



# Performance Équilibré

## Aperçu du portefeuille

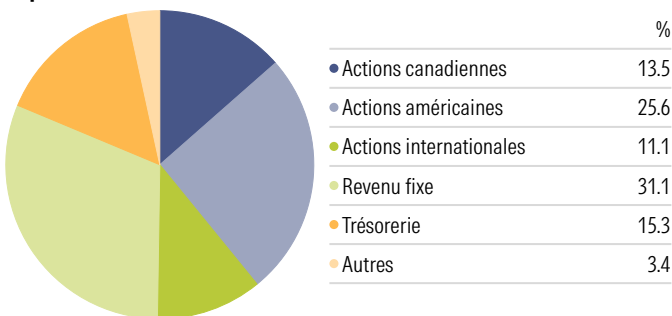
Frais de gestion moyen  
0.99%

Rendement du portefeuille  
2.58%

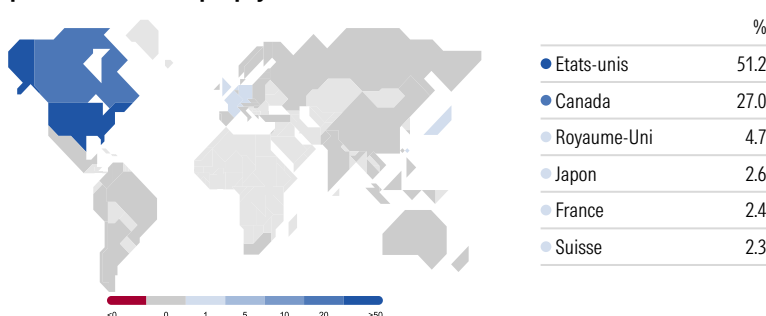
Date de création  
4/10/2017

Indice de référence  
Benchmark - Balanced

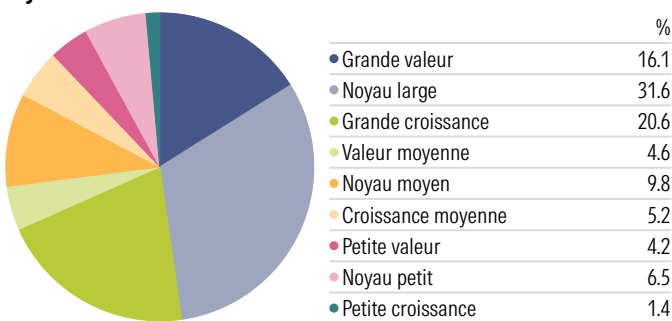
### Répartition de l'actif



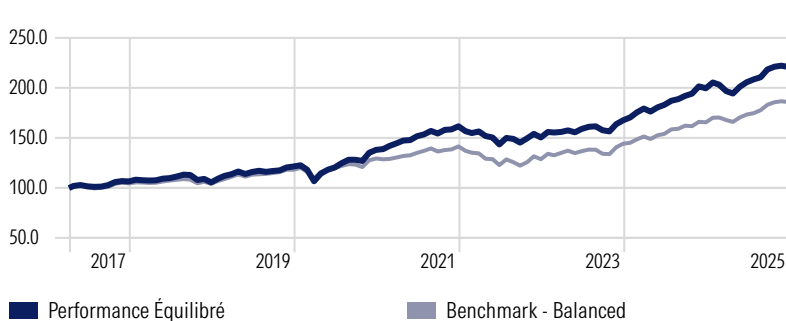
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

<b>Cyclique</b>	<b>36.0%</b>
Matériaux de base	4.0%
Consommation cyclique	8.1%
Services financiers	18.1%
Immobilier	5.8%
<b>Sensible</b>	<b>47.9%</b>
Services de communication	8.1%
Énergie	6.0%
Valeurs industrielles	13.0%
Technologie	20.9%
<b>Défensif</b>	<b>16.0%</b>
Consommation défensive	5.5%
Soins de la santé	9.1%
Services publics	1.4%

### Géographique des actions

<b>Amériques</b>	<b>78.5%</b>
Canada	27.0%
Etats-unis	51.2%
<b>Grande Europe</b>	<b>15.2%</b>
Danemark	0.6%
France	2.4%
Allemagne	1.7%
Pays-Bas	1.5%
Suisse	2.3%
Royaume-Uni	4.7%
<b>Grande Asie</b>	<b>6.3%</b>
Australie	0.2%
Japon	2.6%
<b>Région Emergente</b>	<b>1.7%</b>

