



# Performance Conservateur

## Aperçu du portefeuille

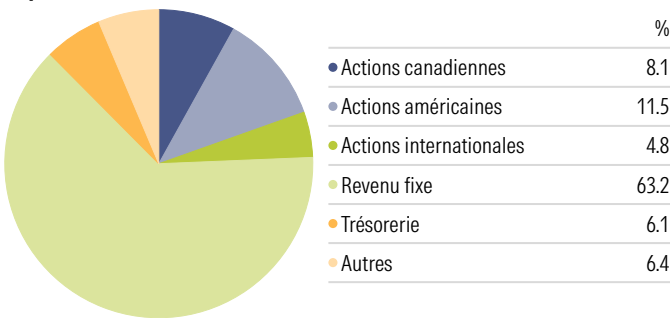
Frais de gestion moyen  
0.86%

Rendement du portefeuille  
3.02%

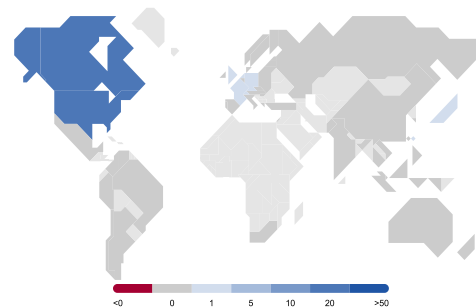
Date de création  
4/10/2017

Indice de référence  
Benchmark - Conservatrice

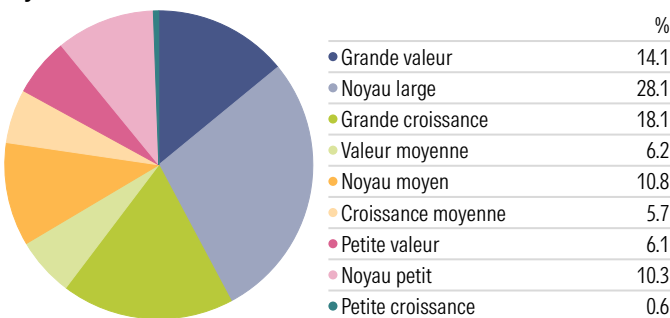
### Répartition de l'actif



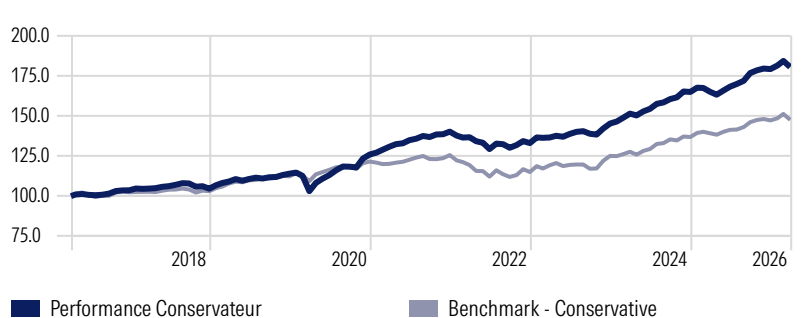
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

Catégorie	%
<b>Cyclique</b>	<b>37.0%</b>
Matériaux de base	5.2%
Consommation cyclique	6.7%
Services financiers	15.4%
Immobilier	9.6%
<b>Sensible</b>	<b>47.5%</b>
Services de communication	6.4%
Énergie	8.0%
Valeurs industrielles	15.6%
Technologie	17.5%
<b>Défensif</b>	<b>15.5%</b>
Consommation défensive	6.1%
Soins de la santé	8.0%
Services publics	1.4%

### Géographique des actions

Région	%
<b>Amériques</b>	<b>81.6%</b>
Canada	33.5%
Etats-unis	47.8%
<b>Grande Europe</b>	<b>13.9%</b>
Danemark	0.6%
France	1.9%
Allemagne	1.3%
Pays-Bas	1.3%
Suisse	1.8%
Royaume-Uni	3.9%
<b>Grande Asie</b>	<b>4.5%</b>
Australie	0.2%
Japon	2.2%
<b>Région Emergente</b>	<b>2.2%</b>

### Rendements annualisés

Horizon	Portefeuille	Benchmark
1 Mois	-2.1%	-2.4%
3 Mois	0.7%	0.2%
6 Mois	2.1%	1.0%
1 an	9.4%	6.0%
3 ans	9.7%	7.4%
5 ans	6.6%	4.2%
10 ans	—	4.5%
Depuis la création	6.7%	4.3%

### Rendements par année civile

Année	Portefeuille	Benchmark
Cumul annuel	0.7%	0.2%
2025	8.6%	7.6%
2024	13.6%	9.4%
2023	9.1%	8.7%
2022	-5.1%	-8.4%
2021	11.3%	3.3%
2020	10.5%	8.2%
2019	8.9%	9.0%
2018	1.0%	0.6%
2017	—	4.5%

