



Performance Conservateur

Aperçu du portefeuille

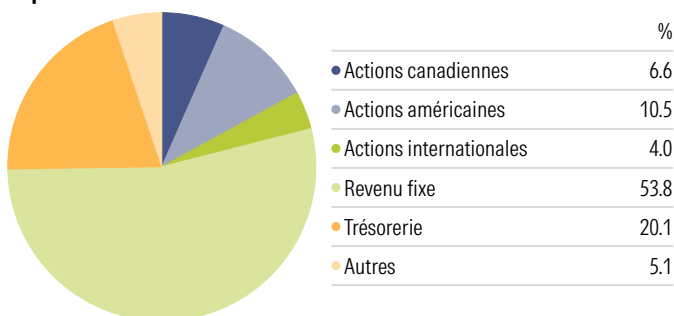
Frais de gestion moyen
0.91%

Rendement du portefeuille
3.21%

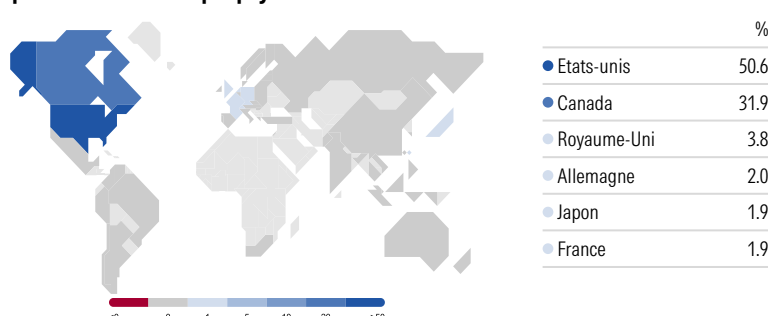
Date de création
4/10/2017

Indice de référence
Benchmark - Conservatrice

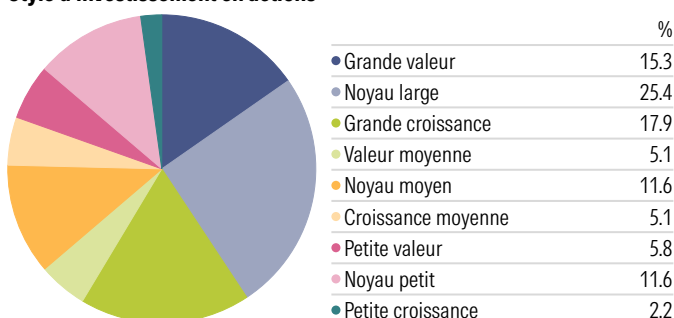
Répartition de l'actif



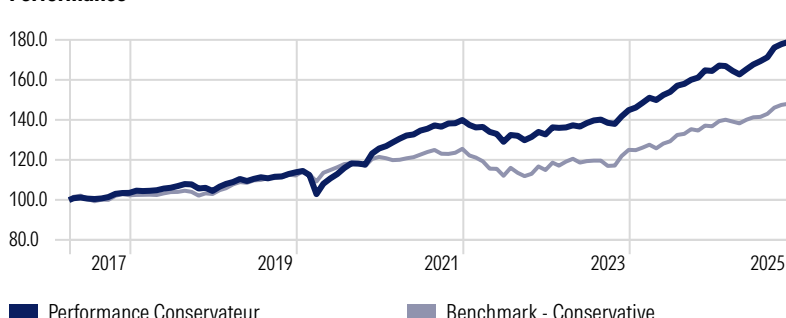
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

| Secteur | % |
|---------------------------|--------------|
| Cyclique | 37.7% |
| Matériaux de base | 5.8% |
| Consommation cyclique | 6.9% |
| Services financiers | 15.6% |
| Immobilier | 9.3% |
| Sensible | 48.0% |
| Services de communication | 8.2% |
| Énergie | 6.4% |
| Valeurs industrielles | 13.6% |
| Technologie | 19.8% |
| Défensif | 14.4% |
| Consommation défensive | 5.2% |
| Soins de la santé | 7.5% |
| Services publics | 1.6% |

Géographique des actions

| Région | % |
|-------------------------|--------------|
| Amériques | 83.0% |
| Canada | 31.9% |
| Etats-unis | 50.6% |
| Grande Europe | 12.3% |
| Danemark | 0.7% |
| France | 1.9% |
| Allemagne | 2.0% |
| Pays-Bas | 1.0% |
| Suisse | 1.5% |
| Royaume-Uni | 3.8% |
| Grande Asie | 4.7% |
| Australie | 0.2% |
| Japon | 1.9% |
| Région Emergente | 1.3% |

