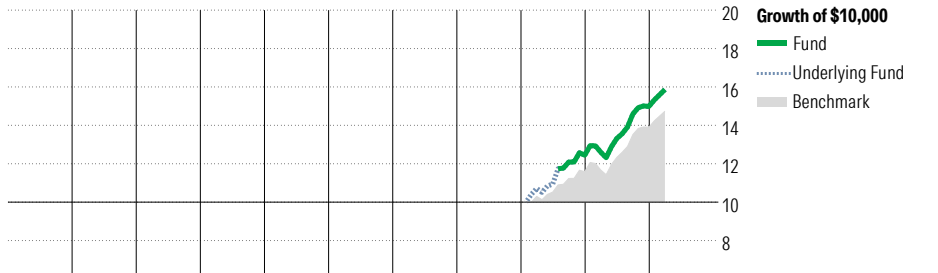
Investment Strategy

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 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



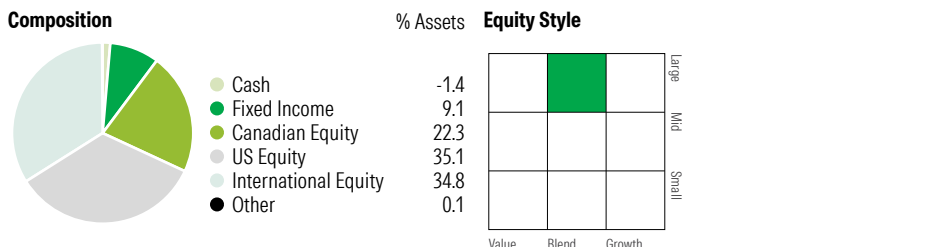
Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile
Fund Return %	-	-	-	-	-	-	-	-	-	20.4	5.9	Calendar Year
Benchmark %	-	-	-	-	-	-	-	-	-	20.0	6.0	as at February 28, 2026

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	3.6	5.7	22.7	21.2	-	-	-	-
Benchmark	3.6	5.9	22.7	21.4	-	-	-	-

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
United States	38.2	Utilities	2.9
Canada	24.2	Energy	6.5
Japan	5.6	Financials	22.0
United Kingdom	3.7	Materials	8.0
China	3.3	Consumer Discretionary	8.6

Top 10 Holdings	% Assets	Fixed Income Breakdown	% Bond
NVIDIA Corp	2.4	Government Bonds	109.2
Apple Inc	2.0	Corporate Bonds	8.4
Microsoft Corp	1.6	Other Bonds	0.0
Royal Bank of Canada	1.6	Mortgage Backed Securities	0.0
Future on MSCI India	1.5	ST Investments (Cash & Other)	-17.6
Taiwan Semiconductor Manufacturing	1.4	Asset Backed Securities	0.0
Amazon.com Inc	1.2		
Shopify Inc Registered Shs -A- Subord Vtg	1.1		
The Toronto-Dominion Bank	1.1		
Alphabet Inc Class A	1.0		

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