



Performance Équilibré

Aperçu du portefeuille

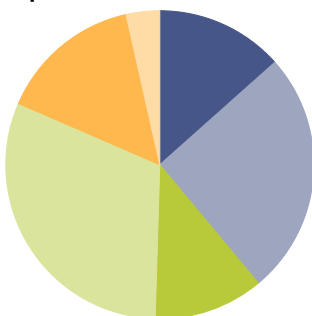
Frais de gestion moyen
1.02%

Rendement du portefeuille
2.47%

Date de création
4/10/2017

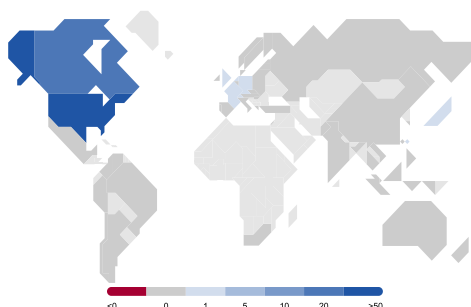
Indice de référence
Benchmark - Balanced

Répartition de l'actif



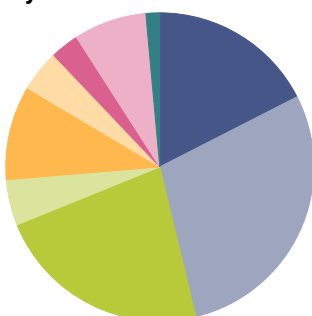
| | % |
|---------------------------|------|
| • Actions canadiennes | 13.4 |
| • Actions américaines | 25.5 |
| • Actions internationales | 11.5 |
| • Revenu fixe | 31.0 |
| • Trésorerie | 15.0 |
| • Autres | 3.5 |

Exposition aux actions par pays



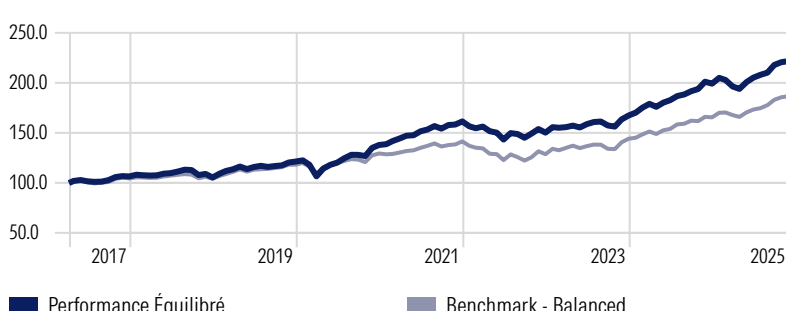
| | % |
|---------------|------|
| • Etats-unis | 50.9 |
| • Canada | 26.7 |
| • Royaume-Uni | 4.5 |
| • Japon | 2.6 |
| • Allemagne | 2.6 |
| • France | 2.4 |

Style d'investissement en actions



| | % |
|----------------------|------|
| • Grande valeur | 17.5 |
| • Noyau large | 28.7 |
| • Grande croissance | 22.6 |
| • Valeur moyenne | 4.8 |
| • Noyau moyen | 9.9 |
| • Croissance moyenne | 4.4 |
| • Petite valeur | 3.0 |
| • Noyau petit | 7.7 |
| • Petite croissance | 1.4 |

Performance



Sectorielle des actions

| | |
|---------------------------|--------------|
| Cyclique | 35.5% |
| Matériaux de base | 4.1% |
| Consommation cyclique | 7.8% |
| Services financiers | 17.8% |
| Immobilier | 5.8% |
| Sensible | 50.1% |
| Services de communication | 9.2% |
| Énergie | 5.7% |
| Valeurs industrielles | 12.9% |
| Technologie | 22.3% |
| Défensif | 14.4% |
| Consommation défensive | 5.2% |
| Soins de la santé | 7.7% |
| Services publics | 1.5% |

