

Performance Conservateur

Aperçu du portefeuille

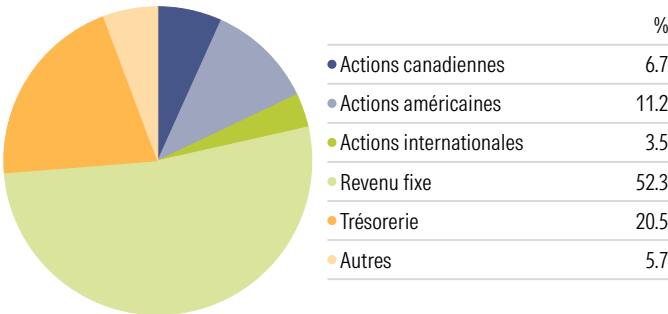
Frais de gestion moyen
0.91%

Rendement du portefeuille
3.48%

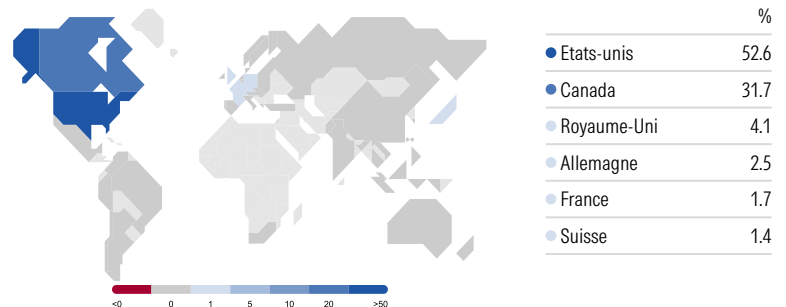
Date de création
4/10/2017

Indice de référence
Benchmark - Conservatrice

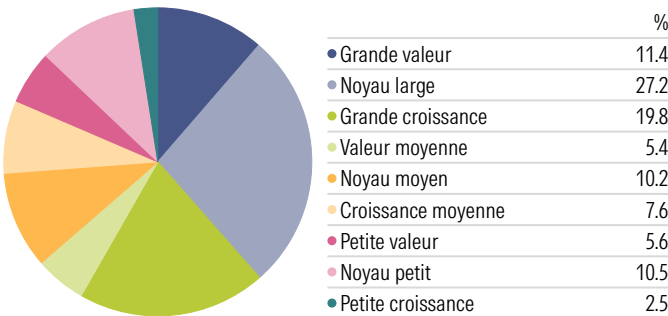
Répartition de l'actif



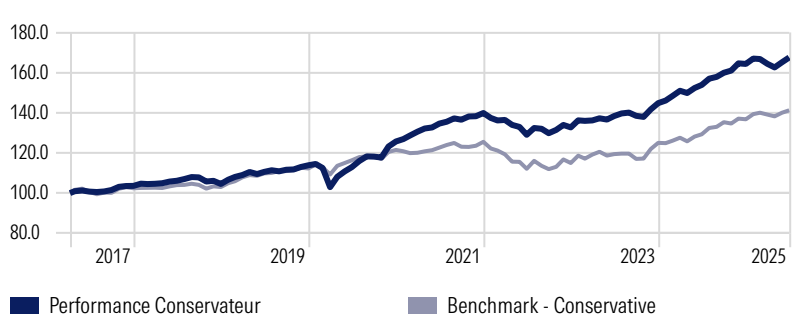
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	39.7%	Géographique des actions	
Matériaux de base	5.2%	Amériques	84.7%
Consommation cyclique	8.2%	Canada	31.7%
Services financiers	17.3%	Etats-unis	52.6%
Immobilier	9.0%	Grande Europe	12.1%
Sensible	45.9%	Danemark	0.9%
Services de communication	6.6%	France	1.7%
Énergie	6.7%	Allemagne	2.5%
Valeurs industrielles	14.4%	Pays-Bas	0.6%
Technologie	18.1%	Suisse	1.4%
Défensif	14.4%	Royaume-Uni	4.1%
Consommation défensive	5.8%	Grande Asie	3.2%
Soins de la santé	7.1%	Australie	0.2%
Services publics	1.5%	Japon	1.2%
		Région Emergente	1.2%

Rendements annualisés

	Portefeuille	Benchmark	Rendements par année civile	Portefeuille	Benchmark
1 Mois	1.4%	0.9%	Cumul annuel	2.0%	3.3%
3 Mois	1.9%	1.5%	2024	13.5%	9.4%
6 Mois	2.0%	3.3%	2023	9.1%	8.7%
1 an	8.9%	9.2%	2022	-5.1%	-8.4%
3 ans	9.1%	8.0%	2021	11.3%	3.3%
5 ans	8.2%	4.0%	2020	10.4%	8.2%
10 ans	—	4.2%	2019	8.9%	9.0%
Depuis la création	6.4%	4.1%	2018	0.9%	0.6%
			2017	—	4.5%
			2016	—	2.7%

