



Performance Modéré Équilibré

Aperçu du portefeuille

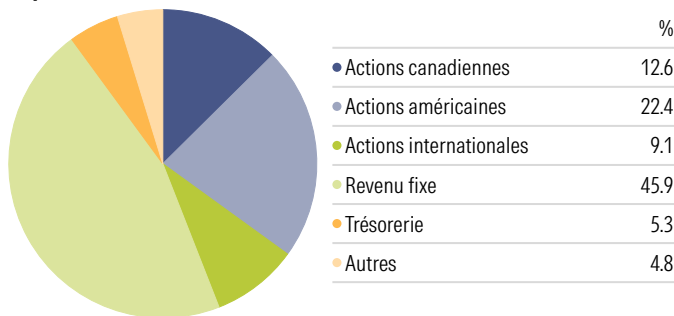
Frais de gestion moyen
0.86%

Rendement du portefeuille
2.61%

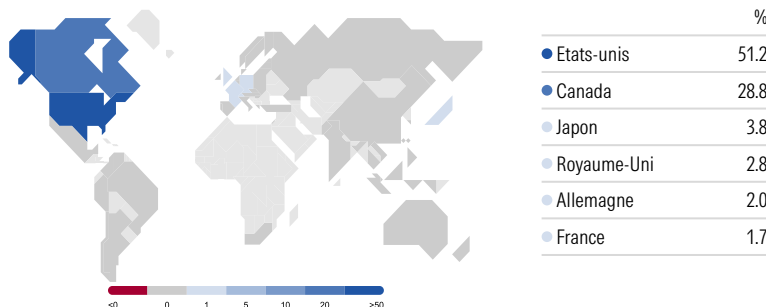
Date de création
4/10/2017

Indice de référence
Benchmark - Moderate Balanced

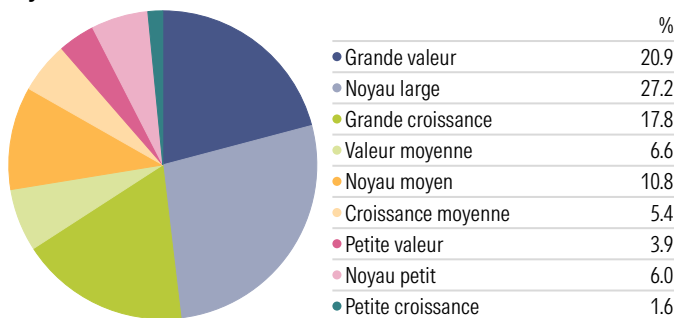
Répartition de l'actif



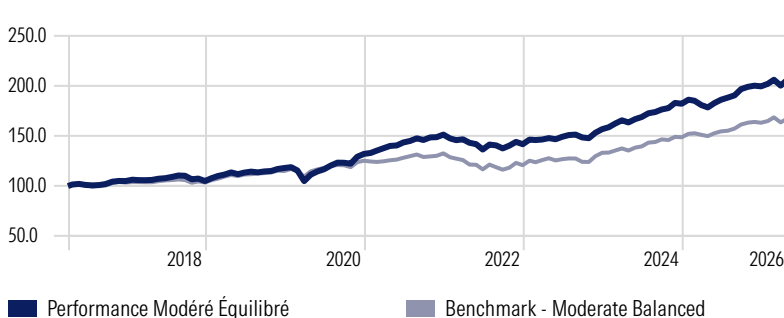
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Secteur	%
Cyclique	33.0%
Matériaux de base	6.6%
Consommation cyclique	8.4%
Services financiers	15.4%
Immobilier	2.6%
Sensible	51.5%
Services de communication	7.2%
Énergie	11.2%
Valeurs industrielles	13.9%
Technologie	19.2%
Défensif	15.6%
Consommation défensive	6.5%
Soins de la santé	7.2%
Services publics	1.9%

Géographique des actions

Région	%
Amériques	80.9%
Canada	28.8%
Etats-unis	51.2%
Grande Europe	11.8%
Danemark	0.7%
France	1.7%
Allemagne	2.0%
Pays-Bas	0.8%
Suisse	1.0%
Royaume-Uni	2.8%
Grande Asie	7.3%
Australie	0.5%
Japon	3.8%
Région Emergente	2.4%

Rendements annualisés

Horizon	Portefeuille (%)	Benchmark (%)
1 Mois	2.9%	2.3%
3 Mois	1.9%	1.4%
6 Mois	3.5%	2.4%
1 an	15.4%	11.6%
3 ans	11.7%	9.4%
5 ans	8.0%	5.9%
10 ans	—	6.1%
Depuis la création	8.2%	5.6%

