



Performance Modéré Équilibré

Aperçu du portefeuille

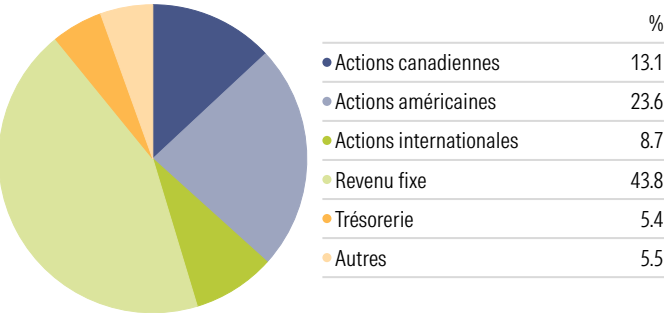
Frais de gestion moyen
0.86%

Rendement du portefeuille
2.71%

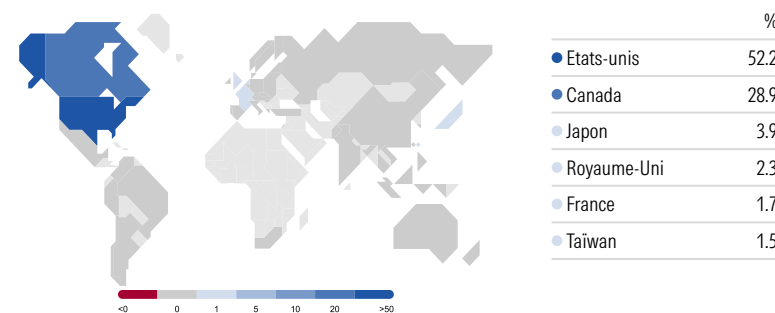
Date de création
4/10/2017

Indice de référence
Benchmark - Moderate Balanced

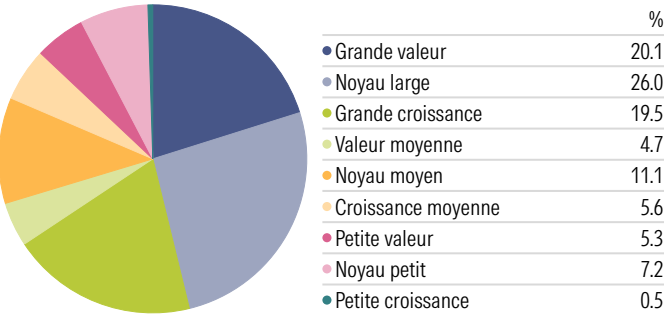
Répartition de l'actif



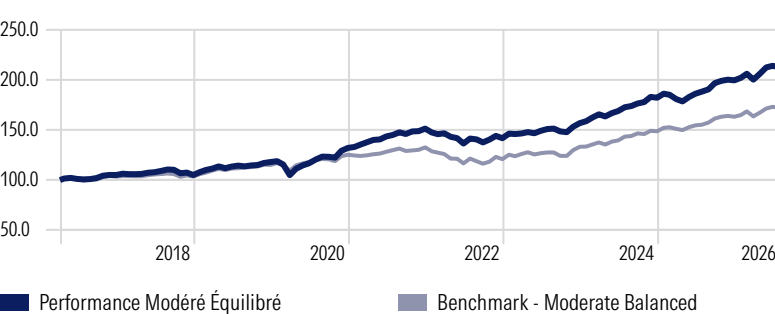
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	32.8%	Amériques	81.5%
Matériaux de base	4.8%	Canada	28.9%
Consommation cyclique	9.0%	Etats-unis	52.2%
Services financiers	15.8%	Grande Europe	10.0%
Immobilier	3.1%	Danemark	0.7%
Sensible	51.2%	France	1.7%
Services de communication	6.3%	Allemagne	0.9%
Énergie	9.0%	Pays-Bas	1.3%
Valeurs industrielles	13.6%	Suisse	1.1%
Technologie	22.4%	Royaume-Uni	2.3%
Défensif	16.1%	Grande Asie	8.4%
Consommation défensive	6.5%	Australie	0.5%
Soins de la santé	7.8%	Japon	3.9%
Services publics	1.8%	Région Emergente	1.3%

Géographique des actions

Rendements annualisés

Rendements par année civile

		Portefeuille	Benchmark			Portefeuille	Benchmark
		1 Mois	-0.7%	-0.6%	Cumul annuel	6.5%	5.4%
		3 Mois	3.2%	2.8%	2025	9.5%	9.7%
		6 Mois	5.2%	4.3%	2024	16.2%	11.6%
		1 an	12.9%	10.8%	2023	10.6%	10.2%
		3 ans	12.1%	10.5%	2022	-6.3%	-8.9%
		5 ans	7.9%	5.8%	2021	14.6%	5.9%
		10 ans	—	5.9%	2020	11.9%	8.9%
		Depuis la création	8.3%	5.8%	2019	12.3%	11.1%
					2018	0.0%	0.1%
					2017	—	6.2%

