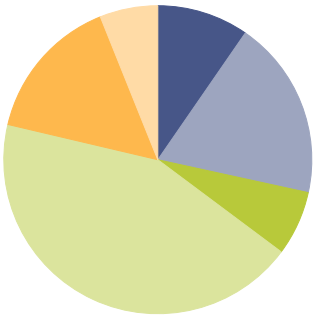
Performance Modéré Équilibré

Aperçu du portefeuille

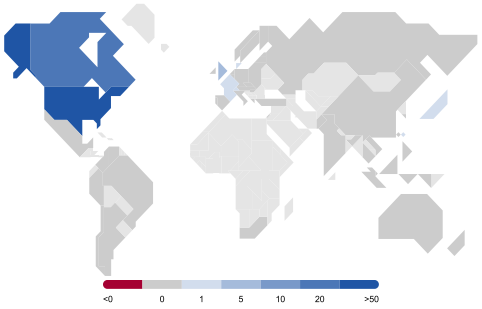
Frais de gestion moyen	Rendement du portefeuille	Date de création	Indice de référence
0.97%	3.04%	4/10/2017	Benchmark - Moderate Balanced

Répartition de l'actif



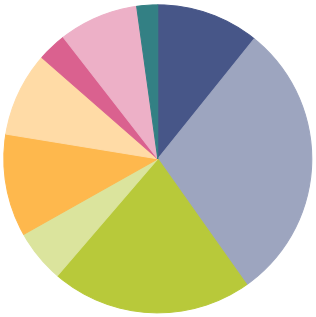
	%
Actions canadiennes	9.6
Actions américaines	18.8
Actions internationales	6.8
Revenu fixe	43.5
Trésorerie	15.2
Autres	6.1

Exposition aux actions par pays



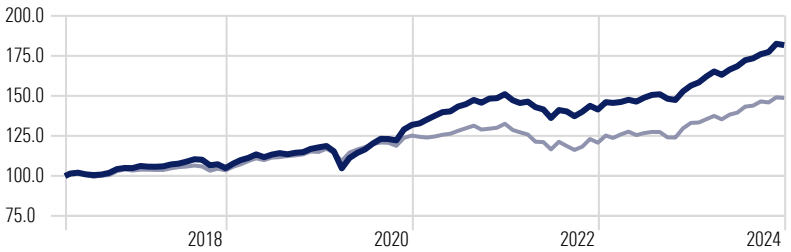
	%
Etats-unis	53.7
Canada	27.5
Royaume-Uni	5.0
Suisse	2.7
France	2.5
Japon	2.0

Style d'investissement en actions



	%
Grande valeur	10.8
Noyau large	29.4
Grande croissance	21.1
Valeur moyenne	5.5
Noyau moyen	10.7
Croissance moyenne	8.9
Petite valeur	3.1
Noyau petit	8.3
Petite croissance	2.2

Performance



Performance Modéré Équilibré — Benchmark - Moderate Balanced

Sectorielle des actions

Cyclique	**41.1%**
Matériaux de base	3.7%
Consommation cyclique	10.6%
Services financiers	19.4%
Immobilier	7.5%
Sensible	**43.6%**
Services de communication	5.4%
Énergie	6.5%
Valeurs industrielles	13.4%
Technologie	18.4%
Défensif	**15.3%**
Consommation défensive	5.8%
Soins de la santé	8.1%
Services publics	1.3%

Géographique des actions

Amériques	**81.6%**
Canada	27.5%
Etats-unis	53.7%
Grande Europe	**13.9%**
Danemark	1.2%
France	2.5%
Allemagne	0.9%
Pays-Bas	0.7%
Suisse	2.7%
Royaume-Uni	5.0%
Grande Asie	**4.5%**
Australie	0.5%
Japon	2.0%
Région Emergente	**1.3%**

