



# Performance Modéré Équilibré

## Aperçu du portefeuille

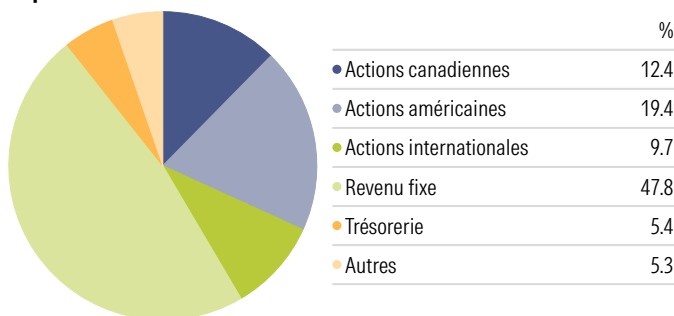
Frais de gestion moyen  
0.93%

Rendement du portefeuille  
2.67%

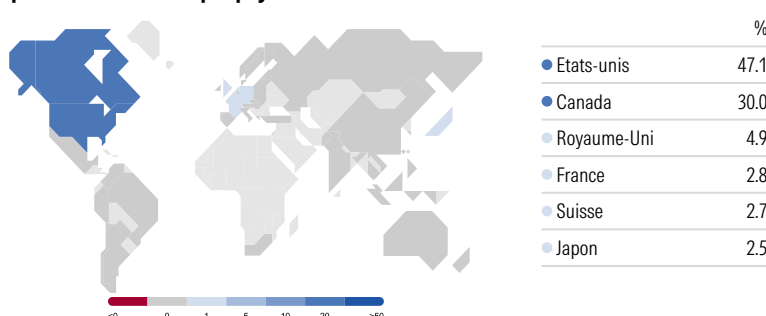
Date de création  
4/10/2017

Indice de référence  
Benchmark - Moderate Balanced

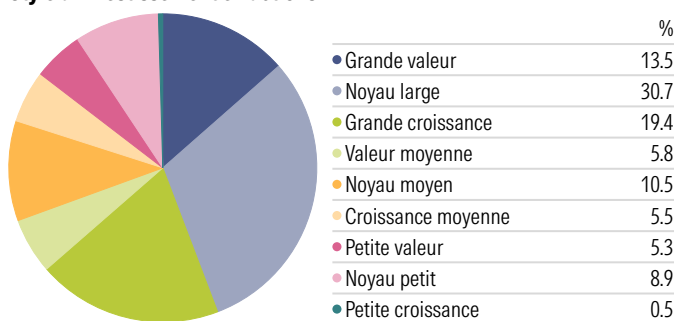
### Répartition de l'actif



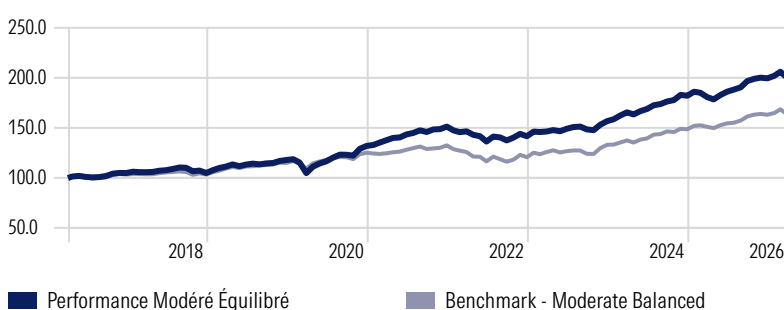
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

Catégorie	Pourcentage
<b>Cyclique</b>	<b>36.0%</b>
Matériaux de base	4.8%
Consommation cyclique	7.6%
Services financiers	15.9%
Immobilier	7.7%
<b>Sensible</b>	<b>48.3%</b>
Services de communication	6.4%
Énergie	7.6%
Valeurs industrielles	14.9%
Technologie	19.4%
<b>Défensif</b>	<b>15.7%</b>
Consommation défensive	6.4%
Soins de la santé	7.9%
Services publics	1.3%