### Répartition du revenu fixe

Catégorie	%
Gouvernement	22.1%
Municipalités	0.0%
Entreprises	61.7%
Titres titrisés	10.9%
Trésorerie et équivalents	5.3%

### Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.4%
Qualité du crédit moyenne	AA

### Statistiques de risque et rendement du portefeuille

Horizon	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.5%	129.6%	91.1%	-2.1%
3 ans	4.0%	105.0%	51.9%	-2.6%
5 ans	4.5%	95.4%	53.4%	-7.8%

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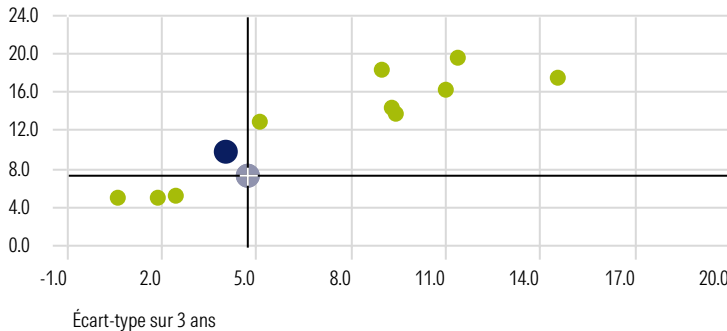
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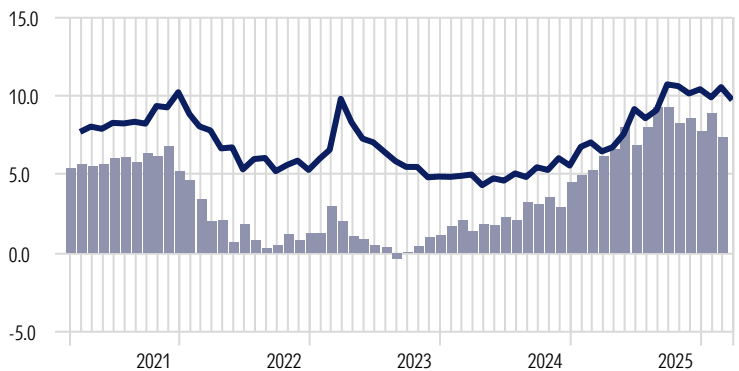
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Indice de référence  
Benchmark - Conservatrice

### Rendement-risque sur 3 ans



### Rendements glissants sur 3 ans



### Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
<b>Taille</b>			<b>Géographie</b>		
Cap. bours. moy. (M)	\$ 91,391	\$ 230,281	Canada	61.4%	97.7%
<b>Multiples de valorisat</b>			États-Unis		
Cours/Valeur comptabl	3.2	3.5		27.0%	1.4%
Cours/Flux monétaire	14.6	15.9	<b>Qualité de crédit</b>		
Cours/Bénéfice	23.3	23.0	AAA	22.2%	44.7%
Cours/Ventes	2.6	2.7	AA	14.7%	30.0%
<b>Ratios financiers</b>			BBB	19.0%	10.9%
Marge nette	22.0%	21.5%	BB	3.2%	0.0%
RDA	10.8%	14.0%	B	5.3%	0.0%
RCP	24.8%	29.6%	En dessous de B	1.4%	0.0%
ROIC	19.6%	24.3%	Non noté	14.5%	0.6%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	4.0%	4.7%
Écart-type perte	2.2%	2.9%
Ratio de Sharpe	0.45	0.15
Ratio de Sortino	0.67	0.21
Meilleur mois	2.8%	4.0%
Pire mois	-2.1%	-2.4%
Perte max.	-2.6%	-2.9%

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	4.5%	5.6%
Écart-type perte	2.7%	3.3%
Ratio de Sharpe	—	-0.16
Ratio de Sortino	—	-0.21
Meilleur mois	2.8%	4.0%
Pire mois	-2.9%	-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 I	25.8%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.23%
Lysander-Canso valeur d'oblig de soc F	17.4%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.96%
Dynamique Obligations à très crt F	16.8%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.01%
Lysander-Canso trrs crt trm et tx var F	11.7%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.10%
NCM Catégorie de croissance du revenu F	5.7%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.93%
NCM Cat mondiale de croiss du revenu F	5.1%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.22%
TD indiciel américain F	4.8%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.84%
Dynamique canadien de dividendes F	2.6%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.02%
TD alpha discipliné d'actions amér - F	2.4%	Moyen	Canada - Actions américaines	0.80%	0.88%	0.00%
Fonds Select mondial AGF F	2.4%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
Dynamique immobilier mondial série F	2.0%	Moyen	Canada - Actions de l'immobilier	1.00%	1.23%	2.32%
Canoe défensif actions internationales F	1.8%	Faible à Moyen	Canada - International Equity	0.75%	1.14%	0.44%

