Performance Équilibré

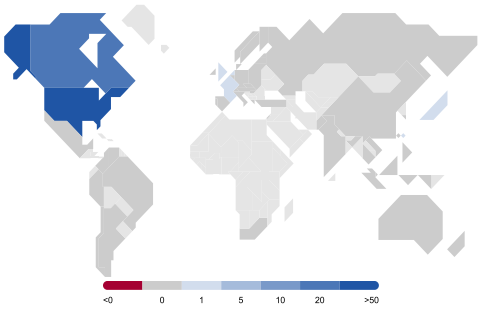
Aperçu du portefeuille

Frais de gestion moyen	Rendement du portefeuille	Date de création	Indice de référence
0.89%	2.35%	4/10/2017	Benchmark - Balanced

Répartition de l'actif

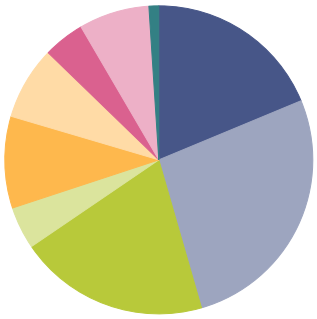
	%
Actions canadiennes	16.9
Actions américaines	31.6
Actions internationales	11.6
Revenu fixe	31.7
Trésorerie	4.0
Autres	4.2

Exposition aux actions par pays



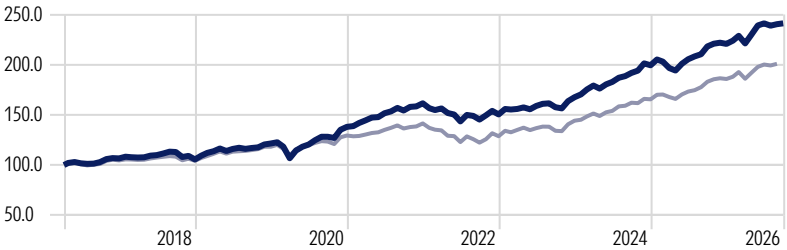
	%
Etats-unis	52.7
Canada	28.2
Japon	3.6
Royaume-Uni	2.7
France	1.8
Taïwan	1.3

Style d'investissement en actions



	%
Grande valeur	18.7
Noyau large	26.8
Grande croissance	20.0
Valeur moyenne	4.5
Noyau moyen	9.6
Croissance moyenne	7.7
Petite valeur	4.3
Noyau petit	7.4
Petite croissance	1.0

Performance



Performance Équilibré — Benchmark - Balanced

Sectorielle des actions

Cyclique	**32.1%**
Matériaux de base	3.9%
Consommation cyclique	9.6%
Services financiers	15.3%
Immobilier	3.2%
Sensible	**52.1%**
Services de communication	6.7%
Énergie	8.6%
Valeurs industrielles	12.5%
Technologie	24.3%
Défensif	**15.8%**
Consommation défensive	6.4%
Soins de la santé	7.8%
Services publics	1.6%

Géographique des actions

Amériques	**82.1%**
Canada	28.2%
Etats-unis	52.7%
Grande Europe	**10.3%**
Danemark	0.7%
France	1.8%
Allemagne	0.9%
Pays-Bas	1.2%
Suisse	1.0%
Royaume-Uni	2.7%
Grande Asie	**7.5%**
Australie	0.5%
Japon	3.6%
Région Emergente	**1.6%**

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	0.4%	—
3 Mois	0.0%	—
6 Mois	9.0%	—
1 an	10.5%	—
3 ans	15.2%	—
5 ans	9.3%	—
10 ans	—	—
Depuis la création	9.6%	—

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	9.3%	—
2025	10.7%	12.3%
2024	19.0%	14.7%
2023	11.4%	12.0%
2022	-6.9%	-9.0%
2021	17.0%	9.3%
2020	13.6%	9.5%
2019	15.0%	13.5%
2018	-0.9%	-0.4%
2017	—	8.1%