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	-0.4%	-0.3%
3 Mois	3.2%	1.4%
6 Mois	7.8%	6.5%
1 an	16.1%	11.6%
3 ans	6.3%	3.9%
5 ans	9.0%	5.3%
10 ans	—	5.4%
Depuis la création	7.9%	5.0%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	16.1%	11.6%
2024	16.1%	11.6%
2023	10.5%	10.2%
2022	-6.3%	-8.9%
2021	14.5%	5.9%
2020	11.9%	8.9%
2019	12.3%	11.1%
2018	0.0%	0.1%
2017	—	6.2%
2016	—	3.3%

Répartition du revenu fixe

Gouvernement	16.5%
Municipalités	0.1%
Entreprises	50.4%
Titres titrisés	5.9%
Trésorerie et équivalents	22.0%

Statistiques sur le revenu fixe

Durée effective moyenne	2.6
Échéance effective moyenne	3.3
Coupon moyen	4.0%
Qualité du crédit moyenne	BB

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.1%	119.6%	40.9%	-1.3%
3 ans	6.5%	97.0%	70.1%	-9.8%
5 ans	8.1%	116.1%	80.7%	-11.7%

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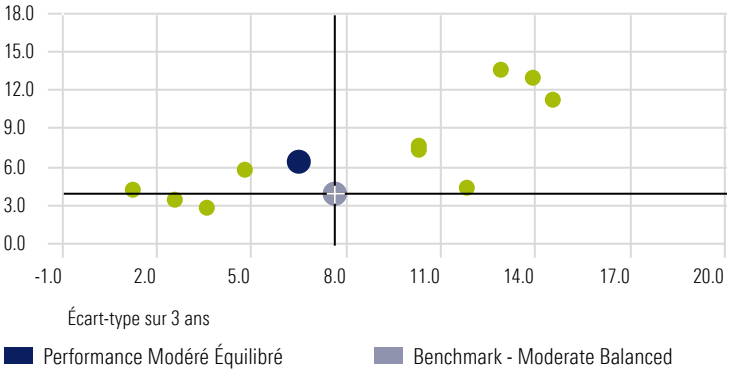
Performance Modéré Équilibré

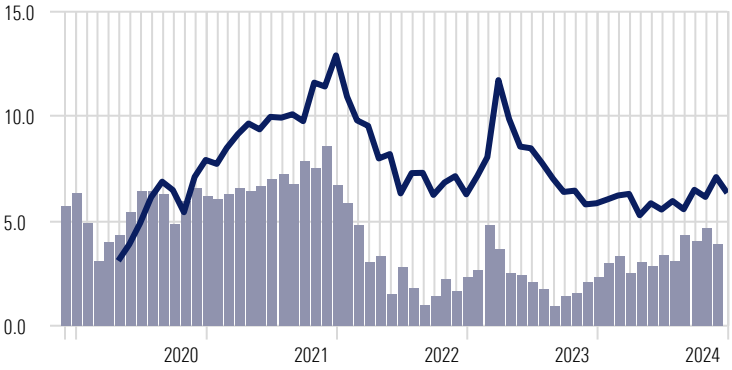
Aperçu du portefeuille

Frais de gestion moyen	Rendement du portefeuille	Date de création	Indice de référence
0.97%	3.04%	4/10/2017	Benchmark - Moderate Balanced

Rendement-risque sur 3 ans



Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark
Taille		
Cap. bours. moy. (M)	$ 116,282	$ 202,030
Multiples de valorisati		
Cours/Valeur comptable	2.8	3.4
Cours/Flux monétaire	13.9	15.6
Cours/Bénéfice	23.1	23.4
Cours/Ventes	2.0	2.5
Ratios financiers		
Marge nette	18.1%	18.9%
RDA	10.1%	12.9%
RCP	24.5%	28.8%
ROIC	18.6%	22.8%