Géographique des actions

| | |
|-------------------------|--------------|
| Amériques | 78.0% |
| Canada | 26.7% |
| Etats-unis | 50.9% |
| Grande Europe | 15.3% |
| Danemark | 0.9% |
| France | 2.4% |
| Allemagne | 2.6% |
| Pays-Bas | 1.3% |
| Suisse | 2.0% |
| Royaume-Uni | 4.5% |
| Grande Asie | 6.7% |
| Australie | 0.2% |
| Japon | 2.6% |
| Région Emergente | 1.8% |

Rendements annualisés

| | Portefeuille | Benchmark |
|--------------------|--------------|-----------|
| 1 Mois | 0.4% | 0.5% |
| 3 Mois | 5.4% | 5.0% |
| 6 Mois | 10.4% | 9.4% |
| 1 an | 10.2% | 12.4% |
| 3 ans | 12.9% | 12.3% |
| 5 ans | 10.4% | 7.9% |
| 10 ans | — | 7.3% |
| Depuis la création | 9.4% | 7.2% |

Rendements par année civile

| | Portefeuille | Benchmark |
|--------------|--------------|-----------|
| Cumul annuel | 11.2% | 12.7% |
| 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 | 15.0% |
| Municipalités | 0.0% |
| Entreprises | 49.6% |
| Titres trisrés | 6.8% |
| Trésorerie et équivalents | 28.6% |

Statistiques sur le revenu fixe

| | |
|----------------------------|------|
| Durée effective moyenne | — |
| Échéance effective moyenne | — |
| Coupon moyen | 4.5% |
| Qualité du crédit moyenne | BB |

Statistiques de risque et rendement du portefeuille

| | Écart-type | Capture à la hausse | Capture à la baisse | Perte max. |
|-------|------------|---------------------|---------------------|------------|
| 1 an | 7.3% | 103.7% | 185.1% | -5.4% |
| 3 ans | 6.7% | 102.2% | 95.6% | -5.4% |
| 5 ans | 7.2% | 107.2% | 82.0% | -11.2% |

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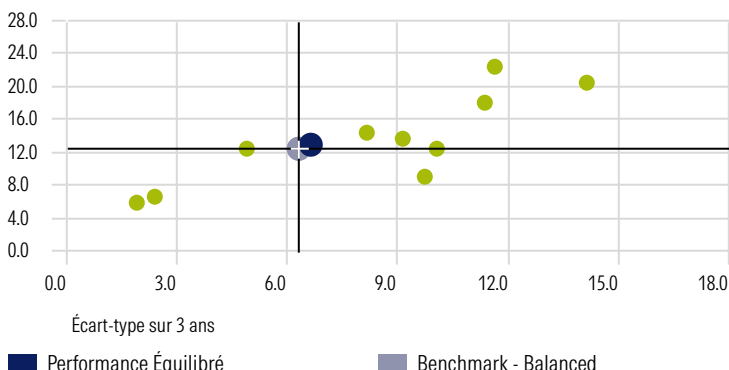
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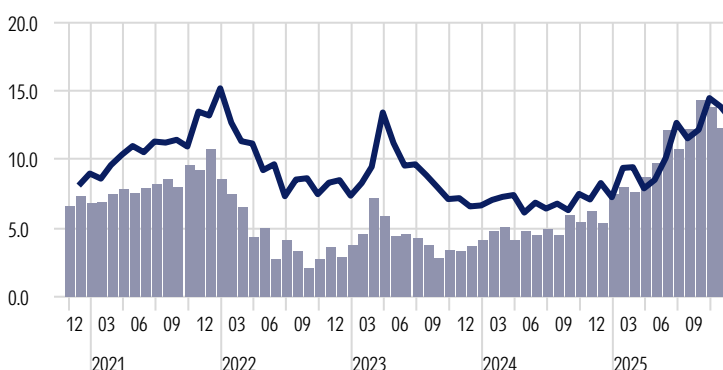
Date de création
4/10/2017

