

# Fidelity ClearPath® 2065 Fund

## Fund Category

2045+ Target Date Portfolio

## General Information

Fund Code	656/0656
Fund Inception	February 2025
Underlying Inception	January 2023
Fund Assets (\$Mil)	15.81
Underlying Assets (\$Mil)	255.65
Fund Company	Desjardins Financial Security
Underlying Fund	Fidelity ClearPath 2065 Portfolio O

## 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

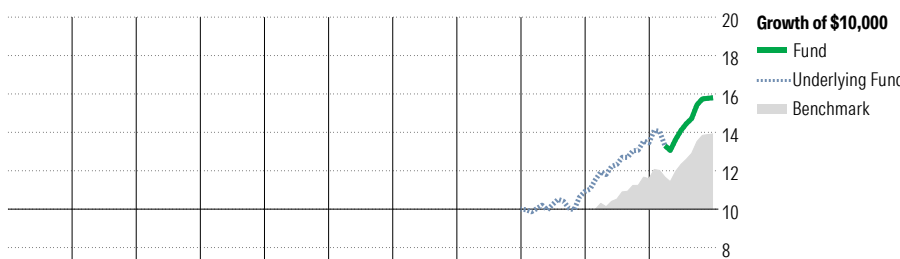
## Investment Strategy

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 in underlying funds that hold a mix of equity and fixed-income instruments. 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 2063 and 2067. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

## Notes

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## Performance Analysis as of November 30, 2025



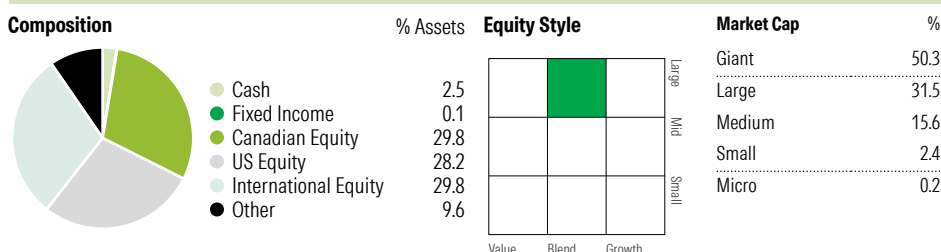
											Quartile
2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
—	—	—	—	—	—	—	—	—	—	—	as at November 30, 2025
—	—	—	—	—	—	—	—	—	23.2	21.2	Fund Return %
—	—	—	—	—	—	—	—	—	—	20.2	Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	0.4	7.3	20.4	23.9	—	—	—	—
Benchmark	0.6	7.9	19.3	—	—	—	—	—

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 November 30, 2025



Top 10 Holdings	% Assets	Top Five Countries	% Assets
In Eq Multi-Asset Base -O	10.7	Canada	33.9
Fidelity True North Sr A	6.5	United States	32.1
Fidelity Invts Cda Ulc	5.8	China	5.5
Fidelity Invts Cda Ulc	3.2	United Kingdom	4.0
NVIDIA Corp	2.4	Taiwan	3.2
Meta Platforms Inc Class A	1.7		
Taiwan Semiconductor Manufacturing	1.7	<b>Global Equity Sectors</b>	% Equity
Microsoft Corp	1.5	Utilities	2.0
Apple Inc	1.5	Energy	5.3
Samsung Electronics Co Ltd	1.4	Financials	21.8
Total Number of Portfolio Holdings	3	Materials	7.9
Total Number of Underlying Holdings	2,210	Consumer Discretionary	9.5
Total Number of Stock Holdings	874	Consumer Staples	4.4
Total Number of Bond Holdings	966	Communication Services	9.1
		Industrials	13.4
		Health Care	5.1
		Information Technology	20.7
		Real Estate	0.8
		Unclassified	0.0