Répartition du revenu fixe

		Statistiques sur le revenu fixe	
Gouvernement	19.7%	Durée effective moyenne	2.6
Municipalités	0.0%	Échéance effective moyenne	3.2
Entreprises	48.9%	Coupon moyen	3.9%
Titres titrisés	6.6%	Qualité du crédit moyenne	BB
Trésorerie et équivalents	24.9%		

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.2%	96.7%	98.9%	-2.6%
3 ans	4.3%	87.8%	45.6%	-2.6%
5 ans	4.8%	105.5%	40.5%	-7.8%

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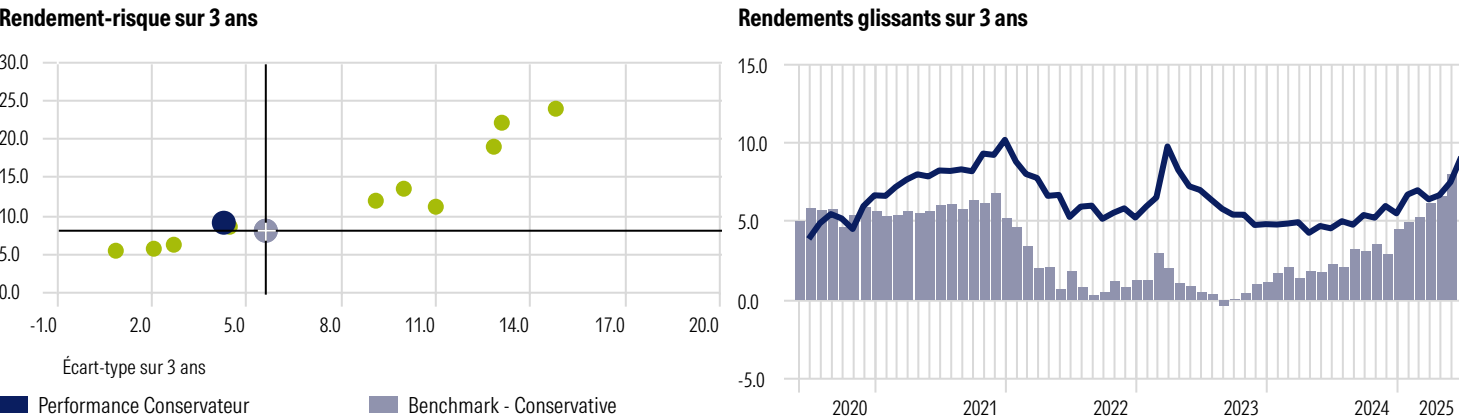
Aperçu du portefeuille

Frais de gestion moyen0.91%

Rendement du portefeuille3.48%

Date de création4/10/2017

Indice de référenceBenchmark - Conservative



Analyse fondamentale			Rendement et risque sur 3 ans						Rendement et risque sur 5 ans		
Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark		Portfeuille	Benchmark		Portfeuille	Benchmark
Taille			Géographie			Écart-type	4.3%	5.6%	Écart-type	4.8%	5.6%
Cap. bours. moy. (M)	\$ 93,118	\$ 213,317	Canada	61.4%	98.0%	Écart-type perte	1.8%	2.6%	Écart-type perte	2.6%	3.2%
Multiples de valorisati			États-Unis	29.2%	1.0%	Ratio de Sharpe	0.22	0.10	Ratio de Sharpe	0.50	0.08
Cours/Valeur comptable	2.2	3.4	Qualité de crédit			Ratio de Sortino	0.31	0.14	Ratio de Sortino	0.78	0.12
Cours/Flux monétaire	14.5	15.7	AAA	26.4%	41.7%	Meilleur mois	2.7%	4.0%	Meilleur mois	4.6%	4.0%
Cours/Bénéfice	22.7	23.3	AA	14.0%	32.2%	Pire mois	-1.7%	-2.2%	Pire mois	-3.0%	-3.1%
Cours/Ventes	1.7	2.6	A	23.1%	14.6%	Perte max.	-2.6%	-3.6%	Perte max.	-7.8%	-10.8%
Ratios financiers			BBB	17.8%	11.1%						
Marge nette	18.8%	20.2%	BB	4.0%	0.0%						
RDA	9.7%	13.2%	B	4.9%	0.0%						
RCP	23.3%	28.9%	En dessous de B	1.9%	0.0%						
ROIC	17.9%	22.9%	Non noté	7.9%	0.4%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond F	24.3%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.19%	5.11%
Lysander-Canso valeur d'oblig de soc F	17.6%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.03%
Dynamique Obligations à très crt F	16.3%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.42%	4.24%
Lysander-Canso ttrs crt trm et tx var F	11.6%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.17%
TD indiciel américain F	5.5%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.70%
NCM Cat mondiale de croiss du revenu F	5.4%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.38%
NCM Catégorie de croissance du revenu F	5.4%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.58%
Fonds Select mondial AGF F	2.9%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
TD US Disciplined Equity Alpha - F	2.7%	Moyen	Canada - Actions américaines	0.80%	0.88%	0.24%
Dynamique canadien de dividendes F	2.7%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.67%
Dynamique immobilier mondial série F	2.1%	Moyen	Canada - Actions de l'immobilier	1.00%	1.22%	3.22%
Canoe défensif actions internationales F	2.0%	Faible à Moyen	Canada - International Equity	0.75%	1.15%	0.19%

