Desjardins Insurance
Life • Health • Retirement

Fidelity ClearPath® Index Plus Institutional 2060

Fund Category
2045+ Target Date Portfolio

General Information

Fund Code	641
Fund Inception	June 2024
Underlying Inception	February 2024
Fund Assets ($Mil)	0.48
Underlying Assets ($Mil)	5.90
Fund Company	Fidelity Investments Canada ULC
Underlying Fund	Fidelity ClearPath Idx Plus Ins 2060 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

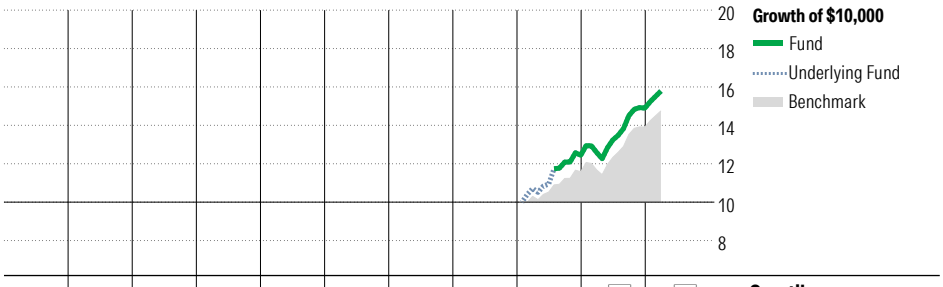
Investment Strategy

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 2058 and 2062. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

Notes

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

Performance Analysis as of February 28, 2026



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile Calendar Year
—	—	—	—	—	—	—	—	—			

as at February 28, 2026

	2025	YTD
Fund Return %	19.7	5.9
Benchmark %	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	5.8	22.1	21.3	—	—	—	—
Benchmark	3.6	6.0	22.8	21.5	—	—	—	—

Underlying Fund Performance

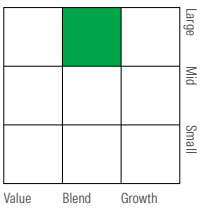
Disclosure The above data represents past performance returns, which is not indicative of future results. These are gross performance returns, calculated after the fund's operating expenses, but before investment fees. For more information, please contact Desjardins Insurance's Customer Contact Centre at 1-800-968-3587.

Portfolio Analysis as of February 28, 2026

Composition

	% Assets
Cash	-1.3
Fixed Income	7.7
Canadian Equity	22.6
US Equity	35.6
International Equity	35.3
Other	0.1

Equity Style



Top Five Countries	% Assets
United States	38.2
Canada	24.2
Japan	5.6
United Kingdom	3.7
China	3.3

Top 10 Holdings	% Assets
NVIDIA Corp	2.4
Apple Inc	2.0
Microsoft Corp	1.7
Royal Bank of Canada	1.6
Future on MSCI India	1.6
Taiwan Semiconductor Manufacturing	1.4
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

Global Equity Sectors	% Equity
Utilities	2.9
Energy	6.5
Financials	22.0
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	% Bond
Government Bonds	112.7
Corporate Bonds	7.5
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	-20.1
Asset Backed Securities	0.0

©2026 Morningstar Research Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Morningstar is not responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. This fund is an investment product offered under an insurance contract issued by Desjardins Financial Security. Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

MORNINGSTAR®