### Géographique des actions

Région	Pourcentage
<b>Amériques</b>	<b>77.3%</b>
Canada	30.0%
Etats-unis	47.1%
<b>Grande Europe</b>	<b>17.0%</b>
Danemark	0.5%
France	2.8%
Allemagne	1.6%
Pays-Bas	1.7%
Suisse	2.7%
Royaume-Uni	4.9%
<b>Grande Asie</b>	<b>5.7%</b>
Australie	0.3%
Japon	2.5%
<b>Région Emergente</b>	<b>1.7%</b>

### Rendements annualisés

Horizon	Portefeuille (%)	Benchmark (%)
1 Mois	-2.8%	-3.0%
3 Mois	0.3%	0.2%
6 Mois	1.8%	1.3%
1 an	10.7%	8.2%
3 ans	11.0%	9.1%
5 ans	7.8%	5.6%
10 ans	—	5.8%
Depuis la création	7.9%	5.4%

### Rendements par année civile

Année	Portefeuille (%)	Benchmark (%)
Cumul annuel	0.3%	0.2%
2025	9.5%	9.7%
2024	16.2%	11.6%
2023	10.6%	10.2%
2022	-6.3%	-8.9%
2021	14.6%	5.9%
2020	11.9%	8.9%
2019	12.3%	11.1%
2018	0.0%	0.1%
2017	—	6.2%

### Répartition du revenu fixe

Catégorie	Pourcentage
Gouvernement	21.1%
Municipalités	0.0%
Entreprises	62.3%
Titres titrisés	10.8%
Trésorerie et équivalents	5.8%

### Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.5%
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	5.8%	120.1%	103.5%	-2.8%
3 ans	5.4%	109.6%	87.4%	-4.1%
5 ans	6.0%	104.7%	78.4%	-9.8%

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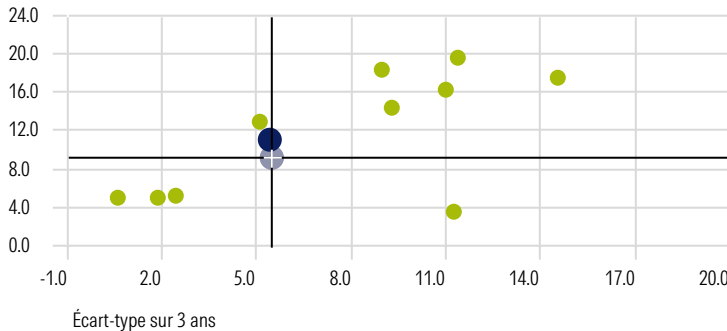
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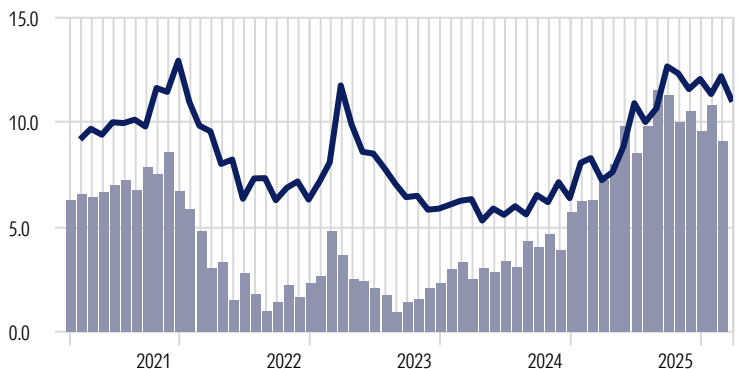
Indice de référence  
Benchmark - Moderate Balanced