Répartition du revenu fixe

Statistiques sur le revenu fixe

Statistiques de risque et rendement du portefeuille

Gouvernement	23.2%	Durée effective moyenne	—	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.	
Municipalités	0.0%	Échéance effective moyenne	—					
Entreprises	63.3%	Coupon moyen	4.5%	1 an	6.1%	111.4%	94.4%	-2.8%
Titres titrisés	7.8%	Qualité du crédit moyenne	A	3 ans	5.7%	109.5%	95.4%	-4.1%
Trésorerie et équivalents	5.7%			5 ans	6.2%	104.4%	79.0%	-9.8%

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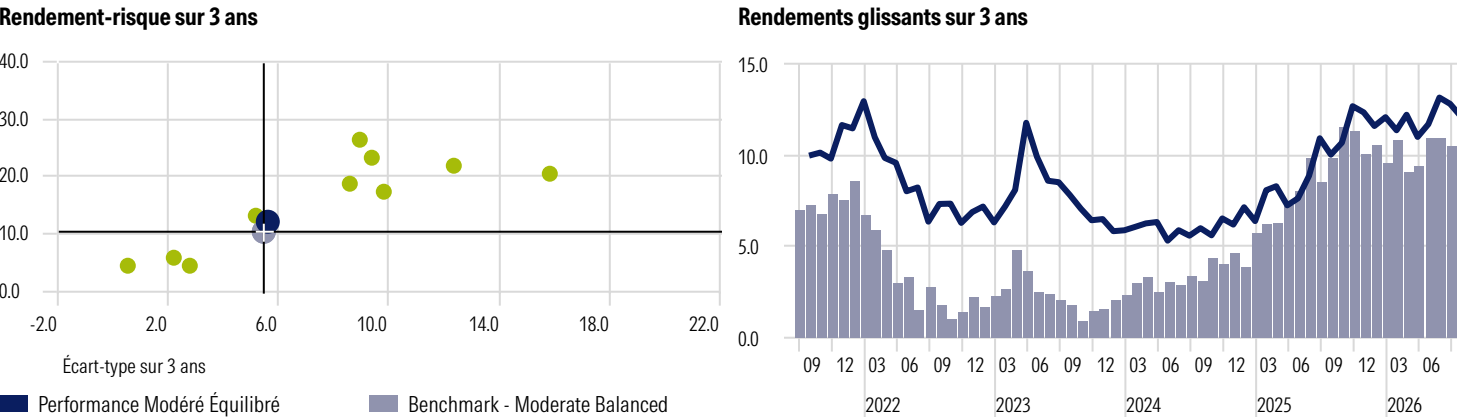
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Date de création
4/10/2017

Indice de référence
Benchmark - Moderate Balanced



Analyse fondamentale						Rendement et risque sur 3 ans			Rendement et risque sur 5 ans		
Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark		Portefeuille	Benchmark		Portefeuille	Benchmark
Taille			Géographie			Écart-type	5.7%	5.5%	Écart-type	6.2%	6.7%
Cap. bours. moy. (M)	\$ 166,840	\$ 282,257	Canada	62.3%	96.6%	Écart-type perte	3.0%	3.4%	Écart-type perte	3.3%	3.8%
Multiples de valorisati			États-Unis	25.5%	2.4%	Ratio de Sharpe	0.53	0.35	Ratio de Sharpe	0.15	-0.05
Cours/Valeur comptable	3.4	3.9	Qualité de crédit			Ratio de Sortino	0.80	0.52	Ratio de Sortino	0.21	-0.06
Cours/Flux monétaire	14.3	16.7	AAA	20.5%	44.9%	Meilleur mois	3.6%	4.6%	Meilleur mois	3.6%	4.6%
Cours/Bénéfice	23.2	23.1	AA	12.9%	30.0%	Pire mois	-2.8%	-3.0%	Pire mois	-3.8%	-3.8%
Cours/Ventes	2.0	3.0	A	14.6%	13.4%	Perte max.	-4.1%	-3.0%	Perte max.	-9.8%	-12.3%
Ratios financiers			BBB	24.0%	10.6%						
Marge nette	21.4%	23.9%	BB	4.0%	0.0%						
RDA	12.4%	15.4%	B	4.6%	0.0%						
RCP	27.4%	31.5%	En dessous de B	1.2%	0.0%						
ROIC	21.9%	27.7%	Non noté	18.2%	1.0%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond I	19.4%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.56%
Lysander-Canso valeur d'obliq de soc F	14.2%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.04%
TD indiciel américain F	14.2%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.72%
NCM Cat mondiale de croiss du revenu F	9.5%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.90%
Fonds Select mondial AGF F	9.1%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
Dynamique Obligations à très crt F	7.6%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	2.92%
Fidelity Canadian S/T Cprt Bd ETF F	7.2%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.80%
NCM Catégorie de croissance du revenu F	6.5%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.82%
BMO Fonds de croissance et de revenu - F	3.6%	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.50%	0.61%	2.83%
NCM canadien de base F	3.6%	Moyen	Canada - Actions canadiennes	0.75%	1.53%	2.84%
Fidelity FNB indic Divid intern élevés F	2.1%	Moyen	Canada - International Equity	0.45%	0.74%	3.60%
Brandes actions internationales F	1.6%	Moyen	Canada - International Equity	0.80%	1.16%	1.00%

