Desjardins Insurance
Life • Health • Retirement

Fidelity ClearPath® Institutional 2035

Fund Category
2035 Target Date Portfolio

General Information

Fund Code	937/O937/T337
Fund Inception	June 2019
Underlying Inception	March 2008
Fund Assets ($Mil)	550.06
Underlying Assets ($Mil)	1,786.78
Fund Company	Fidelity Investments Canada ULC
Underlying Fund	Fidelity Clearpath Inst 2035 Portfolio

Volatility Analysis

Investment

Low	Moderate	High

Category

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 equities, fixed-income instruments and 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 2033 and 2037. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

Notes

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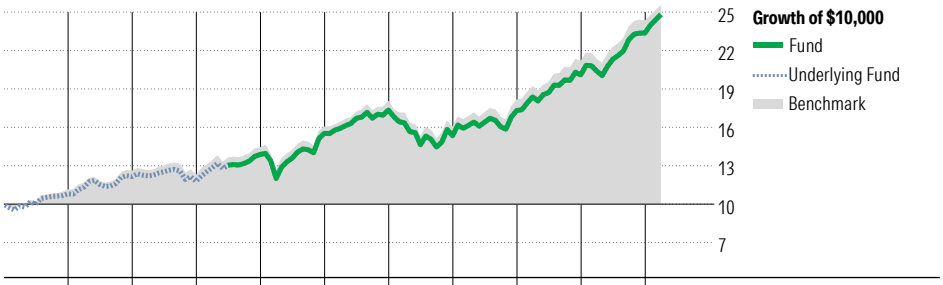
Performance Analysis as of February 28, 2026



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile / Calendar Year
—	—	—	—								
											as at February 28, 2026
8.0	12.5	-3.0	17.8	11.9	11.7	-11.6	12.8	16.1	16.3	6.2	Fund Return %
11.2	13.0	-2.7	17.9	11.2	12.4	-11.3	13.4	16.6	14.9	5.0	Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	3.6	6.3	19.2	17.7	15.9	10.8	9.5	10.0
Benchmark	3.2	4.6	17.3	16.7	15.4	10.5	9.5	10.2

Underlying Fund Performance

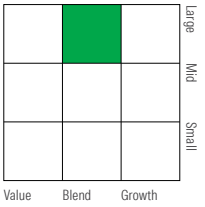
Disclosure The above data represents past performance returns, which is not indicative of future results. These are gross performance returns, calculated after the fund's operating expenses, but before investment fees. For more information, please contact Desjardins Insurance's Customer Contact Centre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

Portfolio Analysis as of February 28, 2026

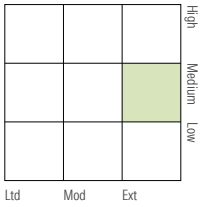
Composition

	% Assets
Cash	2.5
Fixed Income	16.1
Canadian Equity	14.5
US Equity	21.8
International Equity	26.8
Other	18.3

Equity Style



Fixed Income Style



Top Five Countries	% Assets
United States	34.5
Canada	23.0
Japan	5.0
China	4.9
United Kingdom	4.4

Top 10 Holdings	% Assets
Fidelity Global Developed Mkts Sovereign	7.1
Can Equity Instl Trust	3.8
Fidelity Value Discovery	3.3
Int Dev Mkt Inst	3.2
Intl Value Inst Trust	3.2
Taiwan Semiconductor Manufacturing	1.6
NVIDIA Corp	1.5
Royal Bank of Canada	1.2
Apple Inc	1.0
Microsoft Corp	0.9
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	8,503
Total Number of Stock Holdings	6,647
Total Number of Bond Holdings	1,270

Global Equity Sectors	% Equity
Utilities	2.5
Energy	6.0
Financials	21.9
Materials	8.5
Consumer Discretionary	9.2
Consumer Staples	4.0
Communication Services	6.8
Industrials	13.9
Health Care	5.5
Information Technology	20.1
Real Estate	1.5
Unclassified	0.0

Fixed Income Breakdown	% Bond
Government Bonds	62.4
Corporate Bonds	22.3
Other Bonds	0.0
Mortgage Backed Securities	0.8
ST Investments (Cash & Other)	13.6
Asset Backed Securities	0.9

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