Revenu fixe	Portefeuille	Benchmark
Géographie		
Canada	56.2%	97.8%
États-Unis	33.1%	1.0%
Qualité de crédit		
AAA	25.7%	41.0%
AA	11.3%	33.1%
A	16.1%	14.9%
BBB	17.3%	10.8%
BB	8.1%	0.0%
B	2.6%	0.0%
En dessous de B	2.9%	0.0%
Non noté	16.0%	0.2%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	6.5%	7.6%
Écart-type perte	3.4%	4.1%
Ratio de Sharpe	-0.22	-0.39
Ratio de Sortino	-0.29	-0.50
Meilleur mois	3.6%	4.6%
Pire mois	-3.8%	-3.8%
Perte max.	-9.8%	-12.3%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	8.1%	7.2%
Écart-type perte	7.0%	4.3%
Ratio de Sharpe	0.30	0.04
Ratio de Sortino	0.42	0.05
Meilleur mois	6.1%	4.7%
Pire mois	-9.2%	-4.3%
Perte max.	-11.7%	-12.3%

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond F	**20.3%**	Faible à Moyen	Canada - Produits de taux à rendement élevé	0.60%	1.19%	4.45%
Lysander-Canso valeur d'oblig de soc F	**14.8%**	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.37%
Lysander-Canso ttrs crt trm et tx var F	**9.9%**	Bas	Canada - Produits de taux Canadiens de CT	0.55%	0.67%	3.23%
Dynamique Obligations à très crt F	**8.3%**	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.42%	5.30%
TD indiciel américain F	**7.8%**	Moyen	Canada - Actions américaines	0.15%	0.17%	0.70%
NCM Cat mondiale de croiss du revenu F	**7.5%**	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.40%
NCM Catégorie de croissance du revenu F	**7.4%**	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.64%
Canoe défensif actions internationales F	**5.8%**	Faible à Moyen	Canada - International Equity	0.75%	1.16%	0.18%
Fonds Select mondial AGF F	**5.2%**	Moyen	Canada - Action mondiale	0.80%	1.15%	0.00%
TD US Disciplined Equity Alpha - F	**5.2%**	Moyen	Canada - Actions américaines	0.80%	0.88%	0.24%
Dynamique canadien de dividendes F	**3.9%**	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.82%
Dynamique immobilier mondial série F	**2.3%**	Moyen	Canada - Actions de l'immobilier	1.00%	1.22%	3.23%

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Performance Modéré Équilibré

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	4.1%	3.70	0.91	94.79	2.37	1.90	10	2
3 ans	6.5%	1.77	0.89	95.65	0.94	2.62	22	14
5 ans	8.1%	3.58	1.06	93.12	1.04	3.64	41	19
10 ans	—	—	—	—	—	—	—	—

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Performance Modéré Équilibré		**16.1**	**16.1**	**6.3**	**9.0**	**—**	**7.9**	**4/10/2017**
Canoe défensif actions internationales F	**5.8%**	12.6%	12.6%	4.4%	8.3%	—	10.6%	1/3/2017
Dynamique canadien de dividendes F	**3.9%**	13.7%	13.7%	7.3%	11.3%	9.8%	8.1%	4/5/2002
Dynamique immobilier mondial série F	**2.3%**	5.0%	5.0%	-3.7%	2.9%	5.3%	5.6%	1/12/2007
Dynamique Obligations à très crt F	**8.3%**	5.5%	5.5%	4.2%	3.0%	2.2%	2.2%	9/6/2013
Fonds Select mondial AGF F	**5.2%**	38.7%	38.7%	11.3%	18.1%	17.4%	6.6%	4/27/2000
Lysander-Canso ttrs crt trm et tx var F	**9.9%**	6.9%	6.9%	3.5%	3.7%	2.9%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	**14.8%**	7.2%	7.2%	2.8%	8.3%	6.0%	6.6%	12/23/2011
NCM Cat mondiale de croiss du revenu F	**7.5%**	20.1%	20.1%	7.4%	9.4%	9.2%	9.6%	5/31/2011
NCM Catégorie de croissance du revenu F	**7.4%**	18.5%	18.5%	7.7%	10.8%	8.1%	9.1%	12/30/2005
Pender Corporate Bond F	**20.3%**	16.9%	16.9%	5.8%	6.9%	6.8%	6.9%	6/1/2009
TD indiciel américain F	**7.8%**	35.6%	35.6%	12.9%	16.5%	14.7%	7.1%	11/1/2000
TD US Disciplined Equity Alpha - F	**5.2%**	31.1%	31.1%	13.7%	16.7%	—	15.5%	9/13/2016