Indice de référence
Benchmark - Balanced

Rendement-risque sur 3 ans



Rendements glissants sur 3 ans



Analyse fondamentale

| Actions | Portefeuille | Benchmark | Revenu fixe | Portefeuille | Benchmark |
|-------------------------------|--------------|------------|--------------------------|--------------|-----------|
| Taille | | | Géographie | | |
| Cap. bours. moy. (M) | \$ 183,870 | \$ 256,214 | Canada | 57.7% | 97.7% |
| Multiples de valorisat | | | États-Unis 28.2% 1.2% | | |
| Cours/Valeur comptabl | 3.4 | 3.7 | Qualité de crédit | | |
| Cours/Flux monétaire | 15.8 | 16.8 | AAA | 21.0% | 43.1% |
| Cours/Bénéfice | 24.3 | 24.3 | AA | 11.3% | 30.9% |
| Cours/Ventes | 2.4 | 2.8 | A | 18.3% | 14.4% |
| Ratios financiers | | | BBB | 18.5% | 11.2% |
| Marge nette | 21.2% | 21.2% | BB | 6.0% | 0.0% |
| RDA | 10.9% | 13.9% | B | 6.7% | 0.0% |
| RCP | 25.4% | 29.8% | En dessous de B | 2.8% | 0.0% |
| ROIC | 19.6% | 24.7% | Non noté | 15.4% | 0.4% |

Rendement et risque sur 3 ans

| | Portefeuille | Benchmark |
|------------------|--------------|-----------|
| Écart-type | 6.7% | 6.3% |
| Écart-type perte | 3.0% | 3.2% |
| Ratio de Sharpe | 0.68 | 0.61 |
| Ratio de Sortino | 1.12 | 1.00 |
| Meilleur mois | 4.6% | 5.1% |
| Pire mois | -3.2% | -2.9% |
| Perte max. | -5.4% | -3.3% |

Rendement et risque sur 5 ans

| | Portefeuille | Benchmark |
|------------------|--------------|-----------|
| Écart-type | 7.2% | 7.3% |
| Écart-type perte | 3.8% | 4.5% |
| Ratio de Sharpe | 0.49 | 0.27 |
| Ratio de Sortino | 0.72 | 0.37 |
| Meilleur mois | 4.6% | 5.1% |
| Pire mois | -4.6% | -4.6% |
| Perte max. | -11.2% | -13.5% |

Titres du portefeuille

| Nom | Pondération | Cote de risque | Catégorie Morningstar | Frais de gestion | RFG | Rendement |
|--|-------------|----------------|--|------------------|-------|-----------|
| Pender Corporate Bond F | 15.1% | Faible à Moyen | Canada - Multi-Sector Fixed Income | 0.60% | 1.19% | 4.71% |
| NCM Cat mondiale de croiss du revenu F | 12.5% | Faible à Moyen | Canada - Actions mondiales équilibrées | 1.00% | 1.42% | 3.22% |
| Fonds Select mondial AGF F | 10.1% | Moyen | Canada - Action mondiale | 0.80% | 1.01% | 0.00% |
| Lysander-Canso valeur d'oblig de soc F | 9.8% | Bas | Canada - Revenu fixe de sociétés mondiales | 0.75% | 0.90% | 2.87% |
| NCM Catégorie de croissance du revenu F | 7.8% | Moyen | Canada - Actions canadiennes équilibrées | 1.00% | 1.50% | 3.20% |
| TD indiciel américain F | 7.6% | Moyen | Canada - Actions américaines | 0.15% | 0.17% | 0.61% |
| Dynamique canadien de dividendes F | 7.4% | Faible à Moyen | Canada - Dividende et revenu d'Actions Canadiennes | 0.85% | 1.14% | 3.39% |
| Lysander-Canso trrs crt trm et tx var F | 7.3% | Bas | Canada - Revenu fixe de sociétés canadiennes | 0.45% | 0.68% | 3.07% |
| Canoe défensif actions internationales F | 5.9% | Faible à Moyen | Canada - International Equity | 0.75% | 1.15% | 0.18% |
| TD alpha discipliné d'actions amér - F | 5.1% | Moyen | Canada - Actions américaines | 0.80% | 0.88% | 0.21% |
| Dynamique Obligations à très crt F | 4.9% | Bas | Canada - Produits de taux Canadiens de CT | 0.25% | 0.41% | 3.49% |
| AGF cat croissance américaine F | 2.5% | Moyen | Canada - Actions américaines | 1.00% | 1.20% | 0.00% |
| Dynamique immobilier mondial série F | 2.5% | Moyen | Canada - Actions de l'immobilier | 1.00% | 1.23% | 3.13% |