Rendements annualisés

| Période | Portefeuille | Benchmark |
|--------------------|--------------|-----------|
| 1 Mois | 0.6% | 0.4% |
| 3 Mois | 4.4% | 3.5% |
| 6 Mois | 8.2% | 5.7% |
| 1 an | 8.6% | 7.9% |
| 3 ans | 10.1% | 8.2% |
| 5 ans | 7.7% | 4.2% |
| 10 ans | — | 4.6% |
| Depuis la création | 6.9% | 4.5% |

Rendements par année civile

| Année | Portefeuille | Benchmark |
|--------------|--------------|-----------|
| Cumul annuel | 8.8% | 8.2% |
| 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

| Catégorie | % |
|---------------------------|-------|
| Gouvernement | 17.8% |
| Municipalités | 0.0% |
| Entreprises | 50.6% |
| Titres trisrés | 7.1% |
| Trésorerie et équivalents | 24.5% |

Statistiques sur le revenu fixe

| Métrique | Valeur |
|----------------------------|--------|
| Durée effective moyenne | — |
| Échéance effective moyenne | — |
| Coupon moyen | 4.3% |
| Qualité du crédit moyenne | BB |

Statistiques de risque et rendement du portefeuille

| Période | Écart-type | Capture à la hausse | Capture à la baisse | Perte max. |
|---------|------------|---------------------|---------------------|------------|
| 1 an | 4.2% | 119.3% | 175.3% | -2.6% |
| 3 ans | 3.9% | 97.9% | 42.4% | -2.6% |
| 5 ans | 4.4% | 100.0% | 40.6% | -7.8% |

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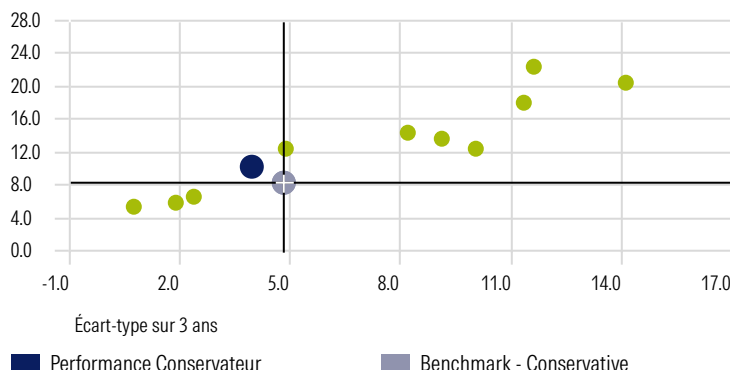
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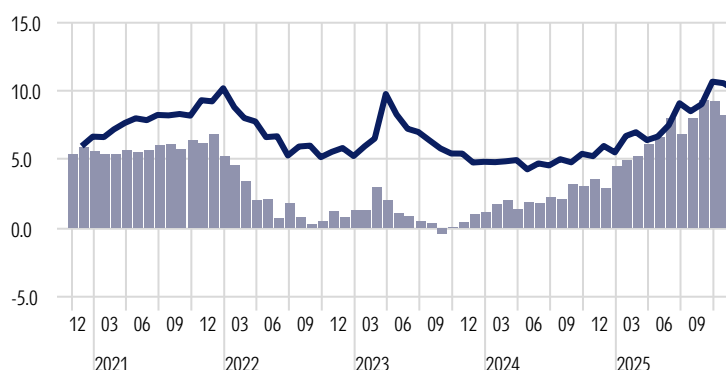
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Indice de référence
Benchmark - Conservatrice

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) | \$ 112,108 | \$ 256,214 | Canada | 59.5% | 97.7% |
| Multiples de valorisat | | | États-Unis 29.0% 1.2% | | |
| Cours/Valeur comptabl | 3.2 | 3.7 | Qualité de crédit | | |
| Cours/Flux monétaire | 14.8 | 16.8 | AAA | 20.9% | 43.1% |
| Cours/Bénéfice | 23.3 | 24.3 | AA | 12.8% | 30.9% |
| Cours/Ventes | 1.7 | 2.8 | A | 21.9% | 14.4% |
| Ratios financiers | | | BBB | 18.0% | 11.2% |
| Marge nette | 19.6% | 21.2% | BB | 5.2% | 0.0% |
| RDA | 9.5% | 13.9% | B | 5.7% | 0.0% |
| RCP | 24.7% | 29.8% | En dessous de B | 2.5% | 0.0% |
| ROIC | 18.3% | 24.7% | Non noté | 13.1% | 0.4% |

Rendement et risque sur 3 ans

| | Portefeuille | Benchmark |
|------------------|--------------|-----------|
| Écart-type | 3.9% | 4.8% |
| Écart-type perte | 1.6% | 2.5% |
| Ratio de Sharpe | 0.50 | 0.24 |
| Ratio de Sortino | 0.81 | 0.36 |
| Meilleur mois | 2.8% | 4.0% |
| Pire mois | -1.4% | -2.2% |
| Perte max. | -2.6% | -2.9% |