Rendements par année civile

Année	Portefeuille (%)	Benchmark (%)
Cumul annuel	3.2%	2.5%
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

Actif	%
Gouvernement	23.8%
Municipalités	0.0%
Entreprises	63.2%
Titres titrisés	7.3%
Trésorerie et équivalents	5.6%

Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.6%
Qualité du crédit moyenne	A

Statistiques de risque et rendement du portefeuille

Horizon	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	5.6%	121.1%	91.4%	-2.8%
3 ans	5.5%	112.1%	87.4%	-4.1%
5 ans	6.1%	104.2%	78.4%	-9.8%

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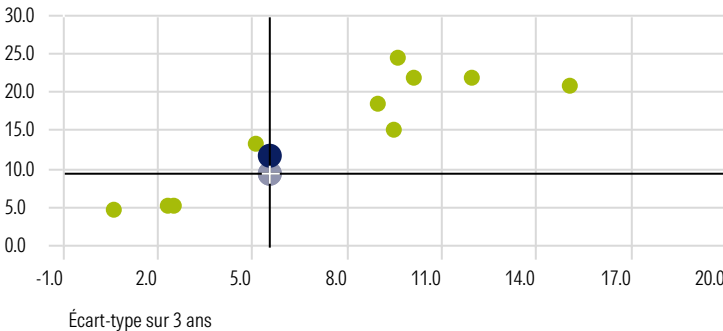
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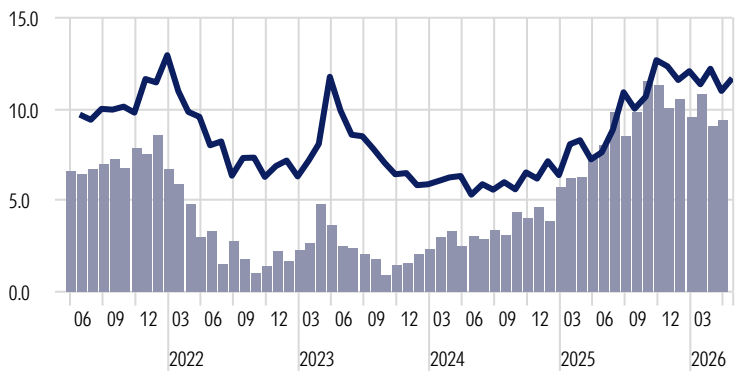
Indice de référence
Benchmark - Moderate Balanced

