Desjardins Insurance
Life • Health • Retirement

Fidelity ClearPath® Institutional 2055

Fund Category
2045+ Target Date Portfolio

General Information

Fund Code	941/O941/T341
Fund Inception	June 2019
Underlying Inception	October 2012
Fund Assets ($Mil)	210.87
Underlying Assets ($Mil)	878.21
Fund Company	Fidelity Investments Canada ULC
Underlying Fund	Fidelity ClearPath Inst 2055 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 2053 and 2057. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

Notes

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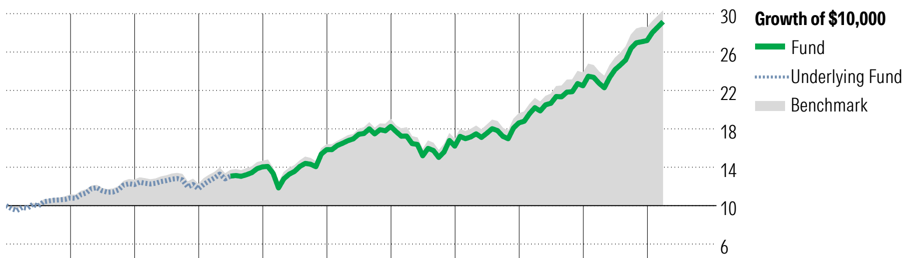
Performance Analysis as of February 28, 2026



Quartile	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD
Calendar Year / as at February 28, 2026											
Fund Return %	7.9	13.0	-3.6	19.5	12.8	15.3	-11.2	14.9	20.7	21.0	7.2
Benchmark %	11.5	13.8	-3.4	19.5	11.8	16.1	-10.8	15.7	21.6	19.8	6.1

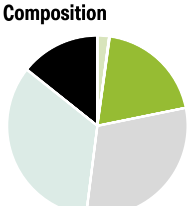
Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	4.0	7.7	24.8	22.0	19.8	14.1	12.4	11.9
Benchmark	3.8	6.0	23.1	21.4	19.5	13.9	12.6	12.2

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.

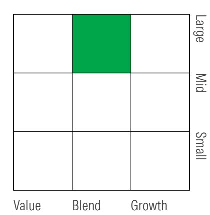
Portfolio Analysis as of February 28, 2026

Composition



Composition	% Assets
Cash	2.1
Fixed Income	0.1
Canadian Equity	19.6
US Equity	30.2
International Equity	33.7
Other	14.3

Equity Style



Market Cap	%
Giant	48.6
Large	27.3
Medium	17.4
Small	5.5
Micro	1.2

Top 10 Holdings	% Assets
Can Equity Instl Trust	5.0
Int Dev Mkt Inst	4.2
Intl Value Inst Trust	4.1
Fidelity Large Cap Stock	3.7
Taiwan Semiconductor Manufacturing	2.0
NVIDIA Corp	1.7
Royal Bank of Canada	1.6
Apple Inc	1.3
Alphabet Inc Class A	1.2
The Toronto-Dominion Bank	1.1
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	9,063
Total Number of Stock Holdings	6,648
Total Number of Bond Holdings	1,823

Top Five Countries	% Assets
United States	36.2
Canada	23.5
Japan	4.9
China	4.4
United Kingdom	4.4

Global Equity Sectors	% Equity
Utilities	2.5
Energy	6.1
Financials	21.7
Materials	8.4
Consumer Discretionary	9.1
Consumer Staples	4.1
Communication Services	6.9
Industrials	14.0
Health Care	5.6
Information Technology	20.2
Real Estate	1.5
Unclassified	0.0

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