



# Performance Conservateur

## Aperçu du portefeuille

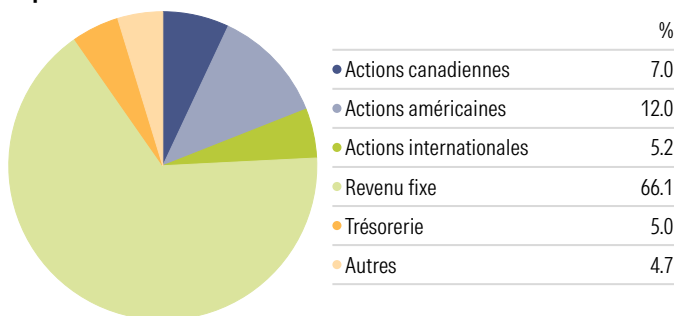
Frais de gestion moyen  
0.78%

Rendement du portefeuille  
2.97%

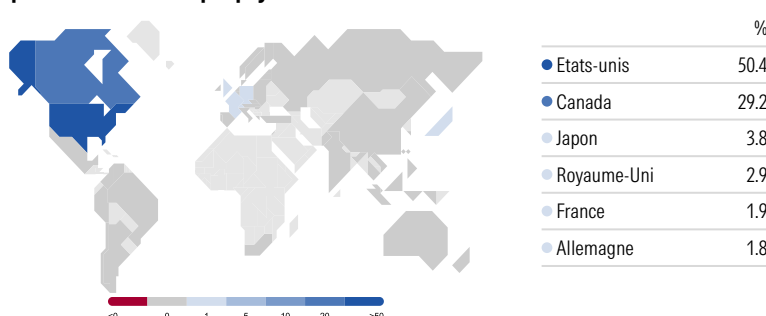
Date de création  
4/10/2017

Indice de référence  
Benchmark - Conservatrice

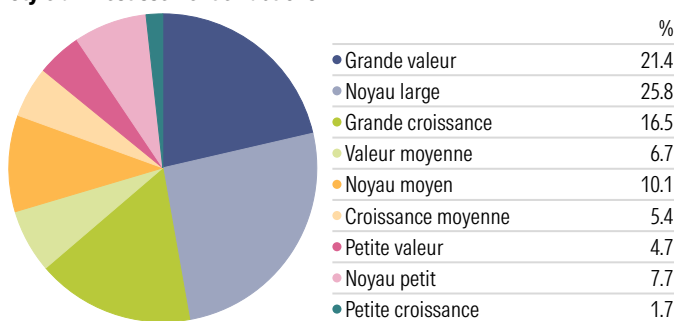
### Répartition de l'actif



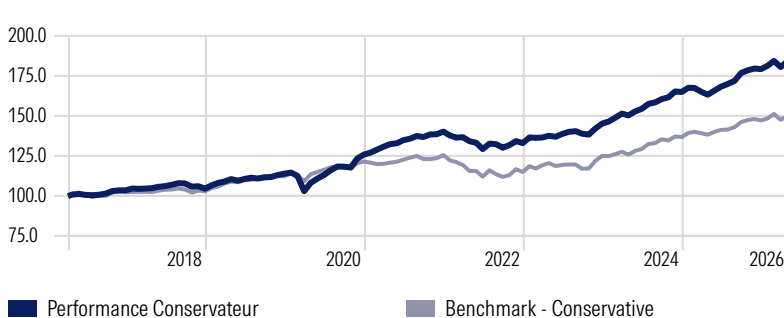
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

### Géographique des actions

### Rendements annualisés

### Rendements par année civile

Sectorielle des actions		Géographique des actions		Rendements annualisés			Rendements par année civile		
Cyclique	32.8%	Amériques	80.5%	Portefeuille	Benchmark	Cumul annuel	Portefeuille	Benchmark	
Matériaux de base	6.2%	Canada	29.2%	1 Mois	1.9%	1.5%	2025	8.6%	7.6%
Consommation cyclique	8.4%	Etats-unis	50.4%	3 Mois	1.4%	0.9%	2024	13.6%	9.4%
Services financiers	15.1%	<b>Grande Europe</b>	<b>12.4%</b>	6 Mois	3.0%	1.6%	2023	9.1%	8.7%
Immobilier	3.1%	Danemark	0.7%	1 an	12.6%	8.3%	2022	-5.1%	-8.4%
<b>Sensible</b>	<b>51.7%</b>	France	1.9%	3 ans	10.1%	7.5%	2021	11.3%	3.3%
Services de communication	7.3%	Allemagne	1.8%	5 ans	6.8%	4.4%	2020	10.5%	8.2%
Énergie	11.1%	Pays-Bas	0.8%	10 ans	—	4.7%	2020	10.5%	8.2%
Valeurs industrielles	14.6%	Suisse	1.1%	Depuis la création	6.9%	4.4%	2019	8.9%	9.0%
Technologie	18.8%	Royaume-Uni	2.9%				2018	1.0%	0.6%
<b>Défensif</b>	<b>15.5%</b>	<b>Grande Asie</b>	<b>7.1%</b>				2017	—	4.5%
Consommation défensive	6.6%	Australie	0.6%						
Soins de la santé	7.1%	Japon	3.8%						
Services publics	1.8%	<b>Région Emergente</b>	<b>2.7%</b>						

