



Performance Équilibré

Aperçu du portefeuille

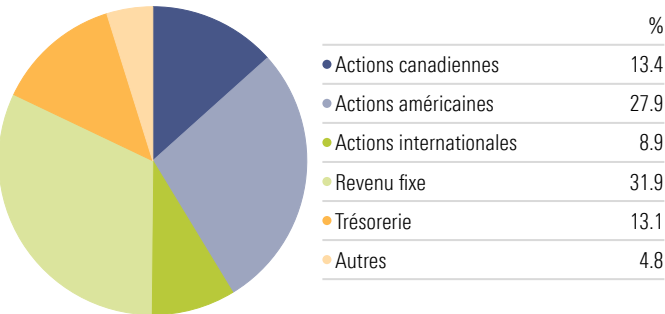
Frais de gestion moyen
1.03%

Rendement du portefeuille
2.67%

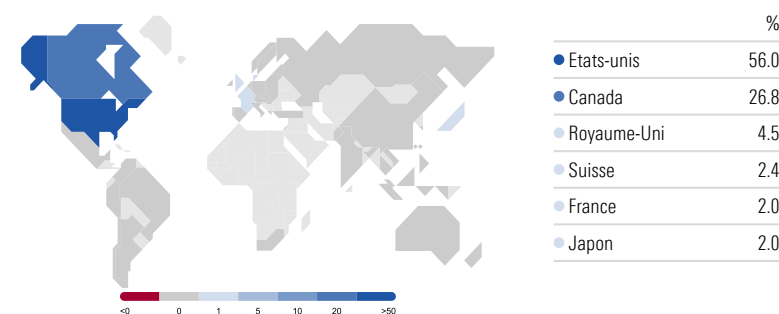
Date de création
4/10/2017

Indice de référence
Benchmark - Balanced

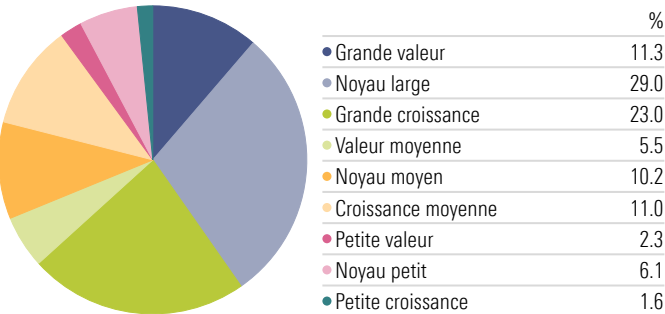
Répartition de l'actif



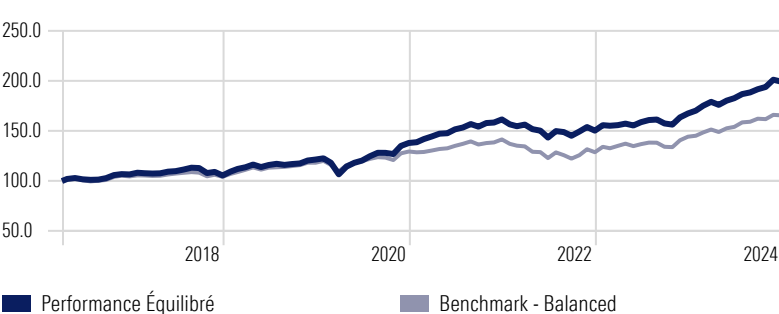
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	41.3%
Matériaux de base	3.7%
Consommation cyclique	11.0%
Services financiers	20.4%
Immobilier	6.2%
Sensible	42.9%
Services de communication	5.4%
Énergie	6.4%
Valeurs industrielles	13.4%
Technologie	17.6%
Défensif	15.9%
Consommation défensive	5.1%
Soins de la santé	9.2%
Services publics	1.6%

Géographique des actions

Amériques	83.4%
Canada	26.8%
Etats-unis	56.0%
Grande Europe	12.2%
Danemark	1.0%
France	2.0%
Allemagne	0.6%
Pays-Bas	0.6%
Suisse	2.4%
Royaume-Uni	4.5%
Grande Asie	4.4%
Australie	0.5%
Japon	2.0%
Région Emergente	1.7%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	-0.9%	-0.3%
3 Mois	3.9%	2.1%
6 Mois	9.0%	7.5%
1 an	19.0%	14.7%
3 ans	7.2%	5.4%
5 ans	10.4%	6.9%
10 ans	—	6.9%
Depuis la création	9.1%	6.5%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	19.0%	14.7%
2024	19.0%	14.7%
2023	11.4%	12.0%
2022	-6.9%	-9.0%
2021	17.0%	9.3%
2020	13.6%	9.5%
2019	15.0%	13.5%
2018	-1.0%	-0.4%
2017	—	8.1%
2016	—	4.1%

