



Performance Conservateur

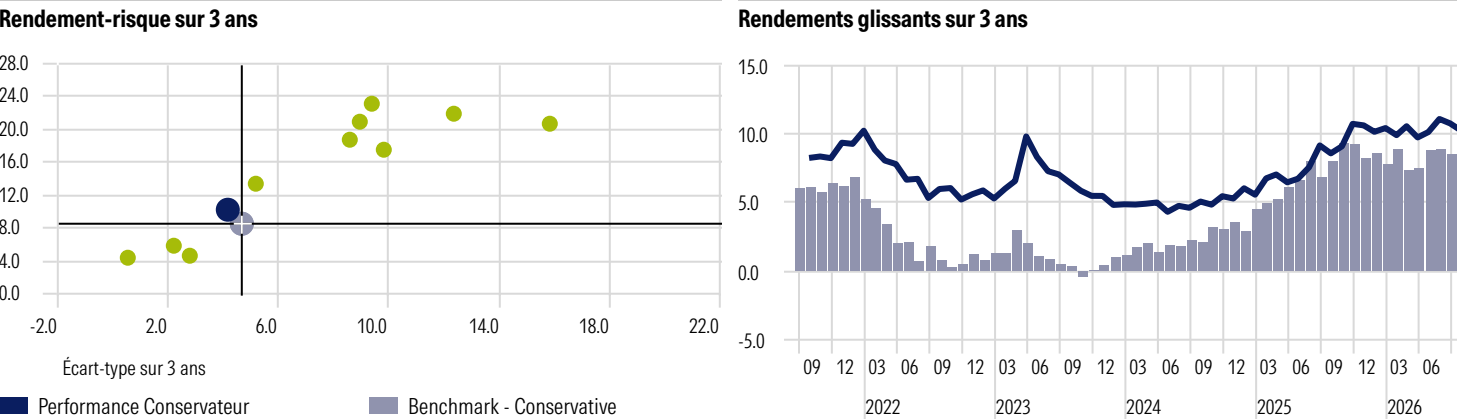
Aperçu du portefeuille

Frais de gestion moyen
0.78%

Rendement du portefeuille
3.06%

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	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark		Portfeuille	Benchmark		Portfeuille	Benchmark
Taille			Géographie			Écart-type	4.2%	4.7%	Écart-type	4.6%	5.7%
Cap. bours. moy. (M)	\$ 139,342	\$ 282,257	Canada	66.7%	96.6%	Écart-type perte	2.2%	2.8%	Écart-type perte	2.6%	3.3%
Multiples de valorisati			États-Unis	24.6%	2.4%	Ratio de Sharpe	0.37	0.16	Ratio de Sharpe	0.03	-0.20
Cours/Valeur comptable	3.2	3.9	Qualité de crédit			Ratio de Sortino	0.55	0.23	Ratio de Sortino	0.04	-0.27
Cours/Flux monétaire	13.9	16.7	AAA	20.7%	44.9%	Meilleur mois	2.8%	4.0%	Meilleur mois	2.8%	4.0%
Cours/Bénéfice	22.6	23.1	AA	12.9%	30.0%	Pire mois	-2.1%	-2.4%	Pire mois	-2.9%	-3.1%
Cours/Ventes	1.7	3.0	A	17.2%	13.4%	Perte max.	-2.6%	-2.4%	Perte max.	-7.8%	-10.8%
Ratios financiers			BBB	27.3%	10.6%						
Marge nette	21.2%	23.9%	BB	3.1%	0.0%						
RDA	12.2%	15.4%	B	3.6%	0.0%						
RCP	27.0%	31.5%	En dessous de B	0.9%	0.0%						
ROIC	21.6%	27.7%	Non noté	14.3%	1.0%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond I	19.8%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.56%
Lysander-Canso valeur d'oblig de soc F	19.3%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.04%
Dynamique Obligations à très crt F	16.1%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	2.92%
Fidelity Canadian S/T Cpt Bd ETF F	14.6%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.80%
TD indiciel américain F	8.9%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.72%
NCM Catégorie de croissance du revenu F	5.1%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.82%
NCM Cat mondiale de croiss du revenu F	4.9%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.90%
Fonds Select mondial AGF F	4.1%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
BMO Fonds de croissance et de revenu - F	1.6%	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.50%	0.61%	2.83%
Fidelity FNB indic Divid intern élevés F	1.6%	Moyen	Canada - International Equity	0.45%	0.74%	3.60%
NCM canadien de base F	1.6%	Moyen	Canada - Actions canadiennes	0.75%	1.53%	2.84%
Brandes actions internationales F	1.1%	Moyen	Canada - International Equity	0.80%	1.16%	1.00%