### Rendements annualisés

	Portefeuille	Benchmark
1 Mois	-0.5%	-0.4%
3 Mois	1.2%	1.5%
6 Mois	7.4%	7.2%
1 an	10.7%	12.3%
3 ans	13.6%	13.0%
5 ans	9.8%	7.5%
10 ans	—	7.2%
Depuis la création	9.3%	7.1%

### Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	10.7%	12.3%
2025	10.7%	12.3%
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	-0.9%	-0.4%
2017	—	8.1%

### Répartition du revenu fixe

Gouvernement	17.9%
Municipalités	0.0%
Entreprises	46.7%
Titres trisrés	6.0%
Trésorerie et équivalents	29.3%

### 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	7.2%	103.9%	165.4%	-5.4%
3 ans	6.4%	102.3%	95.0%	-5.4%
5 ans	7.2%	106.4%	82.5%	-11.2%

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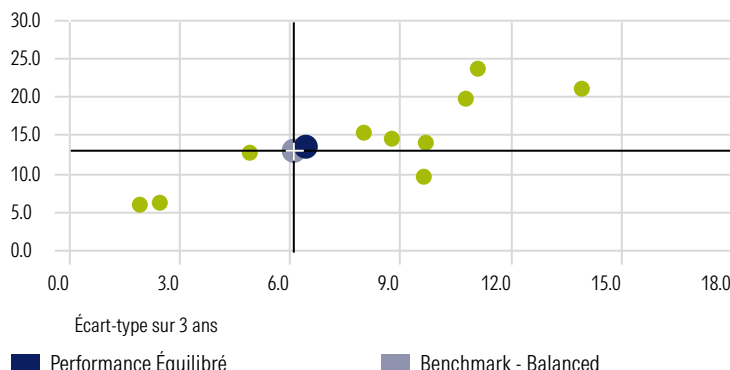
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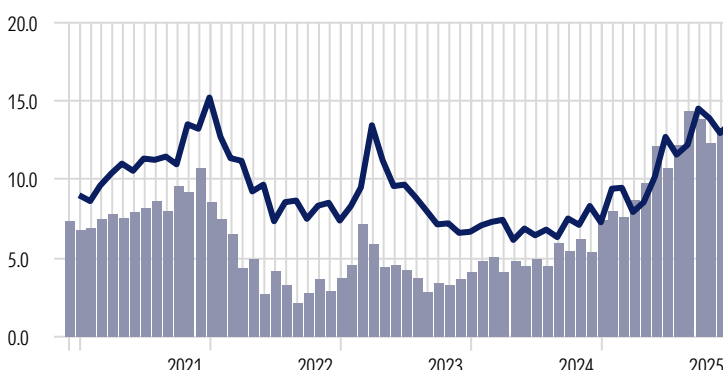
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Indice de référence  
Benchmark - Balanced

### Rendement-risque sur 3 ans



### Rendements glissants sur 3 ans



### Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
<b>Taille</b>			<b>Géographie</b>		
Cap. bours. moy. (M)	\$ 174,402	\$ 255,013	Canada	59.9%	97.7%
<b>Multiples de valorisat</b>			États-Unis		
Cours/Valeur comptabl	2.9	3.7	27.1%	1.3%	
Cours/Flux monétaire	15.3	16.7	<b>Qualité de crédit</b>		
Cours/Bénéfice	23.5	24.4	AAA	25.7%	42.7%
Cours/Ventes	2.2	2.8	AA	10.2%	31.3%
<b>Ratios financiers</b>			BBB	17.7%	11.2%
Marge nette	21.2%	21.4%	BB	5.4%	0.0%
RDA	10.9%	14.1%	B	6.8%	0.0%
RCP	25.2%	29.8%	En dessous de B	2.3%	0.0%
ROIC	20.1%	24.9%	Non noté	14.7%	0.4%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	6.4%	6.1%
Écart-type perte	3.0%	3.1%
Ratio de Sharpe	0.82	0.75
Ratio de Sortino	1.38	1.24
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	3.9%	4.5%
Ratio de Sharpe	0.44	0.23
Ratio de Sortino	0.64	0.32
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 I	15.2%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.75%	1.03%	4.56%
NCM Cat mondiale de croiss du revenu F	12.5%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.24%
Fonds Select mondial AGF F	9.9%	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%	4.43%
NCM Catégorie de croissance du revenu F	7.9%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	3.17%
Dynamique canadien de dividendes F	7.5%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.08%
TD indiciel américain F	7.5%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.81%
Lysander-Canso trrs crt trm et tx var F	7.4%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.03%
Canoe défensif actions internationales F	5.9%	Faible à Moyen	Canada - International Equity	0.75%	1.15%	0.41%
TD alpha discipliné d'actions amér - F	5.1%	Moyen	Canada - Actions américaines	0.80%	0.88%	0.00%
Dynamique Obligations à très crt F	4.9%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.18%
Dynamique immobilier mondial série F	2.5%	Moyen	Canada - Actions de l'immobilier	1.00%	1.23%	2.32%
AGF cat croissance américaine F	2.4%	Moyen	Canada - Actions américaines	1.00%	1.21%	0.00%

