



Fidelity ClearPath Funds

Want to take the guesswork out of choosing investment options?
We can help.

A Fidelity ClearPath® Fund is:



Easy to choose

Pick one Fidelity ClearPath Fund that's closest to the year you expect to retire. That's it!



Managed to minimize risks

The fund is made up of different types of investments to help manage a variety of risks, including the ups and downs of the market.



Hands off

Professionals manage and regularly adjust the mix of investments in the fund to match your changing stages of life.

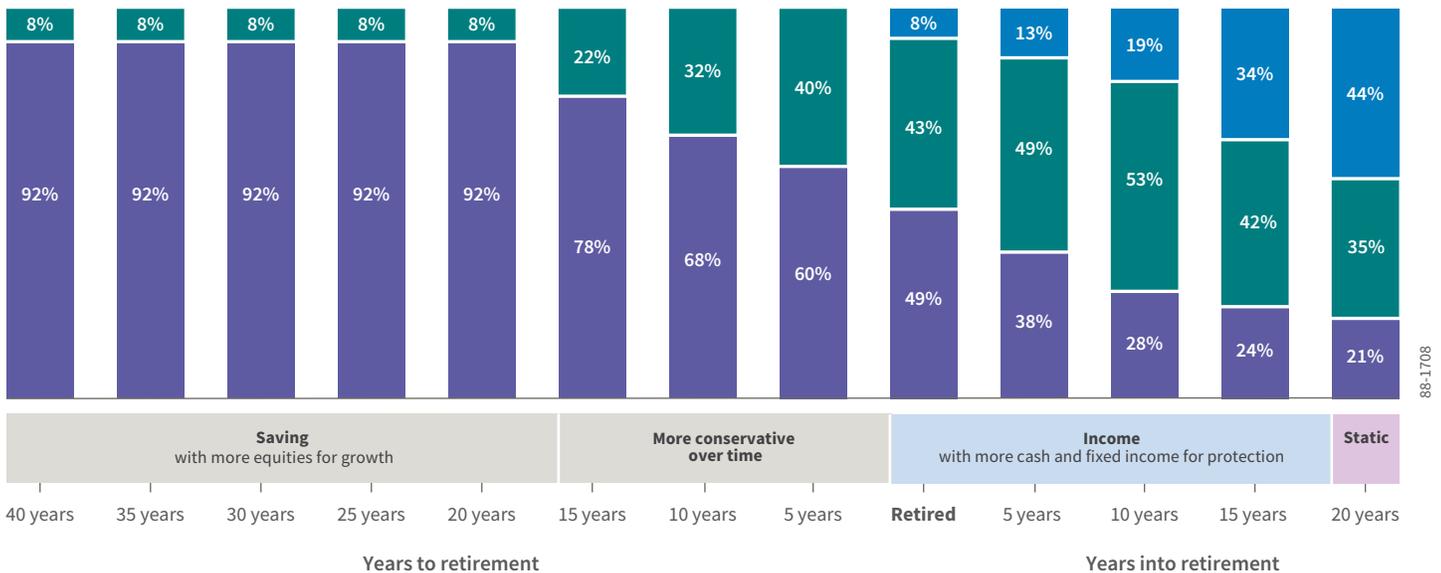
A fund tailored to your retirement year
= One easy way to save

How a Fidelity ClearPath Fund works

Your target date fund, also known as a lifecycle fund, is designed with your retirement year in mind. In your early saving years, the fund is invested in more equities to help maximize growth. As you get closer to retirement, the fund gradually shifts to become more conservative with more fixed income investments. That helps protect your savings and provide you with a regular income throughout your retirement.



Approximate asset mix of ClearPath funds



This chart is for illustration purposes only to illustrate the approximate target asset mix. Fidelity Investments reserves the right to change the asset mix and the underlying funds in any of the portfolios.

■ Equities ■ Fixed income ■ Short-term

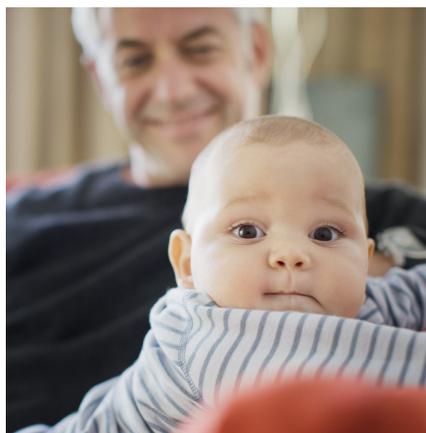
May not be appropriate for non-registered plans

A Fidelity ClearPath Fund may not be an appropriate option for non-registered plans. That's because it might create taxable capital gains or losses when the fund is regularly rebalanced to match your changing stages of life.

When the fund reaches its target year

Your Fidelity ClearPath Fund will become more conservative and eventually match the asset mix of the ClearPath Income Fund, which is designed for investors who are already retired. This merge will happen approximately 20 years after the fund reaches its target year. For example, the ClearPath 2030 Fund will merge with the ClearPath Income Fund in 2050.

If you'd like to select your own retirement income funds, use our tools and education materials like the Getting close section of [smartpathnow.com](https://www.smartpathnow.com) to help you choose retirement income investments that meet the needs of the next stage in your life.



Fidelity ClearPath Fund
– one fund makes your
retirement savings easy

Selecting a Fidelity ClearPath Fund is easy

Consider when you'd like to retire	Choose your ClearPath fund
2018 – 2022	ClearPath 2020 Fund (Fidelity)
2023 – 2027	ClearPath 2025 Fund (Fidelity)
2028 – 2032	ClearPath 2030 Fund (Fidelity)
2033 – 2037	ClearPath 2035 Fund (Fidelity)
2038 – 2042	ClearPath 2040 Fund (Fidelity)
2043 – 2047	ClearPath 2045 Fund (Fidelity)
2048 – 2052	ClearPath 2050 Fund (Fidelity)
2053 – 2057	ClearPath 2055 Fund (Fidelity)
2058 or later	ClearPath 2060 Fund (Fidelity)

Step 1

Consider what year you'd like to retire. Be realistic – you want to make sure you'll have enough savings for your retirement.

Step 2

Use this table to choose the fund closest to the retirement year you've chosen.

Step 3

There are three ways to let us know your Fidelity ClearPath Fund choice:

- Complete an application form
- Sign in to your online account
- Call us at 1-800-724-3402

Your target date fund is made up of different types of investments so you only need to choose one.

For example, if you plan to retire in 2048, you should choose the ClearPath 2050 Fund.



Find current and detailed information about Fidelity ClearPath Funds when you sign in to your online account to find fund reports.

1-800-724-3402 | canadalife.com

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