

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

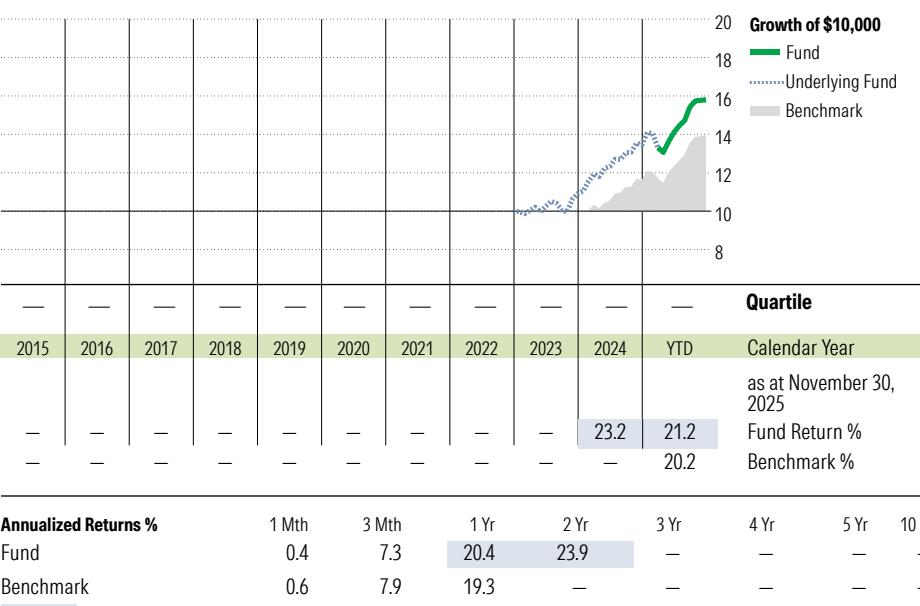
Investment Strategy

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



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

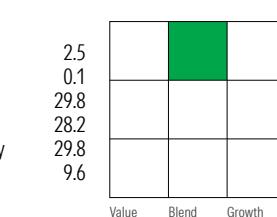
Disclosure The above data represents past performance returns, which is not indicative of future results. These are gross performance returns, calculated after the fund's operating expenses, but before investment fees. For more information, please contact Desjardins Insurance's Customer Contact Centre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

Portfolio Analysis as of November 30, 2025

Composition



Equity Style



Market Cap

Giant	50.3
Large	31.5
Medium	15.6
Small	2.4
Micro	0.2

Top 10 Holdings

In Eq Multi-Asset Base -0	10.7
Fidelity True North Sr A	6.5
Fidelity Invts Cda Ulc	5.8
Fidelity Invts Cda Ulc	3.2
NVIDIA Corp	2.4
Meta Platforms Inc Class A	1.7
Taiwan Semiconductor Manufacturing	1.7
Microsoft Corp	1.5
Apple Inc	1.5
Samsung Electronics Co Ltd	1.4

Total Number of Portfolio Holdings: 3

Total Number of Underlying Holdings: 2,210

Total Number of Stock Holdings: 874

Total Number of Bond Holdings: 966

Top Five Countries

Canada	33.9
United States	32.1
China	5.5
United Kingdom	4.0
Taiwan	3.2

Global Equity Sectors

Utilities	2.0
Energy	5.3
Financials	21.8
Materials	7.9
Consumer Discretionary	9.5
Consumer Staples	4.4
Communication Services	9.1
Industrials	13.4
Health Care	5.1
Information Technology	20.7
Real Estate	0.8
Unclassified	0.0