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## Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	4.5%	3.51	—	96.86	2.60	1.29	9	3
3 ans	4.0%	2.33	—	94.55	1.16	2.05	26	10
5 ans	4.5%	2.08	—	93.47	0.97	2.52	40	20
10 ans	—	—	—	—	—	—	—	—

## Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
<b>Performance Conservateur</b>		<b>0.7</b>	<b>9.4</b>	<b>9.7</b>	<b>6.6</b>	<b>—</b>	<b>6.7</b>	<b>4/10/2017</b>
Pender Corporate Bond I	<b>25.8%</b>	2.1%	13.5%	13.0%	7.7%	9.1%	7.2%	6/30/2014
Lysander-Canso valeur d'oblig de soc F	<b>17.4%</b>	-0.4%	3.1%	5.2%	3.7%	6.3%	6.3%	12/23/2011
Dynamique Obligations à très crt F	<b>16.8%</b>	0.6%	3.4%	4.9%	3.4%	2.7%	2.4%	9/6/2013
Lysander-Canso trrs crt trm et tx var F	<b>11.7%</b>	-0.3%	2.5%	5.0%	2.9%	3.1%	2.9%	9/18/2013
NCM Catégorie de croissance du revenu F	<b>5.7%</b>	9.3%	34.7%	18.3%	12.6%	10.7%	9.9%	12/30/2005
NCM Cat mondiale de croiss du revenu F	<b>5.1%</b>	1.8%	16.4%	14.4%	10.2%	9.6%	9.6%	5/31/2011
TD indiciel américain F	<b>4.8%</b>	-3.1%	13.9%	19.6%	13.7%	14.5%	7.1%	11/1/2000
Dynamique canadien de dividendes F	<b>2.6%</b>	2.9%	19.1%	13.8%	12.3%	11.3%	8.5%	4/5/2002
TD alpha discipliné d'actions amér - F	<b>2.4%</b>	-4.0%	12.6%	16.1%	13.6%	—	14.1%	9/13/2016
Fonds Select mondial AGF F	<b>2.4%</b>	-3.9%	16.2%	17.5%	11.4%	17.3%	6.7%	4/27/2000
Dynamique immobilier mondial série F	<b>2.0%</b>	0.6%	3.1%	4.3%	3.5%	5.2%	5.5%	1/12/2007
Canoe défensif actions internationales F	<b>1.8%</b>	-7.6%	-5.2%	3.6%	4.5%	—	8.3%	1/3/2017

## 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 - Conservative</b>		<b>0.2</b>	<b>6.0</b>	<b>7.4</b>	<b>4.2</b>	<b>4.5</b>	<b>5.0</b>	<b>12/31/2011</b>
FTSE Canada obligataire universel	<b>40.0%</b>	0.2%	0.8%	3.5%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	<b>35.0%</b>	0.3%	2.4%	4.3%	2.0%	2.0%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	<b>10.0%</b>	0.7%	18.7%	14.9%	9.8%	9.4%	5.5%	5/1/2015
S&P 500 RT CAD	<b>10.0%</b>	-2.6%	14.2%	19.5%	14.4%	15.0%	9.0%	1/31/2002
S&P/TSX composé RT CAD	<b>5.0%</b>	3.9%	34.8%	21.2%	15.2%	12.9%	9.4%	1/3/1977

## Divulgarion 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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## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 3/31/2026 10 premiers avoirs : 9.19% Autre : 90.81%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Canada (Government of) 3.25%</b>	<b>1.38%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.38%	—	—	—	3/31/2026	—
<b>Canada (Government of) 3%</b>	<b>1.17%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.17%	—	—	—	3/31/2026	—
<b>Canada (Government of) 2.75%</b>	<b>1.15%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.15%	—	—	—	3/31/2026	—
<b>Canada Housing Trust No.1 3.6%</b>	<b>0.86%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.86%	—	—	—	3/31/2026	—
<b>Wells Fargo &amp; Co. 5.08%</b>	<b>0.82%</b>	—	<b>USA</b>	—	—	—
Dynamique Obligations à très crt F	0.82%	—	—	—	12/31/2025	—
<b>Lysander-Canso Strategic Loan Fund - 888o</b>	<b>0.81%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.81%	—	—	—	3/31/2026	—
<b>Canada (Government of) 0.5%</b>	<b>0.78%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.78%	—	—	—	3/31/2026	—
<b>Canadian Imperial Bank of Commerce 3.65%</b>	<b>0.77%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	0.77%	—	—	—	12/31/2025	—
<b>NHA Mortgage Backed Securities 3.29%</b>	<b>0.76%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.76%	—	—	—	3/31/2026	—
<b>Canada (Government of) 1.25%</b>	<b>0.71%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	0.71%	—	—	—	12/31/2025	—