

# Fidelity ClearPath® Institutional Income

## Fund Category

Canadian Fixed Income Balanced

### General Information

Fund Code	933/0933/T333
Fund Inception	June 2019
Underlying Inception	March 2008
Fund Assets (\$Mil)	19.37
Underlying Assets (\$Mil)	83.71
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Fund Company	Fidelity Investments Canada ULC
Underlying Fund	Fidelity Clearpath Inst Income Portfolio

### Volatility Analysis



### Investment Objective

This Fund aims to provide current income and, as secondary objective, capital appreciation by investing primarily in underlying funds and by using an asset allocation strategy with a risk level that is in line with its time horizon.

### Benchmark

Blended benchmark composed of nearly 80% in fixed-income securities

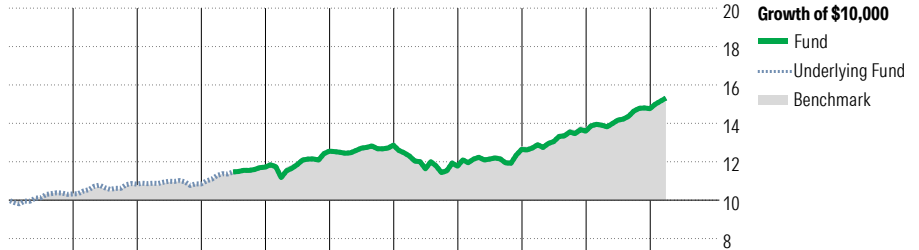
### Investment Strategy

This Fund aims to provide current income and, as secondary objective, capital appreciation by investing in underlying funds that hold a mix of equities, fixed-income instruments and alternative investments. The Fund is intended for investors having retired over 20 years ago and currently seeking to withdraw money from their savings for retirement purposes. It possesses a conservative asset allocation composed of nearly 80% in fixed-income securities.

### Notes

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### Performance Analysis as of February 28, 2026



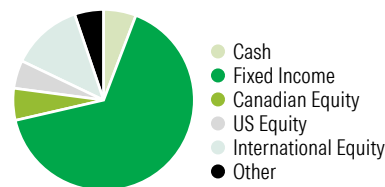
											Quartile	
											Calendar Year	
											as at February 28, 2026	
2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Fund Return %	Benchmark %
3.2	5.0	0.1	8.1	7.1	2.5	-8.5	7.4	7.5	8.6	3.7	4.6	2.6
3.3	4.2	0.2	8.2	7.8	3.1	-8.6	7.9	7.7	7.0	2.6	4.4	2.6

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	2.1	3.5	9.8	9.8	8.6	5.3	4.2	4.6
Benchmark	1.7	2.1	7.5	8.5	7.9	4.8	4.0	4.4

**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.

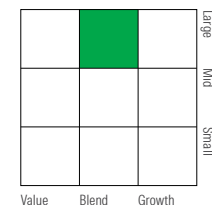
### Portfolio Analysis as of February 28, 2026

#### Composition



#### % Assets

#### Equity Style



#### Top Five Countries

Country	% Assets
Canada	24.5
United States	21.3
China	6.8
Japan	6.0
Taiwan	5.5

#### Top 10 Holdings

Holder	% Assets
Can Equity Instl Trust	1.5
Int Dev Mkt Inst	1.4
Intl Value Inst Trust	1.4
United States Treasury Notes 0.125% 15-01-2032	1.2
Unit King of Grt Brit 22-11-2033	1.2
United States Treasury Notes 0.125% 15-01-2030	1.2
Canada (Government of) 4% 01-12-2031	1.1
United States Treasury Notes 1.875% 15-07-2034	1.0
Canada (Government of) 3% 01-12-2036	0.9
Canada (Government of) 1.5% 01-12-2044	0.9
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	9,218
Total Number of Stock Holdings	6,647
Total Number of Bond Holdings	1,892

#### Global Equity Sectors

Sector	% Equity
Utilities	2.6
Energy	6.1
Financials	23.4
Materials	9.4
Consumer Discretionary	9.0
Consumer Staples	3.9
Communication Services	6.3
Industrials	14.2
Health Care	4.8
Information Technology	19.1
Real Estate	1.3
Unclassified	0.0

#### Fixed Income Breakdown

Category	% Bond
Government Bonds	62.6
Corporate Bonds	30.9
Other Bonds	0.0
Mortgage Backed Securities	0.6
ST Investments (Cash & Other)	4.8
Asset Backed Securities	1.1