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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	7.2%	-4.81	1.29	87.98	-0.60	2.63	8	4
3 ans	6.4%	0.92	0.95	93.20	0.26	2.46	26	10
5 ans	7.2%	2.30	0.95	94.06	0.88	2.66	41	19
10 ans	—	—	—	—	—	—	—	—

## Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
<b>Performance Équilibré</b>		<b>10.7</b>	<b>10.7</b>	<b>13.6</b>	<b>9.8</b>	<b>—</b>	<b>9.3</b>	<b>4/10/2017</b>
AGF cat croissance américaine F	<b>2.4%</b>	11.7%	11.7%	22.8%	15.7%	16.8%	7.0%	1/20/2000
Canoe défensif actions internationales F	<b>5.9%</b>	1.1%	1.1%	9.6%	5.6%	—	9.5%	1/3/2017
Dynamique canadien de dividendes F	<b>7.5%</b>	17.6%	17.6%	14.1%	13.8%	11.9%	8.5%	4/5/2002
Dynamique immobilier mondial série F	<b>2.5%</b>	4.5%	4.5%	5.5%	4.3%	5.6%	5.5%	1/12/2007
Dynamique Obligations à très crt F	<b>4.9%</b>	4.0%	4.0%	5.2%	3.3%	2.7%	2.4%	9/6/2013
Fonds Select mondial AGF F	<b>9.9%</b>	16.8%	16.8%	21.0%	13.6%	17.4%	7.0%	4/27/2000
Lysander-Canso trrs crt trm et tx var F	<b>7.4%</b>	3.7%	3.7%	5.9%	3.0%	3.1%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	<b>9.8%</b>	3.6%	3.6%	6.3%	4.8%	6.2%	6.4%	12/23/2011
NCM Cat mondiale de croiss du revenu F	<b>12.5%</b>	9.5%	9.5%	14.7%	10.6%	9.5%	9.6%	5/31/2011
NCM Catégorie de croissance du revenu F	<b>7.9%</b>	19.6%	19.6%	15.4%	12.9%	10.2%	9.6%	12/30/2005
Pender Corporate Bond I	<b>15.2%</b>	13.4%	13.4%	12.7%	8.4%	9.3%	7.1%	6/30/2014
TD alpha discipliné d'actions amér - F	<b>5.1%</b>	10.4%	10.4%	19.7%	16.2%	—	15.0%	9/13/2016
TD indicel américain F	<b>7.5%</b>	12.6%	12.6%	23.7%	15.3%	14.8%	7.3%	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
<b>Benchmark - Balanced</b>		<b>12.3</b>	<b>12.3</b>	<b>13.0</b>	<b>7.5</b>	<b>7.2</b>	<b>8.2</b>	<b>12/31/2011</b>
FTSE Canada d'obligations crt terme	<b>20.0%</b>	3.9%	3.9%	4.9%	1.9%	2.1%	6.6%	12/31/1979
FTSE Canada obligataire universel	<b>27.5%</b>	2.6%	2.6%	4.5%	-0.4%	1.9%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	<b>20.0%</b>	25.5%	25.5%	17.5%	10.1%	8.7%	5.5%	5/1/2015
S&P 500 RT CAD	<b>22.5%</b>	12.4%	12.4%	23.5%	16.1%	15.4%	9.2%	1/31/2002
S&P/TSX composé RT CAD	<b>10.0%</b>	31.7%	31.7%	21.4%	16.1%	13.4%	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 : 12/31/2025 10 premiers avoirs : 11.20% Autre : 88.80%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>NVIDIA Corp</b>	<b>1.59%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>5.45%</b>
Fonds Select mondial AGF F	0.49%	—	—	—	11/30/2025	—
TD alpha discipliné d'actions amér - F	0.38%	—	—	—	6/30/2025	—
TD indiciel américain F	0.31%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	12/31/2025	—
AGF cat croissance américaine F	0.19%	—	—	—	11/30/2025	—
<b>Apple Inc</b>	<b>1.49%</b>	<b>AAPL</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.85%</b>
Fonds Select mondial AGF F	0.48%	—	—	—	11/30/2025	—