Composition de l'indice de référence

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Benchmark - Moderate Balanced		**11.6**	**11.6**	**3.9**	**5.3**	**5.4**	**6.2**	**12/31/2011**
FTSE Canada d'obligations crt terme	**25.0%**	5.7%	5.7%	2.1%	2.1%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	**37.5%**	4.2%	4.2%	-0.6%	0.8%	2.0%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	**15.0%**	12.9%	12.9%	5.4%	6.5%	7.5%	4.9%	5/1/2015
S&P 500 RT CAD	**15.0%**	36.4%	36.4%	13.8%	16.9%	15.4%	9.1%	1/31/2002
S&P/TSX composé RT CAD	**7.5%**	21.7%	21.7%	8.6%	11.1%	8.9%	9.1%	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 Modéré Équilibré

Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 12/31/2024 10 premiers avoirs : 14.40% Autre : 85.60%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
B74408940 Cds Usd R V 03me, 3374408940_pro Cc	**4.14%**	**—**	**—**	**—**	**—**	**—**
Dynamic Ultra Short Term Bond Fund F	4.14%	—	—	—	9/30/2024	—
Canada (Government of) 1.5%	**2.08%**	**—**	**CAN**	**—**	**—**	**—**
Lysander-Canso Corporate Value Bond F	2.08%	—	—	—	10/31/2024	—
Canada (Government of) 0.5%	**1.59%**	**—**	**CAN**	**—**	**—**	**—**
Lysander-Canso Corporate Value Bond F	1.59%	—	—	—	10/31/2024	—
NVIDIA Corp	**1.29%**	**NVDA**	**USA**	**Technologie**	**—**	**4.70%**
AGF Global Select Series F	0.43%	—	—	—	11/30/2024	—
TD US Disciplined Equity Alpha - F	0.36%	—	—	—	6/30/2024	—
TD US Index F	0.32%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	12/31/2024	—
Apple Inc	**1.00%**	**AAPL**	**USA**	**Technologie**	**—**	**5.43%**
TD US Disciplined Equity Alpha - F	0.46%	—	—	—	6/30/2024	—
TD US Index F	0.33%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	12/31/2024	—
Microsoft Corp	**0.98%**	**MSFT**	**USA**	**Technologie**	**—**	**4.25%**
TD US Index F	0.35%	—	—	—	6/30/2024	—
TD US Disciplined Equity Alpha - F	0.25%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	12/31/2024	—
NCM Global Income Growth Class Series F	0.17%	—	—	—	11/30/2024	—
Dynamic Canadian Dividend Series F	0.04%	—	—	—	9/30/2024	—
Canadian Imperial Bank Of Commerce Interest Rate	**0.89%**	**—**	**—**	**—**	**—**	**—**
Dynamic Ultra Short Term Bond Fund F	0.89%	—	—	—	9/30/2024	—
Air Canada 4.63%	**0.86%**	**—**	**CAN**	**—**	**—**	**—**
Lysander-Canso Corporate Value Bond F	0.53%	—	—	—	10/31/2024	—
Lysander-Canso Short Term & Fltng Rate F	0.33%	—	—	—	10/31/2024	—
Amazon.com Inc	**0.79%**	**AMZN**	**USA**	**Consommation cyclique**	**—**	**2.96%**
AGF Global Select Series F	0.35%	—	—	—	11/30/2024	—
TD US Index F	0.19%	—	—	—	6/30/2024	—
TD US Disciplined Equity Alpha - F	0.14%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.12%	TPU	CAN	—	12/31/2024	—
Canada (Government of) 2%	**0.78%**	**—**	**CAN**	**—**	**—**	**—**
Lysander-Canso Short Term & Fltng Rate F	0.78%	—	—	—	10/31/2024	—