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Performance Conservateur

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	4.2%	0.14	0.90	92.77	-0.18	2.00	8	4
3 ans	4.3%	1.11	0.84	93.85	0.40	2.73	24	12
5 ans	4.8%	4.06	0.92	91.17	1.44	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		2.0	8.9	9.1	8.2	—	6.4	4/10/2017
Canoe défensif actions internationales F	2.0%	-1.8%	-0.1%	12.1%	7.3%	—	9.8%	1/3/2017
Dynamique canadien de dividendes F	2.7%	6.1%	17.3%	11.3%	14.4%	9.9%	8.2%	4/5/2002
Dynamique immobilier mondial série F	2.1%	2.1%	8.3%	4.4%	5.3%	5.5%	5.5%	1/12/2007
Dynamique Obligations à très crt F	16.3%	2.1%	4.7%	5.4%	3.3%	2.4%	2.3%	9/6/2013
Fonds Select mondial AGF F	2.9%	11.1%	29.5%	23.8%	17.6%	16.3%	6.9%	4/27/2000
Lysander-Canso ttrs crt trm et tx var F	11.6%	2.1%	6.4%	5.7%	3.7%	2.9%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	17.6%	2.1%	6.4%	6.3%	7.6%	5.8%	6.5%	12/23/2011
NCM Cat mondiale de croiss du revenu F	5.4%	2.7%	11.6%	13.5%	11.9%	8.4%	9.5%	5/31/2011
NCM Catégorie de croissance du revenu F	5.4%	3.9%	15.0%	11.8%	15.9%	7.9%	9.1%	12/30/2005
Pender Corporate Bond F	24.3%	0.2%	8.7%	8.5%	8.0%	6.9%	6.7%	6/1/2009
TD indiciel américain F	5.5%	1.0%	15.2%	22.1%	16.2%	13.8%	7.0%	11/1/2000
TD US Disciplined Equity Alpha - F	2.7%	-1.2%	13.4%	18.9%	16.2%	—	14.4%	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		3.3	9.2	8.0	4.0	4.2	4.9	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	2.2%	6.3%	4.4%	1.8%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	40.0%	1.4%	6.1%	4.3%	-0.4%	1.9%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	13.3%	17.9%	17.7%	10.8%	7.4%	5.2%	5/1/2015
S&P 500 RT CAD	10.0%	0.8%	14.8%	22.0%	16.7%	14.4%	8.9%	1/31/2002
S&P/TSX composé RT CAD	5.0%	10.2%	26.4%	16.1%	15.0%	9.6%	9.2%	1/3/1977

Divulcation 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 Conservateur



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 6/30/2025 10 premiers avoirs : 12.66% Autre : 87.34%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada (Government of) 1.5%	2.30%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	2.30%	—	—	—	4/30/2025	—
Markit Cdx North American Investment Grade Index	2.10%	—	—	—	—	—
Dynamique Obligations à très crt F	2.10%	—	—	—	3/31/2025	—
Canada (Government of) 0.5%	1.48%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.48%	—	—	—	4/30/2025	—
Canada (Government of) 2%	1.29%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	1.29%	—	—	—	4/30/2025	—
Canadian Imperial Bank of Commerce 3.65%	1.00%	—	CAN	—	—	—
Dynamique Obligations à très crt F	1.00%	—	—	—	3/31/2025	—
The Toronto-Dominion Bank 5.49%	0.97%	—	CAN	—	—	—
Dynamique Obligations à très crt F	0.97%	—	—	—	3/31/2025	—
Merrill Lynch International Interest Rate Swap, Varia	0.96%	—	—	—	—	—
Dynamique Obligations à très crt F	0.96%	—	—	—	3/31/2025	—
Canadian Imperial Bank Of Commerce Interest Rate	0.89%	—	—	—	—	—
Dynamique Obligations à très crt F	0.89%	—	—	—	3/31/2025	—
Canada (Government of) 4%	0.85%	—	CAN	—	—	—
Dynamique Obligations à très crt F	0.85%	—	—	—	3/31/2025	—
Air Canada 4.63%	0.84%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.53%	—	—	—	4/30/2025	—
Lysander-Canso ttrs crt trm et tx var F	0.31%	—	—	—	4/30/2025	—