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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 | 7.3% | -3.52 | 1.21 | 91.97 | -0.81 | 2.69 | 8 | 4 |
| 3 ans | 6.7% | 0.83 | 0.96 | 93.46 | 0.25 | 2.46 | 26 | 10 |
| 5 ans | 7.2% | 2.46 | 0.95 | 94.11 | 0.95 | 2.67 | 42 | 18 |
| 10 ans | — | — | — | — | — | — | — | — |

Composition du portefeuille

| | Pondération | Cumul annuel | 1 an | 3 ans | 5 ans | 10 ans | Depuis la création | Date de création |
|--|--------------|--------------|-------------|-------------|-------------|----------|--------------------|------------------|
| Performance Équilibré | | 11.2 | 10.2 | 12.9 | 10.4 | — | 9.4 | 4/10/2017 |
| AGF cat croissance américaine F | 2.5% | 15.7% | 12.6% | 21.2% | 17.1% | 16.3% | 7.2% | 1/20/2000 |
| Canoe défensif actions internationales F | 5.9% | 1.1% | 1.8% | 9.0% | 6.1% | — | 9.6% | 1/3/2017 |
| Dynamique canadien de dividendes F | 7.4% | 16.7% | 12.7% | 12.3% | 14.0% | 10.9% | 8.5% | 4/5/2002 |
| Dynamique immobilier mondial série F | 2.5% | 5.9% | -0.9% | 4.9% | 4.8% | 5.2% | 5.6% | 1/12/2007 |
| Dynamique Obligations à très crt F | 4.9% | 3.7% | 4.0% | 5.3% | 3.3% | 2.6% | 2.4% | 9/6/2013 |
| Fonds Select mondial AGF F | 10.1% | 20.3% | 17.3% | 20.4% | 14.8% | 16.7% | 7.1% | 4/27/2000 |
| Lysander-Canso trrs crt trm et tx var F | 7.3% | 3.9% | 4.0% | 5.9% | 3.3% | 3.1% | 3.0% | 9/18/2013 |
| Lysander-Canso valeur d'oblig de soc F | 9.8% | 4.2% | 4.2% | 6.5% | 5.6% | 6.2% | 6.5% | 12/23/2011 |
| NCM Cat mondiale de croiss du revenu F | 12.5% | 9.8% | 7.0% | 13.5% | 11.0% | 8.8% | 9.7% | 5/31/2011 |
| NCM Catégorie de croissance du revenu F | 7.8% | 18.2% | 16.8% | 14.3% | 13.7% | 9.4% | 9.6% | 12/30/2005 |
| Pender Corporate Bond F | 15.1% | 12.8% | 13.6% | 12.4% | 8.6% | 8.8% | 7.3% | 6/1/2009 |
| TD alpha discipliné d'actions amér - F | 5.1% | 11.6% | 11.9% | 18.0% | 16.8% | — | 15.2% | 9/13/2016 |
| TD indicel américain F | 7.6% | 14.7% | 14.5% | 22.3% | 16.2% | 14.4% | 7.4% | 11/1/2000 |