Répartition du revenu fixe

Gouvernement	15.4%
Municipalités	0.1%
Entreprises	50.5%
Titres tritisés	5.7%
Trésorerie et équivalents	24.1%

Statistiques sur le revenu fixe

Durée effective moyenne	2.6
Échéance effective moyenne	3.3
Coupon moyen	4.0%
Qualité du crédit moyenne	BB
	5 ans

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	5.3%	118.3%	67.2%	-1.7%
3 ans	7.9%	97.5%	78.4%	-11.2%
5 ans	9.4%	114.4%	89.2%	-13.0%

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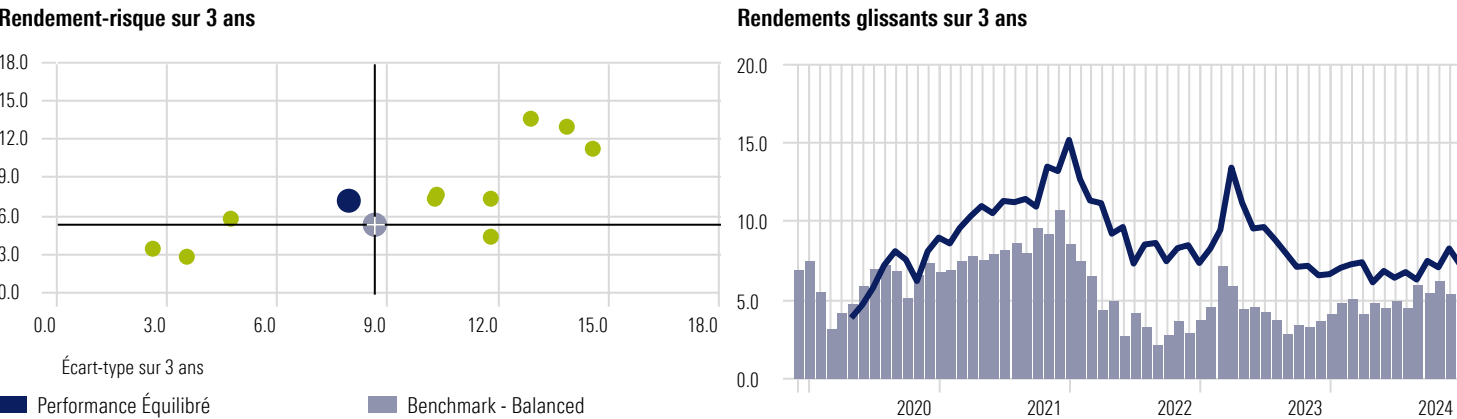
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Date de création
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Indice de référence
Benchmark - Balanced