Répartition du revenu fixe

Gouvernement	19.8%
Municipalités	0.0%
Entreprises	67.6%
Titres titrisés	7.3%
Trésorerie et équivalents	5.2%

Statistiques sur le revenu fixe

Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.5%
Qualité du crédit moyenne	A

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	7.0%	—	—	-3.3%
3 ans	6.8%	—	—	-5.4%
5 ans	7.5%	—	—	-11.2%

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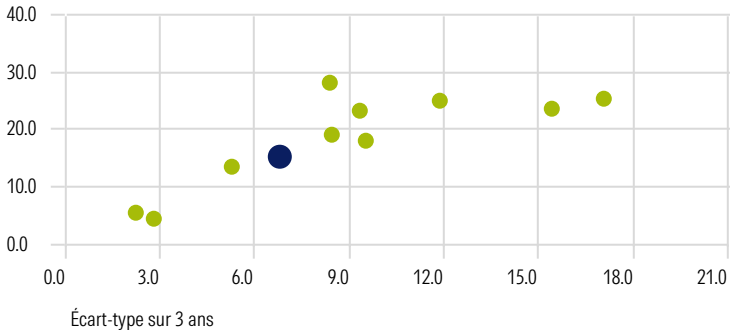
Performance Équilibré

Aperçu du portefeuille

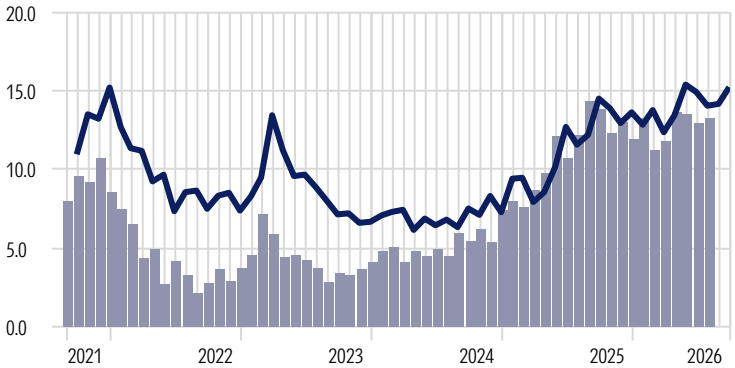
Frais de gestion moyen	Rendement du portefeuille	Date de création	Indice de référence
0.89%	2.35%	4/10/2017	Benchmark - Balanced

Rendement-risque sur 3 ans



Performance Équilibré Benchmark - Balanced

Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark
Taille		
Cap. bours. moy. (M)	$ 189,640	—
Multiples de valorisati		
Cours/Valeur comptabl	3.3	—
Cours/Flux monétaire	13.8	—
Cours/Bénéfice	21.8	—
Cours/Ventes	2.4	—
Ratios financiers		
Marge nette	22.0%	—
RDA	13.3%	—
RCP	27.5%	—
ROIC	22.5%	—

Revenu fixe	Portefeuille	Benchmark
Géographie		
Canada	60.1%	—
États-Unis	25.3%	—
Qualité de crédit		
AAA	19.4%	—
AA	13.3%	—
A	13.9%	—
BBB	24.4%	—
BB	4.6%	—
B	5.1%	—
En dessous de B	1.5%	—
Non noté	17.8%	—

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	6.8%	—
Écart-type perte	3.6%	—
Ratio de Sharpe	0.83	—
Ratio de Sortino	1.34	—
Meilleur mois	4.6%	—
Pire mois	-3.3%	—
Perte max.	-5.4%	—

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	7.5%	—
Écart-type perte	4.0%	—
Ratio de Sharpe	0.25	—
Ratio de Sortino	0.36	—
Meilleur mois	4.6%	—
Pire mois	-4.6%	—
Perte max.	-11.2%	—