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 | | 12.7 | 12.4 | 12.3 | 7.9 | 7.3 | 8.3 | 12/31/2011 |
| FTSE Canada d'obligations crt terme | 20.0% | 4.1% | 4.5% | 4.9% | 2.0% | 2.1% | 6.7% | 12/31/1979 |
| FTSE Canada obligataire universel | 27.5% | 4.0% | 3.3% | 4.4% | 0.0% | 2.1% | 6.5% | 12/31/1985 |
| Morningstar DM xNA NR CAD | 20.0% | 24.0% | 24.5% | 17.1% | 10.5% | 8.1% | 5.5% | 5/1/2015 |
| S&P 500 RT CAD | 22.5% | 14.2% | 14.5% | 21.7% | 17.0% | 15.0% | 9.3% | 1/31/2002 |
| S&P/TSX composé RT CAD | 10.0% | 30.0% | 25.7% | 18.9% | 16.2% | 12.2% | 9.4% | 1/3/1977 |

Divulgation 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 : 11/30/2025 10 premiers avoirs : 12.61% Autre : 87.39%

| | Pondération portefeuille | Symbole | Pays | Secteur | Date du portefeuille | Pondération de l'indice |
|---|--------------------------|-------------|------------|-------------------------------|----------------------|-------------------------|
| NVIDIA Corp | 1.70% | NVDA | USA | Technologie | — | 5.21% |
| Fonds Select mondial AGF F | 0.57% | — | — | — | 10/31/2025 | — |
| TD alpha discipliné d'actions amér - F | 0.38% | — | — | — | 6/30/2025 | — |
| TD indiciel américain F | 0.32% | — | — | — | 6/30/2025 | — |
| AGF cat croissance américaine F | 0.22% | — | — | — | 10/31/2025 | — |
| TD U.S. Equity Index ETF | 0.21% | TPU | CAN | — | 11/30/2025 | — |
| Kipling Global Enhanced Growth M | 0.00% | — | CAN | — | 9/30/2025 | — |
| Canada (Government of) 0.5% | 1.69% | — | CAN | — | — | — |
| Lysander-Canso ttrs crt trm et tx var F | 0.90% | — | — | — | 9/30/2025 | — |
| Lysander-Canso valeur d'oblig de soc F | 0.79% | — | — | — | 6/30/2025 | — |
| Apple Inc | 1.50% | AAPL | USA | Technologie | — | 5.01% |
| Fonds Select mondial AGF F | 0.47% | — | — | — | 10/31/2025 | — |
| TD alpha discipliné d'actions amér - F | 0.38% | — | — | — | 6/30/2025 | — |
| TD indiciel américain F | 0.26% | — | — | — | 6/30/2025 | — |
| TD U.S. Equity Index ETF | 0.21% | TPU | CAN | — | 11/30/2025 | — |
| AGF cat croissance américaine F | 0.18% | — | — | — | 10/31/2025 | — |
| Microsoft Corp | 1.33% | MSFT | USA | Technologie | — | 4.20% |
| TD alpha discipliné d'actions amér - F | 0.43% | — | — | — | 6/30/2025 | — |
| TD indiciel américain F | 0.31% | — | — | — | 6/30/2025 | — |
| NCM Cat mondiale de croiss du revenu F | 0.29% | — | — | — | 10/31/2025 | — |
| TD U.S. Equity Index ETF | 0.19% | TPU | CAN | — | 11/30/2025 | — |
| Dynamique canadien de dividendes F | 0.10% | — | — | — | 8/31/2025 | — |
| Kipling Global Enhanced Growth M | 0.00% | — | CAN | — | 9/30/2025 | — |
| Canada (Government of) 1.5% | 1.19% | — | CAN | — | — | — |
| Lysander-Canso valeur d'oblig de soc F | 1.19% | — | — | — | 6/30/2025 | — |
| Broadcom Inc | 1.16% | AVGO | USA | Technologie | — | 2.19% |
| Fonds Select mondial AGF F | 0.42% | — | — | — | 10/31/2025 | — |
| NCM Cat mondiale de croiss du revenu F | 0.39% | — | — | — | 10/31/2025 | — |
| TD indiciel américain F | 0.11% | — | — | — | 6/30/2025 | — |
| AGF cat croissance américaine F | 0.10% | — | — | — | 10/31/2025 | — |
| TD U.S. Equity Index ETF | 0.10% | TPU | CAN | — | 11/30/2025 | — |
| TD alpha discipliné d'actions amér - F | 0.04% | — | — | — | 6/30/2025 | — |
| Kipling Global Enhanced Growth M | 0.00% | — | CAN | — | 9/30/2025 | — |
| Meta Platforms Inc Class A | 1.15% | META | USA | Communication Services | — | 1.70% |
| Fonds Select mondial AGF F | 0.43% | — | — | — | 10/31/2025 | — |
| NCM Cat mondiale de croiss du revenu F | 0.21% | — | — | — | 10/31/2025 | — |
| TD alpha discipliné d'actions amér - F | 0.20% | — | — | — | 6/30/2025 | — |
| TD indiciel américain F | 0.14% | — | — | — | 6/30/2025 | — |
| AGF cat croissance américaine F | 0.11% | — | — | — | 10/31/2025 | — |
| TD U.S. Equity Index ETF | 0.07% | TPU | CAN | — | 11/30/2025 | — |
| Kipling Global Enhanced Growth M | 0.00% | — | CAN | — | 9/30/2025 | — |