TD alpha discipliné d'actions amér - F	0.38%	—	—	—	6/30/2025	—
TD indiciel américain F	0.25%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.20%	TPU	CAN	—	12/31/2025	—
AGF cat croissance américaine F	0.18%	—	—	—	11/30/2025	—
<b>Microsoft Corp</b>	<b>1.28%</b>	<b>MSFT</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.11%</b>
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	0.27%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	12/31/2025	—
Dynamique canadien de dividendes F	0.10%	—	—	—	9/30/2025	—
<b>Broadcom Inc</b>	<b>1.15%</b>	<b>AVGO</b>	<b>USA</b>	<b>Technologie</b>	—	<b>1.87%</b>
Fonds Select mondial AGF F	0.45%	—	—	—	11/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.35%	—	—	—	12/31/2025	—
AGF cat croissance américaine F	0.11%	—	—	—	11/30/2025	—
TD indiciel américain F	0.11%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.08%	TPU	CAN	—	12/31/2025	—
TD alpha discipliné d'actions amér - F	0.04%	—	—	—	6/30/2025	—
<b>Alphabet Inc Class A</b>	<b>1.14%</b>	<b>GOOGL</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>2.19%</b>
Fonds Select mondial AGF F	0.36%	—	—	—	11/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.32%	—	—	—	12/31/2025	—
TD alpha discipliné d'actions amér - F	0.15%	—	—	—	6/30/2025	—
AGF cat croissance américaine F	0.14%	—	—	—	11/30/2025	—
TD U.S. Equity Index ETF	0.09%	TPU	CAN	—	12/31/2025	—
TD indiciel américain F	0.09%	—	—	—	6/30/2025	—
<b>Amazon.com Inc</b>	<b>0.99%</b>	<b>AMZN</b>	<b>USA</b>	<b>Consommation cyclique</b>	—	<b>2.67%</b>
Fonds Select mondial AGF F	0.43%	—	—	—	11/30/2025	—
TD indiciel américain F	0.18%	—	—	—	6/30/2025	—
TD alpha discipliné d'actions amér - F	0.14%	—	—	—	6/30/2025	—
AGF cat croissance américaine F	0.13%	—	—	—	11/30/2025	—
TD U.S. Equity Index ETF	0.11%	TPU	CAN	—	12/31/2025	—
<b>Taiwan Semiconductor Manufacturing Co Ltd ADR</b>	<b>0.97%</b>	<b>TSM</b>	<b>TWN</b>	<b>Technologie</b>	—	—
Canoe défensif actions internationales F	0.58%	—	—	—	11/30/2025	—
Fonds Select mondial AGF F	0.25%	—	—	—	11/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.13%	—	—	—	12/31/2025	—

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	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Meta Platforms Inc Class A</b>	<b>0.92%</b>	<b>META</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>1.72%</b>
Fonds Select mondial AGF F	0.22%	—	—	—	11/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.21%	—	—	—	12/31/2025	—
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	0.08%	—	—	—	11/30/2025	—
TD U.S. Equity Index ETF	0.07%	TPU	CAN	—	12/31/2025	—
<b>Canada (Government of) 3.25%</b>	<b>0.88%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.88%	—	—	—	10/31/2025	—
<b>Canada (Government of) 0.5%</b>	<b>0.79%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.79%	—	—	—	10/31/2025	—