Rendement et risque sur 5 ans

| | Portefeuille | Benchmark |
|------------------|--------------|-----------|
| Écart-type | 4.4% | 5.4% |
| Écart-type perte | 2.6% | 3.2% |
| Ratio de Sharpe | 0.31 | -0.07 |
| Ratio de Sortino | 0.43 | -0.10 |
| Meilleur mois | 2.8% | 4.0% |
| Pire mois | -3.0% | -3.1% |
| Perte max. | -7.8% | -10.8% |

Titres du portefeuille

| Nom | Pondération | Cote de risque | Catégorie Morningstar | Frais de gestion | RFG | Rendement |
|--|-------------|----------------|--|------------------|-------|-----------|
| Pender Corporate Bond F | 25.3% | Faible à Moyen | Canada - Multi-Sector Fixed Income | 0.60% | 1.19% | 4.71% |
| Lysander-Canso valeur d'oblig de soc F | 17.7% | Bas | Canada - Revenu fixe de sociétés mondiales | 0.75% | 0.90% | 2.87% |
| Dynamique Obligations à très crt F | 16.7% | Bas | Canada - Produits de taux Canadiens de CT | 0.25% | 0.41% | 3.49% |
| Lysander-Canso trrs crt trm et tx var F | 11.8% | Bas | Canada - Revenu fixe de sociétés canadiennes | 0.45% | 0.68% | 3.07% |
| NCM Catégorie de croissance du revenu F | 5.2% | Moyen | Canada - Actions canadiennes équilibrées | 1.00% | 1.50% | 3.20% |
| TD indiciel américain F | 5.1% | Moyen | Canada - Actions américaines | 0.15% | 0.17% | 0.61% |
| NCM Cat mondiale de croiss du revenu F | 5.0% | Faible à Moyen | Canada - Actions mondiales équilibrées | 1.00% | 1.42% | 3.22% |
| TD alpha discipliné d'actions amér - F | 2.6% | Moyen | Canada - Actions américaines | 0.80% | 0.88% | 0.21% |
| Fonds Select mondial AGF F | 2.5% | Moyen | Canada - Action mondiale | 0.80% | 1.01% | 0.00% |
| Dynamique canadien de dividendes F | 2.5% | Faible à Moyen | Canada - Dividende et revenu d'Actions Canadiennes | 0.85% | 1.14% | 3.39% |
| Dynamique immobilier mondial série F | 2.0% | Moyen | Canada - Actions de l'immobilier | 1.00% | 1.23% | 3.13% |
| Canoe défensif actions internationales F | 2.0% | Faible à Moyen | Canada - International Equity | 0.75% | 1.15% | 0.18% |

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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% | 0.81 | 0.95 | 90.46 | 0.36 | 1.78 | 8 | 4 |
| 3 ans | 3.9% | 2.02 | 0.84 | 93.28 | 0.79 | 2.37 | 26 | 10 |
| 5 ans | 4.4% | 3.22 | 0.88 | 91.17 | 1.26 | 2.80 | 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 Conservateur | | 8.8 | 8.6 | 10.1 | 7.7 | — | 6.9 | 4/10/2017 |
| Canoe défensif actions internationales F | 2.0% | 1.1% | 1.8% | 9.0% | 6.1% | — | 9.6% | 1/3/2017 |
| Dynamique canadien de dividendes F | 2.5% | 16.7% | 12.7% | 12.3% | 14.0% | 10.9% | 8.5% | 4/5/2002 |
| Dynamique immobilier mondial série F | 2.0% | 5.9% | -0.9% | 4.9% | 4.8% | 5.2% | 5.6% | 1/12/2007 |
| Dynamique Obligations à très crt F | 16.7% | 3.7% | 4.0% | 5.3% | 3.3% | 2.6% | 2.4% | 9/6/2013 |
| Fonds Select mondial AGF F | 2.5% | 20.3% | 17.3% | 20.4% | 14.8% | 16.7% | 7.1% | 4/27/2000 |
| Lysander-Canso ttrs crt trm et tx var F | 11.8% | 3.9% | 4.0% | 5.9% | 3.3% | 3.1% | 3.0% | 9/18/2013 |
| Lysander-Canso valeur d'oblig de soc F | 17.7% | 4.2% | 4.2% | 6.5% | 5.6% | 6.2% | 6.5% | 12/23/2011 |
| NCM Cat mondiale de croiss du revenu F | 5.0% | 9.8% | 7.0% | 13.5% | 11.0% | 8.8% | 9.7% | 5/31/2011 |
| NCM Catégorie de croissance du revenu F | 5.2% | 18.2% | 16.8% | 14.3% | 13.7% | 9.4% | 9.6% | 12/30/2005 |
| Pender Corporate Bond F | 25.3% | 12.8% | 13.6% | 12.4% | 8.6% | 8.8% | 7.3% | 6/1/2009 |
| TD alpha discipliné d'actions amér - F | 2.6% | 11.6% | 11.9% | 18.0% | 16.8% | — | 15.2% | 9/13/2016 |
| TD indiciel américain F | 5.1% | 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 - Conservative | | 8.2 | 7.9 | 8.2 | 4.2 | 4.6 | 5.1 | 12/31/2011 |
| FTSE Canada d'obligations crt terme | 35.0% | 4.1% | 4.5% | 4.9% | 2.0% | 2.1% | 6.7% | 12/31/1979 |
| FTSE Canada obligataire universel | 40.0% | 4.0% | 3.3% | 4.4% | 0.0% | 2.1% | 6.5% | 12/31/1985 |
| Morningstar DM xNA NR CAD | 10.0% | 24.0% | 24.5% | 17.1% | 10.5% | 8.1% | 5.5% | 5/1/2015 |
| S&P 500 RT CAD | 10.0% | 14.2% | 14.5% | 21.7% | 17.0% | 15.0% | 9.3% | 1/31/2002 |
| S&P/TSX composé RT CAD | 5.0% | 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 Conservateur