Analyse fondamentale			Rendement et risque sur 3 ans						Rendement et risque sur 5 ans		
Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark		Portefeuille	Benchmark		Portefeuille	Benchmark
Taille			Géographie			Écart-type	7.9%	8.7%	Écart-type	9.4%	8.5%
Cap. bours. moy. (M)	\$ 131,669	\$ 202,030	Canada	54.4%	97.8%	Écart-type perte	4.1%	4.9%	Écart-type perte	7.6%	5.3%
Multiples de valorisati			États-Unis	33.3%	1.0%	Ratio de Sharpe	-0.11	-0.24	Ratio de Sharpe	0.37	0.16
Cours/Valeur comptable	3.2	3.4	Qualité de crédit			Ratio de Sortino	-0.16	-0.32	Ratio de Sortino	0.52	0.22
Cours/Flux monétaire	15.0	15.6	AAA	25.1%	41.0%	Meilleur mois	4.6%	5.1%	Meilleur mois	7.2%	5.5%
Cours/Bénéfice	24.3	23.4	AA	11.5%	33.1%	Pire mois	-4.6%	-4.6%	Pire mois	-9.8%	-5.5%
Cours/Ventes	2.3	2.5	A	15.7%	14.9%	Perte max.	-11.2%	-13.5%	Perte max.	-13.0%	-13.5%
Ratios financiers			BBB	18.1%	10.8%						
Marge nette	17.9%	18.9%	BB	8.6%	0.0%						
RDA	10.1%	12.9%	B	2.8%	0.0%						
RCP	24.6%	28.8%	En dessous de B	2.9%	0.0%						
ROIC	18.1%	22.8%	Non noté	15.3%	0.2%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond F	15.2%	Faible à Moyen	Canada - Produits de taux à rendement élevé	0.60%	1.19%	4.45%
NCM Cat mondiale de croiss du revenu F	12.4%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.40%
Fonds Select mondial AGF F	10.4%	Moyen	Canada - Action mondiale	0.80%	1.15%	0.00%
Lysander-Canso valeur d'oblig de soc F	9.9%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.37%
TD indiciel américain F	7.8%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.70%
Lysander-Canso ttrs crt trm et tx var F	7.4%	Bas	Canada - Produits de taux Canadiens de CT	0.55%	0.67%	3.23%
NCM Catégorie de croissance du revenu F	7.4%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.64%
Dynamique canadien de dividendes F	7.3%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.82%
Canoe défensif actions internationales F	5.8%	Faible à Moyen	Canada - International Equity	0.75%	1.16%	0.18%
TD US Disciplined Equity Alpha - F	5.2%	Moyen	Canada - Actions américaines	0.80%	0.88%	0.24%
Dynamique Obligations à très crt F	4.9%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.42%	5.30%
AGF cat croissance américaine F	2.6%	Moyen	Canada - Actions américaines	1.00%	1.20%	0.00%
Dynamique immobilier mondial série F	2.3%	Moyen	Canada - Actions de l'immobilier	1.00%	1.22%	3.23%

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Performance Équilibré

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	5.3%	3.67	0.97	92.41	1.80	2.34	10	2
3 ans	7.9%	1.48	0.92	96.08	0.72	2.62	22	14
5 ans	9.4%	3.15	1.06	95.06	1.03	3.35	41	19
10 ans	—	—	—	—	—	—	—	—

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Performance Équilibré		19.0	19.0	7.2	10.4	—	9.1	4/10/2017
AGF cat croissance américaine F	2.6%	42.1%	42.1%	15.0%	21.9%	17.1%	6.9%	1/20/2000
Canoe défensif actions internationales F	5.8%	12.6%	12.6%	4.4%	8.3%	—	10.6%	1/3/2017
Dynamique canadien de dividendes F	7.3%	13.7%	13.7%	7.3%	11.3%	9.8%	8.1%	4/5/2002
Dynamique immobilier mondial série F	2.3%	5.0%	5.0%	-3.7%	2.9%	5.3%	5.6%	1/12/2007
Dynamique Obligations à très crt F	4.9%	5.5%	5.5%	4.2%	3.0%	2.2%	2.2%	9/6/2013
Fonds Select mondial AGF F	10.4%	38.7%	38.7%	11.3%	18.1%	17.4%	6.6%	4/27/2000
Lysander-Canso ttrs crt trm et tx var F	7.4%	6.9%	6.9%	3.5%	3.7%	2.9%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	9.9%	7.2%	7.2%	2.8%	8.3%	6.0%	6.6%	12/23/2011
NCM Cat mondiale de croiss du revenu F	12.4%	20.1%	20.1%	7.4%	9.4%	9.2%	9.6%	5/31/2011
NCM Catégorie de croissance du revenu F	7.4%	18.5%	18.5%	7.7%	10.8%	8.1%	9.1%	12/30/2005
Pender Corporate Bond F	15.2%	16.9%	16.9%	5.8%	6.9%	6.8%	6.9%	6/1/2009
TD indiciel américain F	7.8%	35.6%	35.6%	12.9%	16.5%	14.7%	7.1%	11/1/2000
TD US Disciplined Equity Alpha - F	5.2%	31.1%	31.1%	13.7%	16.7%	—	15.5%	9/13/2016

Composition de l'indice de référence

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Benchmark - Balanced		14.7	14.7	5.4	6.9	6.9	7.9	12/31/2011
FTSE Canada d'obligations crt terme	20.0%	5.7%	5.7%	2.1%	2.1%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	27.5%	4.2%	4.2%	-0.6%	0.8%	2.0%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	20.0%	12.9%	12.9%	5.4%	6.5%	7.5%	4.9%	5/1/2015
S&P 500 RT CAD	22.5%	36.4%	36.4%	13.8%	16.9%	15.4%	9.1%	1/31/2002
S&P/TSX composé RT CAD	10.0%	21.7%	21.7%	8.6%	11.1%	8.9%	9.1%	1/3/1977

Divulgaration de l'indice de référence

FTSE Canada Short Term Bond

The index measures the performance of a broadly diversified range of investment grade federal, provincial, municipal and corporate bonds with a term to maturity between one and five years. It is a market capitalization weighted index.