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond I	**15.0%**	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.38%
TD indiciel américain F	**14.0%**	Moyen	Canada - Actions américaines	0.15%	0.17%	0.69%
Fonds Select mondial AGF F	**11.0%**	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
NCM Cat mondiale de croiss du revenu F	**11.0%**	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.94%
Lysander-Canso valeur d'oblig de soc F	**10.0%**	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.16%
NCM Catégorie de croissance du revenu F	**9.0%**	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.86%
Fidelity Canadian S/T Cprt Bd ETF F	**5.0%**	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.88%
TD Indiciel NASDAQ - F	**5.0%**	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.35%
BMO Fonds de croissance et de revenu - F	**4.5%**	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.50%	0.61%	2.96%
NCM canadien de base F	**4.5%**	Moyen	Canada - Actions canadiennes	0.75%	1.53%	1.69%
Dynamique Obligations à très crt F	**4.0%**	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.39%	2.88%
Fidelity FNB indic Divid intern élevés F	**3.0%**	Moyen	Canada - International Equity	0.45%	0.74%	3.38%
Brandes actions internationales F	**2.5%**	Moyen	Canada - International Equity	0.80%	1.16%	1.02%

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Performance Équilibré

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	7.0%	—	—	—	—	—	9	3
3 ans	6.8%	—	—	—	—	—	27	9
5 ans	7.5%	—	—	—	—	—	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 Équilibré		**9.3**	**10.5**	**15.2**	**9.3**	**—**	**9.6**	**4/10/2017**
Pender Corporate Bond I	**15.0%**	5.3%	9.2%	13.6%	7.6%	8.1%	7.1%	6/30/2014
TD indiciel américain F	**14.0%**	16.9%	18.0%	24.9%	15.8%	16.0%	7.7%	11/1/2000
Fonds Select mondial AGF F	**11.0%**	8.4%	6.2%	23.7%	12.7%	17.2%	7.1%	4/27/2000
NCM Cat mondiale de croiss du revenu F	**11.0%**	14.5%	16.3%	17.9%	10.6%	10.1%	10.1%	5/31/2011
Lysander-Canso valeur d'oblig de soc F	**10.0%**	-0.7%	-1.2%	4.5%	2.6%	5.5%	6.0%	12/23/2011
NCM Catégorie de croissance du revenu F	**9.0%**	14.2%	20.2%	19.3%	11.5%	9.9%	9.9%	12/30/2005
Fidelity Canadian S/T Cprt Bd ETF F	**5.0%**	0.9%	1.4%	5.7%	2.7%	—	2.7%	9/25/2019
TD Indiciel NASDAQ - F	**5.0%**	18.7%	20.8%	25.4%	14.1%	19.1%	8.2%	11/1/2000
BMO Fonds de croissance et de revenu - F	**4.5%**	10.8%	12.2%	23.4%	15.8%	11.3%	11.0%	1/2/2001
NCM canadien de base F	**4.5%**	11.7%	18.8%	28.0%	15.8%	11.4%	12.1%	2/16/2016
Dynamique Obligations à très crt F	**4.0%**	2.2%	2.9%	4.4%	3.7%	2.7%	2.4%	9/6/2013
Fidelity FNB indic Divid intern élevés F	**3.0%**	18.4%	24.3%	22.4%	15.5%	—	9.3%	9/18/2018
Brandes actions internationales F	**2.5%**	14.0%	18.3%	23.1%	16.6%	10.6%	7.0%	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 - Balanced		**—**	**—**	**—**	**—**	**—**	**—**	**12/31/2011**
FTSE Canada obligataire universel	**27.5%**	0.4%	2.0%	4.3%	0.3%	1.4%	6.3%	12/31/1985
S&P 500 RT CAD	**22.5%**	16.8%	18.1%	24.9%	16.4%	16.5%	9.6%	1/31/2002
FTSE Canada d'obligations crt terme	**20.0%**	1.2%	2.4%	4.8%	2.1%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	**20.0%**	14.2%	18.0%	20.4%	11.3%	9.7%	5.9%	5/1/2015
S&P/TSX composé RT CAD	**10.0%**	13.0%	20.0%	25.1%	15.2%	12.6%	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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Performance Équilibré

Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 10/1/2026 10 premiers avoirs : 11.78% Autre : 88.22%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	**2.20%**	**NVDA**	**USA**	**Technologie**	**—**	**5.86%**
AGF Global Select Series F	0.75%	—	—	—	8/31/2026	—
TD US Index F	0.57%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.48%	TPU	CAN	—	9/30/2026	—
TD NASDAQ Index - F	0.39%	—	—	—	6/30/2026	—
Microsoft Corp	**1.54%**	**MSFT**	**USA**	**Technologie**	**—**	**4.00%**
AGF Global Select Series F	0.40%	—	—	—	8/31/2026	—
TD U.S. Equity Index ETF	0.34%	TPU	CAN	—	9/30/2026	—
TD US Index F	0.33%	—	—	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.24%	—	—	—	8/31/2026	—
TD NASDAQ Index - F	0.22%	—	—	—	6/30/2026	—
Alphabet Inc Class A	**1.29%**	**GOOGL**	**USA**	**Communication Services**	**—**	**2.19%**
AGF Global Select Series F	0.40%	—	—	—	8/31/2026	—
NCM Global Income Growth Class Series F	0.29%	—	—	—	8/31/2026	—
TD US Index F	0.25%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	9/30/2026	—
TD NASDAQ Index - F	0.17%	—	—	—	6/30/2026	—
Apple Inc	**1.28%**	**AAPL**	**USA**	**Technologie**	**—**	**5.36%**
TD US Index F	0.51%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.43%	TPU	CAN	—	9/30/2026	—
TD NASDAQ Index - F	0.34%	—	—	—	6/30/2026	—
Amazon.com Inc	**1.26%**	**AMZN**	**USA**	**Consommation cyclique**	**—**	**2.65%**
AGF Global Select Series F	0.55%	—	—	—	8/31/2026	—
TD US Index F	0.28%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	9/30/2026	—
TD NASDAQ Index - F	0.21%	—	—	—	6/30/2026	—
Eli Lilly and Co	**1.03%**	**LLY**	**USA**	**Soins de la santé**	**—**	**1.02%**
AGF Global Select Series F	0.52%	—	—	—	8/31/2026	—
NCM Global Income Growth Class Series F	0.30%	—	—	—	8/31/2026	—
TD US Index F	0.12%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.09%	TPU	CAN	—	9/30/2026	—
Broadcom Inc	**1.01%**	**AVGO**	**USA**	**Technologie**	**—**	**1.71%**
NCM Global Income Growth Class Series F	0.32%	—	—	—	8/31/2026	—
TD US Index F	0.22%	—	—	—	6/30/2026	—
AGF Global Select Series F	0.18%	—	—	—	8/31/2026	—
TD U.S. Equity Index ETF	0.15%	TPU	CAN	—	9/30/2026	—
TD NASDAQ Index - F	0.15%	—	—	—	6/30/2026	—
Royal Bank of Canada	**0.86%**	**RY**	**CAN**	**Services financiers**	**—**	**0.30%**
NCM Core Canadian Series F	0.36%	—	—	—	8/31/2026	—
NCM Global Income Growth Class Series F	0.31%	—	—	—	8/31/2026	—
BMO Growth & Income F	0.19%	—	—	—	9/30/2026	—
Canada (Government of) 3%	**0.67%**	**—**	**CAN**	**—**	**—**	**—**
Lysander-Canso Corporate Value Bond F	0.67%	—	—	—	9/30/2026	—

Performance Équilibré

Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 10/1/2026 10 premiers avoirs : 11.78% Autre : 88.22%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Taiwan Semiconductor Manufacturing Co Ltd ADR	**0.64%**	**TSM**	**TWN**	**Technologie**	**—**	**—**
AGF Global Select Series F	0.48%	—	—	—	8/31/2026	—
NCM Global Income Growth Class Series F	0.16%	—	—	—	8/31/2026	—