### Répartition du revenu fixe

### Statistiques sur le revenu fixe

### Statistiques de risque et rendement du portefeuille

Répartition du revenu fixe		Statistiques sur le revenu fixe		Statistiques de risque et rendement du portefeuille				
Actif	%	Metric	Value	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.	
Gouvernement	25.3%	Durée effective moyenne	—	1 an	4.2%	128.4%	74.8%	-2.1%
Municipalités	0.0%	Échéance effective moyenne	—	3 ans	4.1%	107.1%	51.9%	-2.6%
Entreprises	62.8%	Coupon moyen	4.4%	5 ans	4.5%	95.0%	53.4%	-7.8%
Titres titrisés	8.0%	Qualité du crédit moyenne	A					
Trésorerie et équivalents	3.8%							

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# Performance Conservateur

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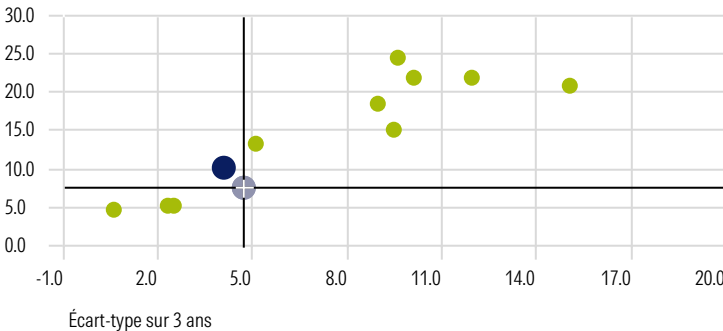
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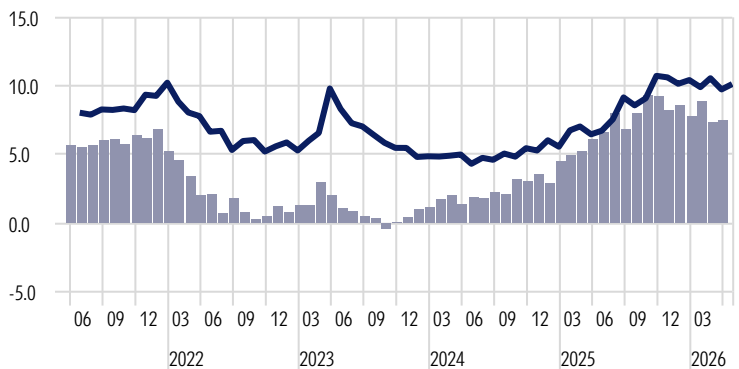
### Rendement-risque sur 3 ans



■ Performance Conservateur

■ Benchmark - Conservatrice

### Rendements glissants sur 3 ans



### Analyse fondamentale

Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark
<b>Taille</b>			<b>Géographie</b>		
Cap. bours. moy. (M)	\$ 133,277	\$ 245,214	Canada	67.1%	97.6%
<b>Multiples de valorisat</b>			États-Unis 23.7% 1.4%		
Cours/Valeur comptabl	3.1	3.6	<b>Qualité de crédit</b>		
Cours/Flux monétaire	13.2	16.3	AAA	20.7%	44.4%
Cours/Bénéfice	22.7	23.2	AA	12.3%	30.2%
Cours/Ventes	2.2	2.7	A	17.6%	13.9%
<b>Ratios financiers</b>			BBB	28.9%	10.7%
Marge nette	20.2%	22.0%	BB	2.5%	0.0%
RDA	11.6%	14.6%	B	4.5%	0.0%
RCP	25.3%	29.9%	En dessous de B	0.7%	0.0%
ROIC	19.2%	25.0%	Non noté	12.9%	0.8%

### Rendement et risque sur 3 ans

	Portfeuille	Benchmark
Écart-type	4.1%	4.7%
Écart-type perte	2.2%	2.9%
Ratio de Sharpe	0.60	0.27
Ratio de Sortino	0.93	0.39
Meilleur mois	2.8%	4.0%
Pire mois	-2.1%	-2.4%
Perte max.	-2.6%	-2.9%

### Rendement et risque sur 5 ans

	Portfeuille	Benchmark
Écart-type	4.5%	5.6%
Écart-type perte	2.7%	3.3%
Ratio de Sharpe	0.10	-0.14
Ratio de Sortino	0.13	-0.19
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	19.9%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.09%
Lysander-Canso valeur d'oblig de soc F	19.8%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.93%
Dynamique Obligations à très crt F	16.3%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	2.98%
Fidelity Canadian S/T Cprt Bd ETF F	14.8%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.77%
TD indiciel américain F	8.4%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.78%
NCM Catégorie de croissance du revenu F	5.0%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.92%
NCM Cat mondiale de croiss du revenu F	4.6%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.11%
Fonds Select mondial AGF F	4.2%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
NCM canadien de base F	1.5%	Moyen	Canada - Actions canadiennes	0.75%	1.53%	1.69%
BMO Fonds de croissance et de revenu - F	1.5%	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.50%	0.61%	2.98%
Fidelity FNB indic Divid intern élevés F	1.5%	Moyen	Canada - International Equity	0.45%	0.74%	3.22%
Brandes actions internationales F	1.0%	Moyen	Canada - International Equity	0.80%	1.16%	1.11%