### Rendement-risque sur 3 ans



■ Performance Modéré Équilibré    ■ Benchmark - Moderate Balanced

### Rendements glissants sur 3 ans



### Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
<b>Taille</b>			<b>Géographie</b>		
Cap. bours. moy. (M)	\$ 120,707	\$ 230,281	Canada	61.9%	97.7%
<b>Multiples de valorisat</b>			États-Unis	25.2%	1.4%
Cours/Valeur comptabl	3.3	3.5	<b>Qualité de crédit</b>		
Cours/Flux monétaire	15.0	15.9	AAA	23.8%	44.7%
Cours/Bénéfice	23.8	23.0	AA	14.6%	30.0%
Cours/Ventes	2.7	2.7	A	17.8%	13.8%
<b>Ratios financiers</b>			BBB	18.0%	10.9%
Marge nette	21.9%	21.5%	BB	3.4%	0.0%
RDA	11.2%	14.0%	B	5.7%	0.0%
RCP	25.4%	29.6%	En dessous de B	1.5%	0.0%
ROIC	19.9%	24.3%	Non noté	15.1%	0.6%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	5.4%	5.5%
Écart-type perte	3.0%	3.4%
Ratio de Sharpe	0.54	0.32
Ratio de Sortino	0.81	0.47
Meilleur mois	3.6%	4.6%
Pire mois	-2.8%	-3.0%
Perte max.	-4.1%	-3.0%

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	6.0%	6.6%
Écart-type perte	3.3%	3.9%
Ratio de Sharpe	0.19	-0.02
Ratio de Sortino	0.26	-0.02
Meilleur mois	3.6%	4.6%
Pire mois	-3.8%	-3.8%
Perte max.	-9.8%	-12.3%

### Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond I	20.7%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.23%
Lysander-Canso valeur d'oblig de soc F	14.5%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.96%
Lysander-Canso ttrs crt trm et tx var F	9.7%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.10%
NCM Catégorie de croissance du revenu F	8.6%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.93%
Dynamique Obligations à très crt F	8.4%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.01%
NCM Cat mondiale de croiss du revenu F	7.6%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.22%
TD indiciel américain F	7.3%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.84%
Canoe défensif actions internationales F	5.4%	Faible à Moyen	Canada - International Equity	0.75%	1.14%	0.44%
TD alpha discipliné d'actions amér - F	4.9%	Moyen	Canada - Actions américaines	0.80%	0.88%	0.00%
Fonds Select mondial AGF F	4.7%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
Dynamique canadien de dividendes F	4.1%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.02%
Dynamique immobilier mondial série F	2.5%	Moyen	Canada - Actions de l'immobilier	1.00%	1.23%	2.32%

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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	5.8%	2.53	0.97	97.04	1.90	1.32	9	3
3 ans	5.4%	1.94	0.93	94.79	0.92	2.06	26	10
5 ans	6.0%	2.02	0.92	94.79	0.91	2.40	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 Modéré Équilibré</b>		<b>0.3</b>	<b>10.7</b>	<b>11.0</b>	<b>7.8</b>	<b>—</b>	<b>7.9</b>	<b>4/10/2017</b>
Pender Corporate Bond I	<b>20.7%</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>14.5%</b>	-0.4%	3.1%	5.2%	3.7%	6.3%	6.3%	12/23/2011
Lysander-Canso trrs crt trm et tx var F	<b>9.7%</b>	-0.3%	2.5%	5.0%	2.9%	3.1%	2.9%	9/18/2013
NCM Catégorie de croissance du revenu F	<b>8.6%</b>	9.3%	34.7%	18.3%	12.6%	10.7%	9.9%	12/30/2005
Dynamique Obligations à très crt F	<b>8.4%</b>	0.6%	3.4%	4.9%	3.4%	2.7%	2.4%	9/6/2013
NCM Cat mondiale de crois du revenu F	<b>7.6%</b>	1.8%	16.4%	14.4%	10.2%	9.6%	9.6%	5/31/2011
TD indiciel américain F	<b>7.3%</b>	-3.1%	13.9%	19.6%	13.7%	14.5%	7.1%	11/1/2000
Canoe défensif actions internationales F	<b>5.4%</b>	-7.6%	-5.2%	3.6%	4.5%	—	8.3%	1/3/2017
TD alpha discipliné d'actions amér - F	<b>4.9%</b>	-4.0%	12.6%	16.1%	13.6%	—	14.1%	9/13/2016
Fonds Select mondial AGF F	<b>4.7%</b>	-3.9%	16.2%	17.5%	11.4%	17.3%	6.7%	4/27/2000
Dynamique canadien de dividendes F	<b>4.1%</b>	2.9%	19.1%	13.8%	12.3%	11.3%	8.5%	4/5/2002
Dynamique immobilier mondial série F	<b>2.5%</b>	0.6%	3.1%	4.3%	3.5%	5.2%	5.5%	1/12/2007