Performance Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 11/30/2025 10 premiers avoirs : 12.61% Autre : 87.39%

| | Pondération portefeuille | Symbole | Pays | Secteur | Date du portefeuille | Pondération de l'indice |
|--|--------------------------|--------------|------------|-------------------------------|----------------------|-------------------------|
| Alphabet Inc Class A | 1.07% | GOOGL | USA | Communication Services | — | 2.25% |
| Fonds Select mondial AGF F | 0.32% | — | — | — | 10/31/2025 | — |
| NCM Cat mondiale de croiss du revenu F | 0.29% | — | — | — | 10/31/2025 | — |
| TD alpha discipliné d'actions amér - F | 0.15% | — | — | — | 6/30/2025 | — |
| AGF cat croissance américaine F | 0.13% | — | — | — | 10/31/2025 | — |
| TD U.S. Equity Index ETF | 0.10% | TPU | CAN | — | 11/30/2025 | — |
| TD indiciel américain F | 0.09% | — | — | — | 6/30/2025 | — |
| Kipling Global Enhanced Growth M | 0.00% | — | CAN | — | 9/30/2025 | — |
| Taiwan Semiconductor Manufacturing Co Ltd ADR | 0.99% | TSM | TWN | Technologie | — | — |
| Canoe défensif actions internationales F | 0.59% | — | — | — | 10/31/2025 | — |
| Fonds Select mondial AGF F | 0.26% | — | — | — | 10/31/2025 | — |
| NCM Cat mondiale de croiss du revenu F | 0.14% | — | — | — | 10/31/2025 | — |
| Kipling Global Enhanced Growth M | 0.00% | — | CAN | — | 9/30/2025 | — |
| Amazon.com Inc | 0.82% | AMZN | USA | Consommation cyclique | — | 2.71% |
| Fonds Select mondial AGF F | 0.29% | — | — | — | 10/31/2025 | — |
| TD indiciel américain F | 0.18% | — | — | — | 6/30/2025 | — |
| TD alpha discipliné d'actions amér - F | 0.14% | — | — | — | 6/30/2025 | — |
| TD U.S. Equity Index ETF | 0.12% | TPU | CAN | — | 11/30/2025 | — |
| AGF cat croissance américaine F | 0.11% | — | — | — | 10/31/2025 | — |
| Kipling Global Enhanced Growth M | 0.00% | — | CAN | — | 9/30/2025 | — |