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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	4.6%	2.12	1.02	98.36	2.32	1.02	9	3
3 ans	4.2%	1.71	0.90	95.30	0.90	1.92	26	10
5 ans	4.6%	1.99	0.88	93.54	0.95	2.51	39	21
10 ans	—	—	—	—	—	—	—	—

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Performance Conservateur		4.7	10.4	10.2	6.7	—	6.9	4/10/2017
Pender Corporate Bond I	19.8%	5.0%	16.9%	13.3%	7.9%	8.4%	7.2%	6/30/2014
Lysander-Canso valeur d'oblig de soc F	19.3%	-0.4%	1.0%	4.6%	2.9%	5.7%	6.1%	12/23/2011
Dynamique Obligations à très crt F	16.1%	1.7%	3.1%	4.5%	3.6%	2.7%	2.4%	9/6/2013
Fidelity Canadian S/T Cprt Bd ETF F	14.6%	1.2%	2.8%	5.8%	2.7%	—	2.8%	9/25/2019
TD indiciel américain F	8.9%	12.3%	20.3%	21.8%	14.8%	15.5%	7.6%	11/1/2000
NCM Catégorie de croissance du revenu F	5.1%	14.9%	30.6%	18.8%	12.2%	10.4%	10.0%	12/30/2005
NCM Cat mondiale de croiss du revenu F	4.9%	15.0%	20.4%	17.4%	10.7%	10.4%	10.3%	5/31/2011
Fonds Select mondial AGF F	4.1%	5.2%	8.0%	20.6%	12.4%	16.8%	7.0%	4/27/2000
BMO Fonds de croissance et de revenu - F	1.6%	15.6%	27.1%	23.1%	16.7%	11.9%	11.3%	1/2/2001
Fidelity FNB indic Divid intern élevés F	1.6%	18.0%	31.9%	21.0%	15.6%	—	9.5%	9/18/2018
NCM canadien de base F	1.6%	14.1%	32.9%	26.3%	16.2%	11.7%	12.5%	2/16/2016
Brandes actions internationales F	1.1%	16.6%	30.9%	23.7%	17.3%	11.4%	7.2%	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
Benchmark - Conservative		3.9	8.1	8.5	4.3	4.5	5.1	12/31/2011
FTSE Canada obligataire universel	40.0%	0.7%	2.6%	4.3%	0.3%	1.5%	6.3%	12/31/1985
FTSE Canada d'obligations crt terme	35.0%	1.1%	2.8%	4.9%	2.1%	2.0%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	10.0%	13.7%	25.6%	18.3%	11.3%	10.2%	5.9%	5/1/2015
S&P 500 RT CAD	10.0%	12.7%	21.3%	21.9%	15.5%	16.1%	9.5%	1/31/2002
S&P/TSX composé RT CAD	5.0%	12.5%	32.3%	22.9%	14.9%	12.7%	9.5%	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.

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Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 7/31/2026 10 premiers avoirs : 10.00% Autre : 90.00%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
B02303378 Irs Cad R V 06mc, 302303378_flo Ccpois	1.46%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.46%	—	—	—	4/30/2026	—
Canada (Government of) 3.25%	1.29%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	1.29%	—	—	—	6/30/2026	—
Canada (Government of) 3%	1.27%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	1.27%	—	—	—	6/30/2026	—
Canada (Government of) 1.25%	1.00%	—	CAN	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.00%	—	—	—	4/30/2026	—
Canada (Government of) 2.75%	0.91%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.91%	—	—	—	6/30/2026	—
Lysander-Canso Strategic Loan Fund - 888o	0.88%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.88%	—	—	—	6/30/2026	—
NVIDIA Corp	0.86%	NVDA	USA	Technologie	—	5.16%
TD US Index F	0.39%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	7/31/2026	—
AGF Global Select Series F	0.21%	—	—	—	6/30/2026	—
Canada (Government of) 2.5%	0.78%	—	CAN	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.78%	—	—	—	4/30/2026	—
B06711974 Irs Cad R V 06mc, 306711974_flo Ccpois	0.78%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.78%	—	—	—	4/30/2026	—
B06895856 Irs Cad R V 06mc, 306895856_flo Ccpois	0.78%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.78%	—	—	—	4/30/2026	—