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 11/30/2025 10 premiers avoirs : 11.25% Autre : 88.75%

| | Pondération portefeuille | Symbole | Pays | Secteur | Date du portefeuille | Pondération de l'indice |
|--|--------------------------|-------------|------------|--------------------|----------------------|-------------------------|
| Canada (Government of) 0.5% | 2.88% | — | CAN | — | — | — |
| Lysander-Canso ttrs crt trm et tx var F | 1.45% | — | — | — | 9/30/2025 | — |
| Lysander-Canso valeur d'oblig de soc F | 1.43% | — | — | — | 6/30/2025 | — |
| Canada (Government of) 1.5% | 2.16% | — | CAN | — | — | — |
| Lysander-Canso valeur d'oblig de soc F | 2.16% | — | — | — | 6/30/2025 | — |
| Canadian Imperial Bank of Commerce 3.65% | 0.99% | — | CAN | — | — | — |
| Dynamique Obligations à très crt F | 0.99% | — | — | — | 8/31/2025 | — |
| Wells Fargo & Co. 5.08% | 0.86% | — | USA | — | — | — |
| Dynamique Obligations à très crt F | 0.86% | — | — | — | 8/31/2025 | — |
| Air Canada 4.63% | 0.85% | — | CAN | — | — | — |
| Lysander-Canso valeur d'oblig de soc F | 0.52% | — | — | — | 6/30/2025 | — |
| Lysander-Canso ttrs crt trm et tx var F | 0.32% | — | — | — | 9/30/2025 | — |
| Bank NS Halifax 3.73% | 0.73% | — | CAN | — | — | — |
| Lysander-Canso ttrs crt trm et tx var F | 0.70% | — | — | — | 9/30/2025 | — |
| Lysander-Canso valeur d'oblig de soc F | 0.03% | — | — | — | 6/30/2025 | — |
| Merrill Lynch International Interest Rate Swap, Varia | 0.71% | — | — | — | — | — |
| Dynamique Obligations à très crt F | 0.71% | — | — | — | 8/31/2025 | — |
| Microsoft Corp | 0.70% | MSFT | USA | Technologie | — | 4.20% |
| TD alpha discipliné d'actions amér - F | 0.22% | — | — | — | 6/30/2025 | — |
| TD indiciel américain F | 0.21% | — | — | — | 6/30/2025 | — |
| TD U.S. Equity Index ETF | 0.13% | TPU | CAN | — | 11/30/2025 | — |
| NCM Cat mondiale de croiss du revenu F | 0.12% | — | — | — | 10/31/2025 | — |
| Dynamique canadien de dividendes F | 0.03% | — | — | — | 8/31/2025 | — |
| Kipling Global Enhanced Growth M | 0.00% | — | CAN | — | 9/30/2025 | — |
| NVIDIA Corp | 0.69% | NVDA | USA | Technologie | — | 5.21% |
| TD indiciel américain F | 0.21% | — | — | — | 6/30/2025 | — |
| TD alpha discipliné d'actions amér - F | 0.19% | — | — | — | 6/30/2025 | — |
| TD U.S. Equity Index ETF | 0.14% | TPU | CAN | — | 11/30/2025 | — |
| Fonds Select mondial AGF F | 0.14% | — | — | — | 10/31/2025 | — |
| Kipling Global Enhanced Growth M | 0.00% | — | CAN | — | 9/30/2025 | — |
| Toronto Dominion Bank FRN 3.61% | 0.67% | — | CAN | — | — | — |
| Lysander-Canso ttrs crt trm et tx var F | 0.67% | — | — | — | 9/30/2025 | — |