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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	6.1%	1.66	1.05	98.48	1.77	1.17	9	3
3 ans	5.7%	1.64	0.95	95.28	0.81	1.99	26	10
5 ans	6.2%	1.97	0.92	94.91	0.91	2.38	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 Modéré Équilibré		6.5	12.9	12.1	7.9	—	8.3	4/10/2017
Pender Corporate Bond I	19.4%	5.0%	16.9%	13.3%	7.9%	8.4%	7.2%	6/30/2014
Lysander-Canso valeur d'oblig de soc F	14.2%	-0.4%	1.0%	4.6%	2.9%	5.7%	6.1%	12/23/2011
TD indicel américain F	14.2%	12.3%	20.3%	21.8%	14.8%	15.5%	7.6%	11/1/2000
NCM Cat mondiale de croiss du revenu F	9.5%	15.0%	20.4%	17.4%	10.7%	10.4%	10.3%	5/31/2011
Fonds Select mondial AGF F	9.1%	5.2%	8.0%	20.6%	12.4%	16.8%	7.0%	4/27/2000
Dynamique Obligations à très crt F	7.6%	1.7%	3.1%	4.5%	3.6%	2.7%	2.4%	9/6/2013
Fidelity Canadian S/T Cprt Bd ETF F	7.2%	1.2%	2.8%	5.8%	2.7%	—	2.8%	9/25/2019
NCM Catégorie de croissance du revenu F	6.5%	14.9%	30.6%	18.8%	12.2%	10.4%	10.0%	12/30/2005
BMO Fonds de croissance et de revenu - F	3.6%	15.6%	27.1%	23.1%	16.7%	11.9%	11.3%	1/2/2001
NCM canadien de base F	3.6%	14.1%	32.9%	26.3%	16.2%	11.7%	12.5%	2/16/2016
Fidelity FNB indic Divid intern élevés F	2.1%	18.0%	31.9%	21.0%	15.6%	—	9.5%	9/18/2018
Brandes actions internationales F	1.6%	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 - Moderate Balanced		5.4	10.8	10.5	5.8	5.9	6.6	12/31/2011
FTSE Canada obligataire universel	37.5%	0.7%	2.6%	4.3%	0.3%	1.5%	6.3%	12/31/1985
FTSE Canada d'obligations crt terme	25.0%	1.1%	2.8%	4.9%	2.1%	2.0%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	15.0%	13.7%	25.6%	18.3%	11.3%	10.2%	5.9%	5/1/2015
S&P 500 RT CAD	15.0%	12.7%	21.3%	21.9%	15.5%	16.1%	9.5%	1/31/2002
S&P/TSX composé RT CAD	7.5%	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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Performance Modéré Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 7/31/2026 10 premiers avoirs : 9.73% Autre : 90.27%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	1.49%	NVDA	USA	Technologie	—	5.16%
TD US Index F	0.61%	—	—	—	12/31/2025	—
AGF Global Select Series F	0.46%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.42%	TPU	CAN	—	7/31/2026	—
Alphabet Inc Class A	1.04%	GOOGL	USA	Communication Services	—	2.31%
AGF Global Select Series F	0.33%	—	—	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.26%	—	—	—	6/30/2026	—
TD US Index F	0.26%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.19%	TPU	CAN	—	7/31/2026	—
Microsoft Corp	0.96%	MSFT	USA	Technologie	—	3.65%
TD US Index F	0.50%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	7/31/2026	—
NCM Global Income Growth Class Series F	0.15%	—	—	—	6/30/2026	—
Apple Inc	0.95%	AAPL	USA	Technologie	—	5.05%
TD US Index F	0.55%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.40%	TPU	CAN	—	7/31/2026	—
Canada (Government of) 3.25%	0.95%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.95%	—	—	—	6/30/2026	—
Amazon.com Inc	0.95%	AMZN	USA	Consommation cyclique	—	2.93%
AGF Global Select Series F	0.40%	—	—	—	6/30/2026	—
TD US Index F	0.31%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.24%	TPU	CAN	—	7/31/2026	—
Canada (Government of) 3%	0.93%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.93%	—	—	—	6/30/2026	—
Eli Lilly and Co	0.91%	LLY	USA	Soins de la santé	—	1.03%
AGF Global Select Series F	0.43%	—	—	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.27%	—	—	—	6/30/2026	—
TD US Index F	0.13%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.09%	TPU	CAN	—	7/31/2026	—
Broadcom Inc	0.82%	AVGO	USA	Technologie	—	1.95%
NCM Global Income Growth Class Series F	0.28%	—	—	—	6/30/2026	—
TD US Index F	0.23%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.16%	TPU	CAN	—	7/31/2026	—
AGF Global Select Series F	0.15%	—	—	—	6/30/2026	—
Royal Bank of Canada	0.72%	RY	CAN	Services financiers	—	0.33%
NCM Core Canadian Series F	0.29%	—	—	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.27%	—	—	—	6/30/2026	—
BMO Growth & Income F	0.16%	—	—	—	6/30/2026	—