



Performance Conservateur

Aperçu du portefeuille

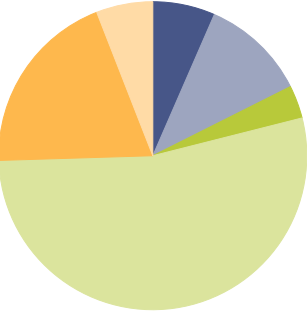
Frais de gestion moyen
0.91%

Rendement du portefeuille
3.56%

Date de création
4/10/2017

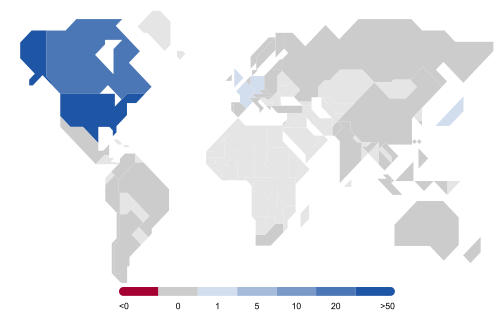
Indice de référence
Benchmark - Conservatrice

Répartition de l'actif



	%
• Actions canadiennes	6.5
• Actions américaines	11.1
• Actions internationales	3.5
• Revenu fixe	53.5
• Trésorerie	19.6
• Autres	5.9

Exposition aux actions par pays



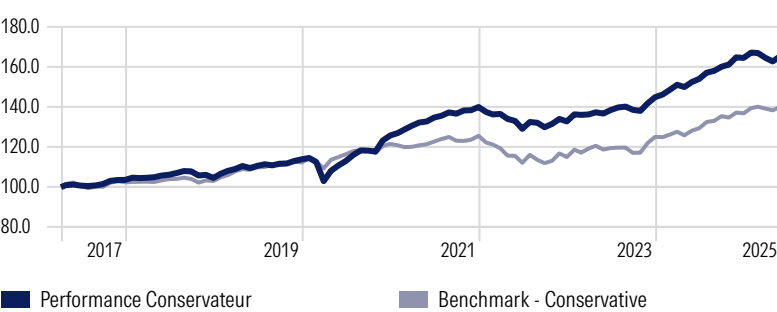
	%
• Etats-unis	52.9
• Canada	31.3
• Royaume-Uni	4.3
• Allemagne	2.4
• France	1.8
• Suisse	1.5

Style d'investissement en actions



	%
• Grande valeur	10.6
• Noyau large	27.4
• Grande croissance	19.8
• Valeur moyenne	5.6
• Noyau moyen	10.3
• Croissance moyenne	8.0
• Petite valeur	6.1
• Noyau petit	9.5
• Petite croissance	2.8

Performance



Sectorielle des actions

Cyclique	41.4%
Matériaux de base	5.8%
Consommation cyclique	8.5%
Services financiers	17.8%
Immobilier	9.2%
Sensible	43.6%
Services de communication	5.8%
Énergie	6.7%
Valeurs industrielles	14.3%
Technologie	16.8%
Défensif	15.0%
Consommation défensive	6.0%
Soins de la santé	7.7%
Services publics	1.3%

Géographique des actions

Amériques	84.7%
Canada	31.3%
Etats-unis	52.9%
Grande Europe	12.2%
Danemark	0.9%
France	1.8%
Allemagne	2.4%
Pays-Bas	0.5%
Suisse	1.5%
Royaume-Uni	4.3%
Grande Asie	3.1%
Australie	0.2%
Japon	1.3%
Région Emergente	1.2%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	1.6%	1.3%
3 Mois	-1.0%	0.0%
6 Mois	0.3%	2.1%
1 an	8.4%	9.3%
3 ans	7.5%	6.6%
5 ans	8.3%	4.0%
10 ans	—	4.0%
Depuis la création	6.3%	4.0%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	0.5%	2.4%
2024	13.5%	9.4%
2023	9.1%	8.7%
2022	-5.1%	-8.4%
2021	11.3%	3.3%
2020	10.4%	8.2%
2019	8.9%	9.0%
2018	0.9%	0.6%
2017	—	4.5%
2016	—	2.7%

Répartition du revenu fixe

Gouvernement	19.0%
Municipalités	0.0%
Entreprises	49.1%
Titres titrisés	6.1%
Trésorerie et équivalents	23.7%