## 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 - Moderate Balanced</b>		<b>0.2</b>	<b>8.2</b>	<b>9.1</b>	<b>5.6</b>	<b>5.8</b>	<b>6.3</b>	<b>12/31/2011</b>
FTSE Canada obligataire universel	<b>37.5%</b>	0.2%	0.8%	3.5%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	<b>25.0%</b>	0.3%	2.4%	4.3%	2.0%	2.0%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	<b>15.0%</b>	0.7%	18.7%	14.9%	9.8%	9.4%	5.5%	5/1/2015
S&P 500 RT CAD	<b>15.0%</b>	-2.6%	14.2%	19.5%	14.4%	15.0%	9.0%	1/31/2002
S&P/TSX composé RT CAD	<b>7.5%</b>	3.9%	34.8%	21.2%	15.2%	12.9%	9.4%	1/3/1977

## Divulgateion 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 : 3/31/2026 10 premiers avoirs : 8.96% Autre : 91.04%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Canada (Government of) 3.25%</b>	<b>1.15%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.15%	—	—	—	3/31/2026	—
<b>NVIDIA Corp</b>	<b>1.13%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>5.30%</b>
TD alpha discipliné d'actions amér - F	0.38%	—	—	—	12/31/2025	—
TD indiciel américain F	0.31%	—	—	—	12/31/2025	—
Fonds Select mondial AGF F	0.22%	—	—	—	2/28/2026	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	3/31/2026	—
<b>Canada (Government of) 3%</b>	<b>0.98%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.98%	—	—	—	3/31/2026	—
<b>Microsoft Corp</b>	<b>0.97%</b>	<b>MSFT</b>	<b>USA</b>	<b>Technologie</b>	—	<b>3.27%</b>
TD alpha discipliné d'actions amér - F	0.39%	—	—	—	12/31/2025	—
TD indiciel américain F	0.26%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.15%	TPU	CAN	—	3/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.12%	—	—	—	2/28/2026	—
Dynamique canadien de dividendes F	0.05%	—	—	—	12/31/2025	—
<b>Canada (Government of) 2.75%</b>	<b>0.96%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.96%	—	—	—	3/31/2026	—
<b>Taiwan Semiconductor Manufacturing Co Ltd ADR</b>	<b>0.82%</b>	<b>TSM</b>	<b>TWN</b>	<b>Technologie</b>	—	—
Canoe défensif actions internationales F	0.58%	—	—	—	2/28/2026	—
Fonds Select mondial AGF F	0.15%	—	—	—	2/28/2026	—
NCM Cat mondiale de croiss du revenu F	0.09%	—	—	—	2/28/2026	—
<b>Apple Inc</b>	<b>0.79%</b>	<b>AAPL</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.67%</b>
TD alpha discipliné d'actions amér - F	0.32%	—	—	—	12/31/2025	—
TD indiciel américain F	0.28%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.19%	TPU	CAN	—	3/31/2026	—
<b>Alphabet Inc Class A</b>	<b>0.76%</b>	<b>GOOGL</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>2.09%</b>
TD alpha discipliné d'actions amér - F	0.20%	—	—	—	12/31/2025	—
NCM Cat mondiale de croiss du revenu F	0.18%	—	—	—	2/28/2026	—
Fonds Select mondial AGF F	0.16%	—	—	—	2/28/2026	—
TD indiciel américain F	0.13%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.09%	TPU	CAN	—	3/31/2026	—
<b>Canada Housing Trust No.1 3.6%</b>	<b>0.72%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.72%	—	—	—	3/31/2026	—
<b>ASML Holding NV</b>	<b>0.68%</b>	<b>ASML</b>	<b>NLD</b>	<b>Technologie</b>	—	<b>0.63%</b>
Canoe défensif actions internationales F	0.42%	—	—	—	2/28/2026	—
NCM Cat mondiale de croiss du revenu F	0.25%	—	—	—	2/28/2026	—