

Fidelity ClearPath® Institutional 2065

Fund Category

2045+ Target Date Portfolio

General Information

Fund Code	986/O986/T386
Fund Inception	February 2025
Underlying Inception	January 2023
Fund Assets (\$Mil)	2.65
Underlying Assets (\$Mil)	64.56
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Fund Company	Desjardins Financial Security
Underlying Fund	Fidelity ClearPath Instl 2065 Ptf IP

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

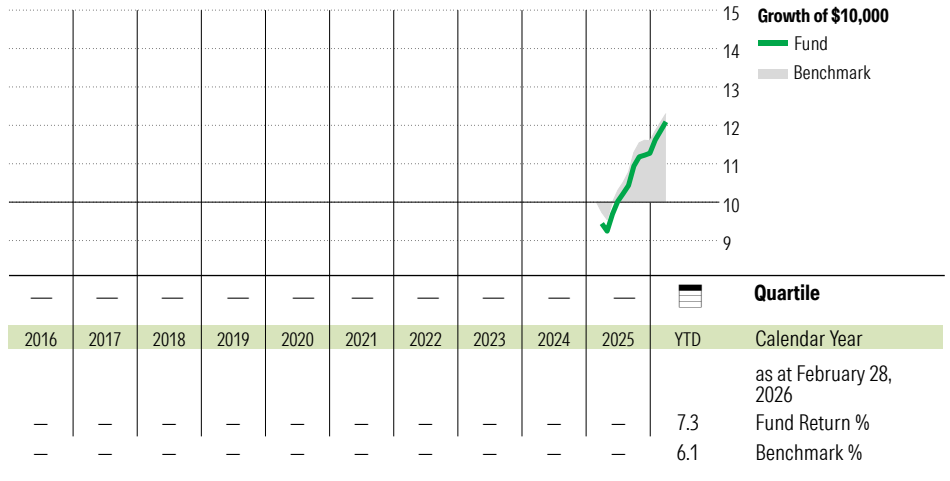
Investment Strategy

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 2063 and 2067. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

Notes

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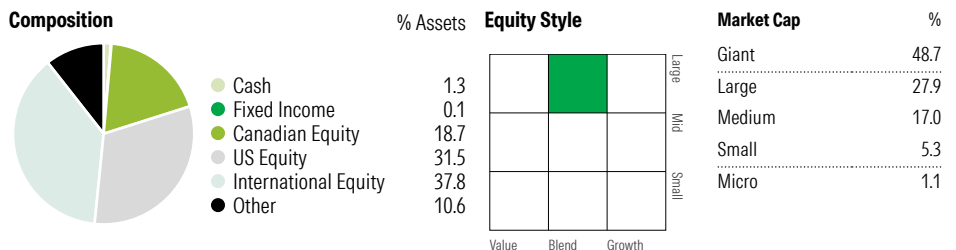
Performance Analysis as of February 28, 2026



Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	4.1	7.8	24.7	—	—	—	—	—
Benchmark	3.8	6.0	23.1	—	—	—	—	—

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



Top 10 Holdings	% Assets	Top Five Countries	% Assets
Can Equity Instl Trust	5.0	United States	35.8
Fidelity Value Discovery	4.7	Canada	21.3
Int Dev Mkt Inst	4.2	Japan	5.5
Intl Value Inst Trust	4.1	United Kingdom	4.9
NVIDIA Corp	2.0	China	4.3
Taiwan Semiconductor Manufacturing	2.0		
Royal Bank of Canada	1.6		
Apple Inc	1.4		
Microsoft Corp	1.2		
Alphabet Inc Class A	1.1		
Total Number of Portfolio Holdings	3		
Total Number of Underlying Holdings	8,958		
Total Number of Stock Holdings	6,648		
Total Number of Bond Holdings	1,793		

Global Equity Sectors	% Equity
Utilities	2.5
Energy	5.6
Financials	21.7
Materials	8.2
Consumer Discretionary	9.2
Consumer Staples	4.1
Communication Services	6.9
Industrials	14.6
Health Care	5.7
Information Technology	20.1
Real Estate	1.5
Unclassified	0.0