Statistiques sur le revenu fixe

Durée effective moyenne	2.6
Échéance effective moyenne	3.2
Coupon moyen	3.9%
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	4.1%	92.6%	98.9%	-2.6%
3 ans	4.7%	85.9%	55.3%	-3.0%
5 ans	4.8%	105.8%	40.5%	-7.8%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Performance Conservateur

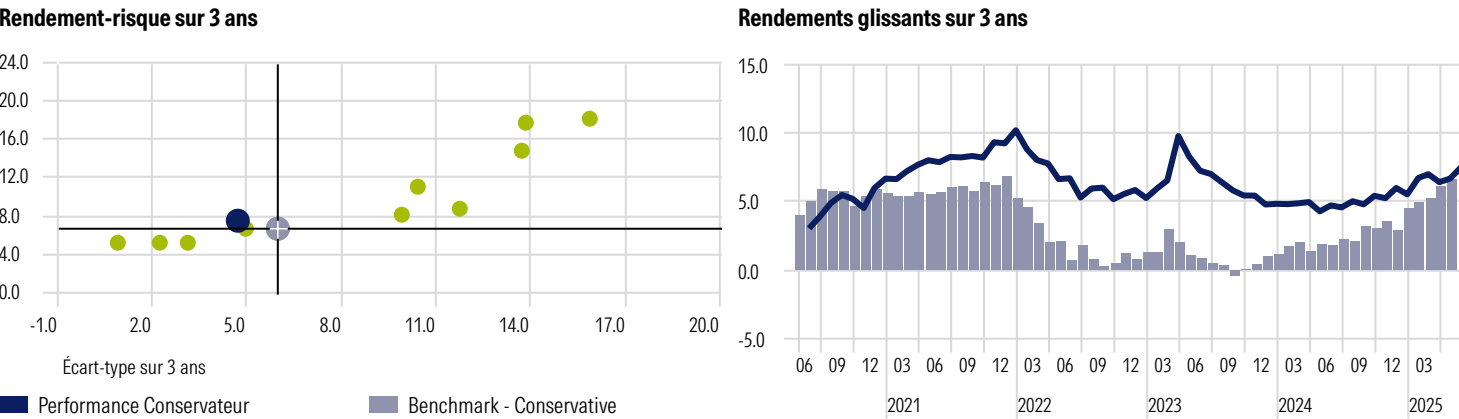
Aperçu du portefeuille

Frais de gestion moyen
0.91%

Rendement du portefeuille
3.56%

Date de création
4/10/2017

Indice de référence
Benchmark - Conservative



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	4.7%	6.0%	Écart-type	4.8%	5.6%
Cap. bours. moy. (M)	\$ 87,992	\$ 198,625	Canada	61.1%	97.9%	Écart-type perte	2.8%	3.0%	Écart-type perte	2.6%	3.2%
Multiples de valorisati			États-Unis			Ratio de Sharpe	-0.04	-0.10	Ratio de Sharpe	0.53	0.11
Cours/Valeur comptable	2.2	3.3	Qualité de crédit			Ratio de Sortino	-0.05	-0.14	Ratio de Sortino	0.84	0.16
Cours/Flux monétaire	14.1	15.2	AAA	25.1%	42.1%	Meilleur mois	2.7%	4.0%	Meilleur mois	4.6%	4.0%
Cours/Bénéfice	22.0	22.6	AA	13.3%	32.0%	Pire mois	-3.0%	-3.0%	Pire mois	-3.0%	-3.1%
Cours/Ventes	1.7	2.5	A	22.1%	14.3%	Perte max.	-3.0%	-3.6%	Perte max.	-7.8%	-10.8%
Ratios financiers			BBB								
Marge nette	18.8%	19.8%	BB	4.1%	0.1%						
RDA	9.3%	12.8%	B	4.8%	0.0%						
RCP	22.7%	28.6%	En dessous de B	1.7%	0.0%						
ROIC	17.3%	22.3%	Non noté	11.5%	0.5%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond F	24.2%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.19%	5.12%
Lysander-Canso valeur d'oblig de soc F	17.8%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.19%
Dynamique Obligations à très crt F	16.5%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.42%	4.44%
Lysander-Canso ttrs crt trm et tx var F	11.7%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.22%
NCM Cat mondiale de croiss du revenu F	5.3%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.45%
TD indiciel américain F	5.3%	Moyen	Canada - Action américaine	0.15%	0.17%	0.73%
NCM Catégorie de croissance du revenu F	5.3%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.69%
Fonds Select mondial AGF F	2.8%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
TD US Disciplined Equity Alpha - F	2.7%	Moyen	Canada - Action américaine	0.80%	0.88%	0.25%
Dynamique canadien de dividendes F	2.7%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.70%
Dynamique immobilier mondial série F	2.1%	Moyen	Canada - Actions de l'immobilier	1.00%	1.22%	3.18%
Canoe défensif actions internationales F	2.0%	Faible à Moyen	Canada - International Equity	0.75%	1.15%	0.19%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Performance Conservateur

