



A clear path to retirement

Fidelity ClearPath® Retirement Portfolios



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Whether your retirement is just around the corner or still far off, a Fidelity ClearPath® Retirement Portfolio is designed to help you reach a more financially secure retirement. Fidelity ClearPath® Portfolios automatically adjust their investment mix for your time horizon, making you less vulnerable to market swings as you approach your goal. The farther away your goal, the more stocks your Portfolio will hold for growth. The closer you get to your goal, the more bonds and cash your Portfolio will hold to preserve gains and generate income. In good markets and in bad, you're always where you should be.

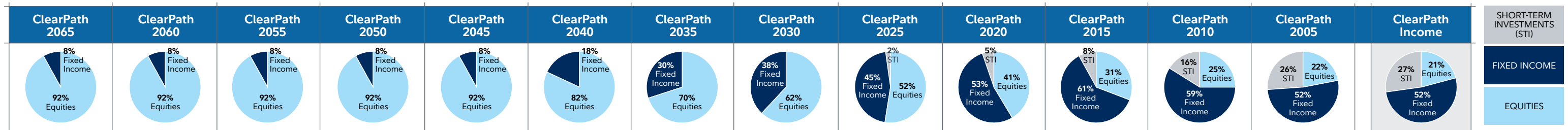
Fidelity ClearPath® Portfolios help keep your investment mix in line with your long-term financial goals through discipline, ongoing monitoring and appropriate diversification:

Discipline – When volatility creates emotional responses in the market, ClearPath's investment discipline provides greater peace of mind. Your ClearPath Portfolio will remain focused on your long-term goals, with an investment mix appropriate to your needs.

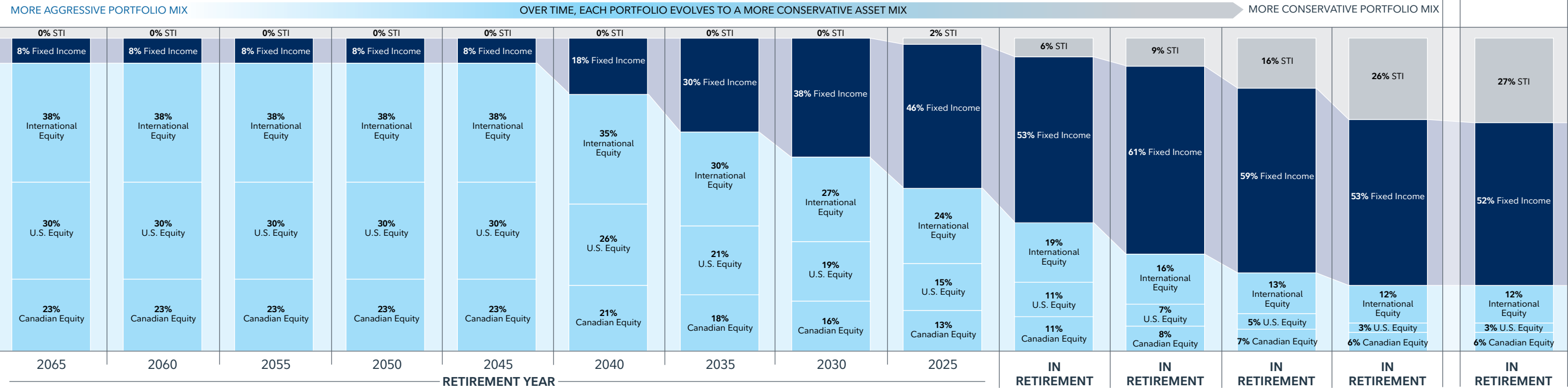
Monitoring – The ClearPath management team ensures that market fluctuations don't throw your portfolio out of balance and expose you to additional risk. Your investment mix will remain aligned with your unique needs while becoming more conservative as your target date draws near.

Diversification – Fidelity ClearPath® Portfolios don't put all your eggs in one basket, but are diversified among several leading Fidelity mutual funds.

TARGET ASSET ALLOCATION AS AT DECEMBER 31, 2023.



ACTUAL ASSET ALLOCATION AS AT DECEMBER 31, 2023.



For illustrative purpose only. Based on glide path allocations. May differ from actual portfolio allocations. Allocations may not add to 100% due to rounding.

Based on a successful pension plan product

Individuals rely on pension plan savings for their retirements, so only products that have the best chance of providing predictable results can succeed in this market. Fidelity is one of the largest lifecycle providers globally, and this success is a testament to the trust that pension plans have placed in our products.

Fidelity ClearPath® Portfolios – not just for retirement

Fidelity ClearPath® Portfolios are a good way to save toward any financial goal with a known time horizon, not just retirement, such as a child's post-secondary education or a vacation property. With the help of your advisor, you can pick the Portfolio that's most appropriate for your target date. Simply match the time horizon with the right Portfolio.

The Fidelity advantage

- One of the world's largest and most experienced mutual fund companies, established in 1946.
- A pioneer in lifecycle investing, beginning in 1996.
- One of the largest managers of target date solutions in North America, with over CA\$730 billion.

Source: Fidelity Investments Canada, assets under management as at December 31, 2023 for both institutional and retail investors.

For more information, contact your advisor or visit [fidelity.ca](https://www.fidelity.ca)



Commissions, trailing commissions, management fees, brokerage fees and expenses may be associated with investments in mutual funds and ETFs. Please read the mutual fund or ETF's prospectus, which contains detailed investment information, before investing. Mutual funds and ETFs are not guaranteed. Their values change frequently, and investors may experience a gain or a loss. Past performance may not be repeated.

Mutual fund strategies and current holdings are subject to change.

The breakdown of fund investments is presented to illustrate the way in which a fund may invest, and may not be representative of a fund's current or future investments. A fund's investments may change at any time.

While the fund is typically managed to this constraint, the portfolio manager retains the discretion to deviate from it, and it is not included in the offering document as part of the fund's investment strategies.

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