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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	4.2%	4.06	0.97	98.01	4.11	1.04	10	2
3 ans	4.1%	2.68	0.89	94.95	1.31	2.02	26	10
5 ans	4.5%	2.05	0.87	93.62	0.95	2.51	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>2.6</b>	<b>12.6</b>	<b>10.1</b>	<b>6.8</b>	<b>—</b>	<b>6.9</b>	<b>4/10/2017</b>
Pender Corporate Bond I	<b>19.9%</b>	3.6%	18.8%	13.3%	7.9%	8.9%	7.2%	6/30/2014
Lysander-Canso valeur d'oblig de soc F	<b>19.8%</b>	0.4%	3.5%	5.3%	3.6%	6.0%	6.3%	12/23/2011
Dynamique Obligations à très crt F	<b>16.3%</b>	0.9%	3.7%	4.7%	3.5%	2.7%	2.4%	9/6/2013
Fidelity Canadian S/T Cprt Bd ETF F	<b>14.8%</b>	0.6%	3.4%	5.3%	2.6%	—	2.8%	9/25/2019
TD indiciel américain F	<b>8.4%</b>	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
NCM Catégorie de croissance du revenu F	<b>5.0%</b>	10.2%	35.9%	18.5%	11.9%	10.6%	9.9%	12/30/2005
NCM Cat mondiale de croiss du revenu F	<b>4.6%</b>	6.0%	21.1%	15.2%	10.3%	9.9%	9.8%	5/31/2011
Fonds Select mondial AGF F	<b>4.2%</b>	4.0%	26.0%	20.8%	12.9%	18.6%	7.0%	4/27/2000
NCM canadien de base F	<b>1.5%</b>	8.7%	43.5%	24.5%	16.6%	11.9%	12.3%	2/16/2016
BMO Fonds de croissance et de revenu - F	<b>1.5%</b>	8.7%	32.4%	21.7%	16.1%	11.8%	11.1%	1/2/2001
Fidelity FNB indic Divid intern élevés F	<b>1.5%</b>	8.2%	29.6%	18.2%	14.1%	—	8.6%	9/18/2018
Brandes actions internationales F	<b>1.0%</b>	5.6%	26.8%	21.2%	15.8%	10.8%	6.8%	7/2/2002

## 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>1.8</b>	<b>8.3</b>	<b>7.5</b>	<b>4.4</b>	<b>4.7</b>	<b>5.1</b>	<b>12/31/2011</b>
FTSE Canada obligataire universel	<b>40.0%</b>	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	<b>35.0%</b>	0.3%	2.4%	4.2%	2.0%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	<b>10.0%</b>	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
S&P 500 RT CAD	<b>10.0%</b>	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
S&P/TSX composé RT CAD	<b>5.0%</b>	7.9%	40.1%	21.5%	15.5%	12.8%	9.5%	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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## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 4/30/2026 10 premiers avoirs : 11.21% Autre : 88.79%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>B02303378 Irs Cad R V 06mc, 302303378_flo Ccpois</b>	<b>1.62%</b>	—	—	—	—	—
Dynamique Obligations à très crt F	1.62%	—	—	—	1/31/2026	—
<b>Canada (Government of) 3.25%</b>	<b>1.34%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.34%	—	—	—	4/30/2026	—
<b>Canada (Government of) 3%</b>	<b>1.32%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.32%	—	—	—	4/30/2026	—
<b>Canada (Government of) 2.75%</b>	<b>1.29%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.29%	—	—	—	4/30/2026	—
<b>Canada (Government of) 1.25%</b>	<b>1.19%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	1.19%	—	—	—	1/31/2026	—
<b>Canada Housing Trust No.1 3.6%</b>	<b>0.97%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.97%	—	—	—	4/30/2026	—
<b>Lysander-Canso Strategic Loan Fund - 888o</b>	<b>0.92%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.92%	—	—	—	4/30/2026	—
<b>Canadian Imperial Bank of Commerce 3.65%</b>	<b>0.91%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	0.71%	—	—	—	1/31/2026	—
Fidelity Canadian S/T Cprt Bd ETF F	0.19%	—	—	—	12/31/2025	—
<b>NVIDIA Corp</b>	<b>0.84%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>5.89%</b>
TD indiciel américain F	0.37%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.26%	TPU	CAN	—	4/30/2026	—
Fonds Select mondial AGF F	0.21%	—	—	—	3/31/2026	—
<b>Canada (Government of) 2.75%</b>	<b>0.83%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	0.83%	—	—	—	1/31/2026	—