FTSE Canada Universe Bond

The index measures the performance of investment-grade Government of Canada, provincial, corporate and municipal bonds issued domestically in Canada and denominated in Canadian dollars.

Morningstar Developed Markets xNA NR CAD

The Morningstar Developed Markets ex-North America Index measures the performance of large-, mid- and small-cap stocks in developed markets around the world outside of North America, representing the top 97% of the investable universe by market capitalization.

S&P 500 TR CAD

The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. It is market capitalization-weighted.

S&P/TSX Composite TR

The S&P/TSX Composite covers approximately 95% of the Canadian equities market, and has been the primary gauge for Canadian-based, Toronto Stock Exchange-listed companies since 1977.

Holdings Proxy

Benchmark constituent composition is calculated using the following proxies: iShares MSCI World Index ETF, iShares Core Canadian Universe Bond Index ETF.

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Performance Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 12/31/2024 10 premiers avoirs : 12.56% Autre : 87.44%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
B74408940 Cds Usd R V 03me, 3374408940_pro Cc	2.43%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	2.43%	—	—	—	9/30/2024	—
NVIDIA Corp	1.93%	NVDA	USA	Technologie	—	4.70%
AGF Global Select Series F	0.85%	—	—	—	11/30/2024	—
TD US Disciplined Equity Alpha - F	0.36%	—	—	—	6/30/2024	—
TD US Index F	0.32%	—	—	—	6/30/2024	—
AGF American Growth Class Series F	0.22%	—	—	—	11/30/2024	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	12/31/2024	—
Canada (Government of) 1.5%	1.38%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	1.38%	—	—	—	10/31/2024	—
Amazon.com Inc	1.31%	AMZN	USA	Consommation cyclique	—	2.96%
AGF Global Select Series F	0.70%	—	—	—	11/30/2024	—
TD US Index F	0.19%	—	—	—	6/30/2024	—
AGF American Growth Class Series F	0.17%	—	—	—	11/30/2024	—
TD US Disciplined Equity Alpha - F	0.13%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.12%	TPU	CAN	—	12/31/2024	—
Microsoft Corp	1.12%	MSFT	USA	Technologie	—	4.25%
TD US Index F	0.35%	—	—	—	6/30/2024	—
NCM Global Income Growth Class Series F	0.28%	—	—	—	11/30/2024	—
TD US Disciplined Equity Alpha - F	0.25%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	12/31/2024	—
Dynamic Canadian Dividend Series F	0.07%	—	—	—	9/30/2024	—
Canada (Government of) 0.5%	1.05%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	1.05%	—	—	—	10/31/2024	—
Apple Inc	1.00%	AAPL	USA	Technologie	—	5.43%
TD US Disciplined Equity Alpha - F	0.46%	—	—	—	6/30/2024	—
TD US Index F	0.33%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	12/31/2024	—
Eli Lilly and Co	0.85%	LLY	USA	Soins de la santé	—	0.89%
AGF Global Select Series F	0.37%	—	—	—	11/30/2024	—
NCM Global Income Growth Class Series F	0.25%	—	—	—	11/30/2024	—
AGF American Growth Class Series F	0.11%	—	—	—	11/30/2024	—
TD US Index F	0.08%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.04%	TPU	CAN	—	12/31/2024	—
Royal Bank of Canada	0.75%	RY	CAN	Services financiers	—	0.24%
NCM Global Income Growth Class Series F	0.38%	—	—	—	11/30/2024	—
Dynamic Canadian Dividend Series F	0.37%	—	—	—	9/30/2024	—
London Stock Exchange Group PLC	0.72%	LSEG	GBR	Services financiers	—	0.10%
NCM Global Income Growth Class Series F	0.38%	—	—	—	11/30/2024	—
Canoe Defensive International Eq F	0.34%	—	—	—	11/30/2024	—