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	4.1%	-0.40	0.88	93.58	-0.45	1.90	8	4
3 ans	4.7%	0.61	0.85	94.34	0.33	2.72	23	13
5 ans	4.8%	4.11	0.93	91.25	1.46	2.95	40	20
10 ans	—	—	—	—	—	—	—	—

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Performance Conservateur		0.5	8.4	7.5	8.3	—	6.3	4/10/2017
Canoe défensif actions internationales F	2.0%	-1.7%	1.5%	11.0%	7.6%	—	9.9%	1/3/2017
Dynamique canadien de dividendes F	2.7%	5.1%	14.4%	8.7%	14.3%	9.7%	8.2%	4/5/2002
Dynamique immobilier mondial série F	2.1%	2.5%	9.5%	1.7%	5.7%	5.7%	5.6%	1/12/2007
Dynamique Obligations à très crt F	16.5%	1.8%	4.8%	5.3%	3.5%	2.3%	2.3%	9/6/2013
Fonds Select mondial AGF F	2.8%	5.8%	27.1%	18.2%	17.4%	16.2%	6.7%	4/27/2000
Lysander-Canso ttrs crt trm et tx var F	11.7%	1.7%	6.5%	5.2%	3.9%	2.9%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	17.8%	1.6%	6.4%	5.3%	8.1%	5.8%	6.5%	12/23/2011
NCM Cat mondiale de croiss du revenu F	5.3%	0.2%	9.2%	11.0%	11.7%	8.1%	9.4%	5/31/2011
NCM Catégorie de croissance du revenu F	5.3%	0.3%	13.3%	8.1%	15.4%	7.4%	8.9%	12/30/2005
Pender Corporate Bond F	24.2%	-1.6%	8.0%	6.7%	8.2%	6.6%	6.6%	6/1/2009
TD indiciel américain F	5.3%	-3.2%	14.9%	17.7%	15.3%	13.6%	6.8%	11/1/2000
TD US Disciplined Equity Alpha - F	2.7%	-4.0%	13.1%	14.9%	15.7%	—	14.2%	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 - Conservative		2.4	9.3	6.6	4.0	4.0	4.9	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	1.9%	6.8%	4.0%	1.8%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	40.0%	1.4%	7.3%	3.5%	-0.1%	1.8%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	11.5%	14.3%	14.0%	10.8%	7.1%	5.2%	5/1/2015
S&P 500 RT CAD	10.0%	-3.4%	14.5%	17.6%	15.8%	14.2%	8.7%	1/31/2002
S&P/TSX composé RT CAD	5.0%	7.0%	21.0%	11.5%	14.9%	9.1%	9.2%	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.

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.

Performance Conservateur



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 5/31/2025 10 premiers avoirs : 13.32% Autre : 86.68%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Markit Cdx North American Investment Grade Index	2.64%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	2.64%	—	—	—	2/28/2025	—
Canada (Government of) 1.5%	2.27%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	2.27%	—	—	—	3/31/2025	—
Canada (Government of) 0.5%	1.62%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	1.62%	—	—	—	3/31/2025	—
Canada (Government of) 2%	1.27%	—	CAN	—	—	—
Lysander-Canso Short Term & Fltng Rate F	1.27%	—	—	—	3/31/2025	—
Canadian Imperial Bank Of Commerce Interest Rate	1.02%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.02%	—	—	—	2/28/2025	—
Canadian Imperial Bank of Commerce 3.65%	1.02%	—	CAN	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.02%	—	—	—	2/28/2025	—
B48358771 Irs Cad R V 06mc, 3448358771_flo Ccpoi	0.88%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.88%	—	—	—	2/28/2025	—
Air Canada 4.63%	0.87%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.54%	—	—	—	3/31/2025	—
Lysander-Canso Short Term & Fltng Rate F	0.33%	—	—	—	3/31/2025	—
Canadian Imperial Bank Of Commerce Interest Rate	0.87%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.87%	—	—	—	2/28/2025	—
Wells Fargo & Co. 5.08%	0.86%	—	USA	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.86%	—	—	—	2/28/2025	—