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
Taille			Géographie		
Cap. bours. moy. (M)	\$ 151,076	\$ 245,214	Canada	62.7%	97.6%
Multiples de valorisat			États-Unis 24.7% 1.4%		
Cours/Valeur comptabl	3.2	3.6	Qualité de crédit		
Cours/Flux monétaire	13.6	16.3	AAA	20.9%	44.4%
Cours/Bénéfice	23.0	23.2	AA	12.1%	30.2%
Cours/Ventes	2.3	2.7	A	14.8%	13.9%
Ratios financiers			BBB	25.1%	10.7%
Marge nette	20.1%	22.0%	BB	3.3%	0.0%
RDA	11.6%	14.6%	B	5.7%	0.0%
RCP	25.5%	29.9%	En dessous de B	0.9%	0.0%
ROIC	19.3%	25.0%	Non noté	17.1%	0.8%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	5.5%	5.5%
Écart-type perte	3.0%	3.4%
Ratio de Sharpe	0.69	0.44
Ratio de Sortino	1.08	0.67
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	6.1%	6.6%
Écart-type perte	3.3%	3.9%
Ratio de Sharpe	0.21	0.01
Ratio de Sortino	0.29	0.01
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	19.8%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.09%
Lysander-Canso valeur d'oblig de soc F	14.7%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.93%
TD indiciel américain F	13.6%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.78%
Fonds Select mondial AGF F	9.3%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
NCM Cat mondiale de croiss du revenu F	9.1%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.11%
Dynamique Obligations à très crt F	7.8%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	2.98%
Fidelity Canadian S/T Cprt Bd ETF F	7.3%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.77%
NCM Catégorie de croissance du revenu F	6.4%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.92%
NCM canadien de base F	3.5%	Moyen	Canada - Actions canadiennes	0.75%	1.53%	1.69%
BMO Fonds de croissance et de revenu - F	3.5%	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.50%	0.61%	2.98%
Fidelity FNB indic Divid intern élevés F	1.9%	Moyen	Canada - International Equity	0.45%	0.74%	3.22%
Brandes actions internationales F	1.5%	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	5.6%	3.20	1.02	98.19	3.24	1.17	10	2
3 ans	5.5%	2.33	0.94	95.19	1.12	2.04	26	10
5 ans	6.1%	2.00	0.92	94.93	0.90	2.39	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 Modéré Équilibré		3.2	15.4	11.7	8.0	—	8.2	4/10/2017
Pender Corporate Bond I	19.8%	3.6%	18.8%	13.3%	7.9%	8.9%	7.2%	6/30/2014
Lysander-Canso valeur d'oblig de soc F	14.7%	0.4%	3.5%	5.3%	3.6%	6.0%	6.3%	12/23/2011
TD indicel américain F	13.6%	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
Fonds Select mondial AGF F	9.3%	4.0%	26.0%	20.8%	12.9%	18.6%	7.0%	4/27/2000
NCM Cat mondiale de croiss du revenu F	9.1%	6.0%	21.1%	15.2%	10.3%	9.9%	9.8%	5/31/2011
Dynamique Obligations à très crt F	7.8%	0.9%	3.7%	4.7%	3.5%	2.7%	2.4%	9/6/2013
Fidelity Canadian S/T Cprt Bd ETF F	7.3%	0.6%	3.4%	5.3%	2.6%	—	2.8%	9/25/2019
NCM Catégorie de croissance du revenu F	6.4%	10.2%	35.9%	18.5%	11.9%	10.6%	9.9%	12/30/2005
NCM canadien de base F	3.5%	8.7%	43.5%	24.5%	16.6%	11.9%	12.3%	2/16/2016
BMO Fonds de croissance et de revenu - F	3.5%	8.7%	32.4%	21.7%	16.1%	11.8%	11.1%	1/2/2001
Fidelity FNB indic Divid intern élevés F	1.9%	8.2%	29.6%	18.2%	14.1%	—	8.6%	9/18/2018
Brandes actions internationales F	1.5%	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
Benchmark - Moderate Balanced		2.5	11.6	9.4	5.9	6.1	6.5	12/31/2011
FTSE Canada obligataire universel	37.5%	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	25.0%	0.3%	2.4%	4.2%	2.0%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	15.0%	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
S&P 500 RT CAD	15.0%	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
S&P/TSX composé RT CAD	7.5%	7.9%	40.1%	21.5%	15.5%	12.8%	9.5%	1/3/1977

Divulgarion 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 : 4/30/2026 10 premiers avoirs : 9.64% Autre : 90.36%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	1.48%	NVDA	USA	Technologie	—	5.89%
TD indiciel américain F	0.59%	—	—	—	12/31/2025	—
Fonds Select mondial AGF F	0.46%	—	—	—	3/31/2026	—
TD U.S. Equity Index ETF	0.42%	TPU	CAN	—	4/30/2026	—
Canada (Government of) 3.25%	1.00%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.00%	—	—	—	4/30/2026	—
Alphabet Inc Class A	0.98%	GOOGL	USA	Communication Services	—	2.36%
Fonds Select mondial AGF F	0.31%	—	—	—	3/31/2026	—
TD indiciel américain F	0.25%	—	—	—	12/31/2025	—
NCM Cat mondiale de croiss du revenu F	0.22%	—	—	—	3/31/2026	—
TD U.S. Equity Index ETF	0.20%	TPU	CAN	—	4/30/2026	—
Canada (Government of) 3%	0.98%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.98%	—	—	—	4/30/2026	—
Canada (Government of) 2.75%	0.96%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.96%	—	—	—	4/30/2026	—
Microsoft Corp	0.91%	MSFT	USA	Technologie	—	3.47%
TD indiciel américain F	0.48%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.16%	—	—	—	3/31/2026	—
Amazon.com Inc	0.90%	AMZN	USA	Consommation cyclique	—	2.93%
Fonds Select mondial AGF F	0.37%	—	—	—	3/31/2026	—
TD indiciel américain F	0.30%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	4/30/2026	—
Apple Inc	0.88%	AAPL	USA	Technologie	—	4.60%
TD indiciel américain F	0.53%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.35%	TPU	CAN	—	4/30/2026	—
B02303378 Irs Cad R V 06mc, 302303378_flo Ccpois	0.78%	—	—	—	—	—
Dynamique Obligations à très crt F	0.78%	—	—	—	1/31/2026	—
Broadcom Inc	0.78%	AVGO	USA	Technologie	—	2.11%
NCM Cat mondiale de croiss du revenu F	0.24%	—	—	—	3/31/2026	—
TD indiciel américain F	0.22%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	4/30/2026	—
Fonds Select mondial AGF F	0.14%	—	—	—	3/31/2026	—