Fidelity ClearPath® Institutional 2060

Fund Category
2045+ Target Date Portfolio

General Information

Fund Code	984/O984/T384
Fund Inception	June 2019
Underlying Inception	November 2017
Fund Assets ($Mil)	91.57
Underlying Assets ($Mil)	446.72
Fund Company	Fidelity Investments Canada ULC
Underlying Fund	Fidelity ClearPath Inst 2060 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 2058 and 2062. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

Notes

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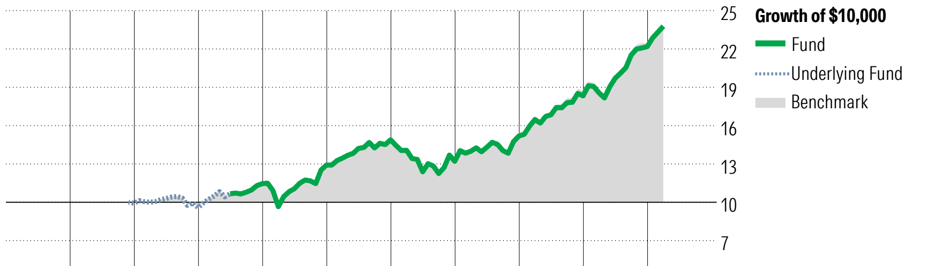
Performance Analysis as of February 28, 2026



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	
—	—	—	—								Quartile
											Calendar Year
											as at February 28, 2026
—	—	-3.5	19.6	12.7	15.3	-11.3	14.9	20.7	21.0	7.2	Fund Return %
—	—	-3.4	19.5	11.8	16.1	-10.8	15.7	21.6	19.8	6.1	Benchmark %

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	—
Benchmark	3.8	6.0	23.1	21.4	19.5	13.9	12.6	—

Underlying Fund Performance

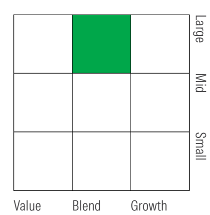
Disclosure The above data represents past performance returns, which is not indicative of future results. These are gross performance returns, calculated after the fund's operating expenses, but before investment fees. For more information, please contact Desjardins Insurance's Customer Contact Centre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

Portfolio Analysis as of February 28, 2026

Composition

	% Assets
Cash	1.8
Fixed Income	0.1
Canadian Equity	19.6
US Equity	30.3
International Equity	33.9
Other	14.3

Equity Style



Market Cap	%
Giant	48.8
Large	27.0
Medium	17.4
Small	5.6
Micro	1.2

Top 10 Holdings	% Assets
Fidelity Series Emerging Markets Opps	12.0
Can Equity Instl Trust	5.0
Fidelity Value Discovery	4.6
Int Dev Mkt Inst	4.2
Intl Value Inst Trust	4.1
NVIDIA Corp	2.0
Royal Bank of Canada	1.6
Apple Inc	1.4
Microsoft Corp	1.3
Alphabet Inc Class A	1.1
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	8,356
Total Number of Stock Holdings	6,512
Total Number of Bond Holdings	1,265

Top Five Countries	% Assets
United States	36.2
Canada	23.5
Japan	4.9
China	4.6
United Kingdom	4.3

Global Equity Sectors	% Equity
Utilities	2.4
Energy	6.1
Financials	21.9
Materials	8.4
Consumer Discretionary	9.2
Consumer Staples	4.1
Communication Services	6.9
Industrials	13.9
Health Care	5.6
Information Technology	19.8
Real Estate	1.5
Unclassified	0.0