



Performance Modéré Équilibré

Aperçu du portefeuille

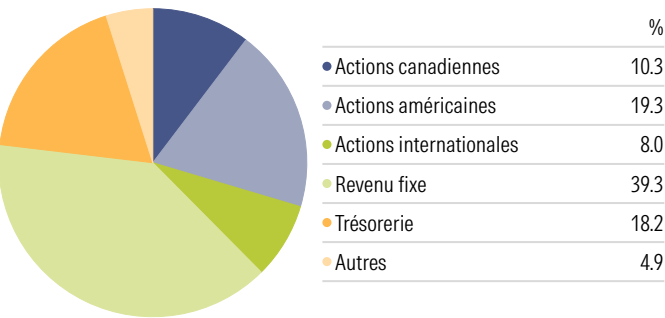
Frais de gestion moyen
0.96%

Rendement du portefeuille
2.96%

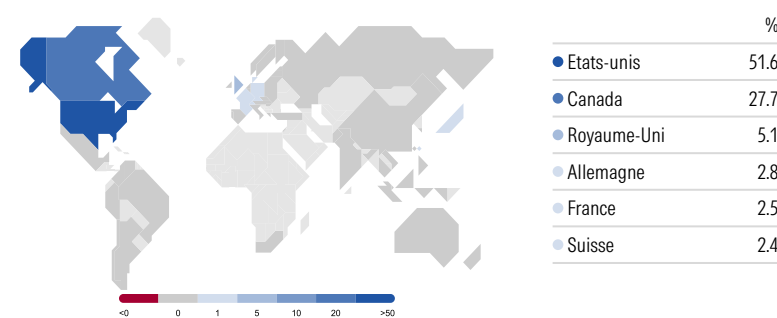
Date de création
4/10/2017

Indice de référence
Benchmark - Moderate Balanced

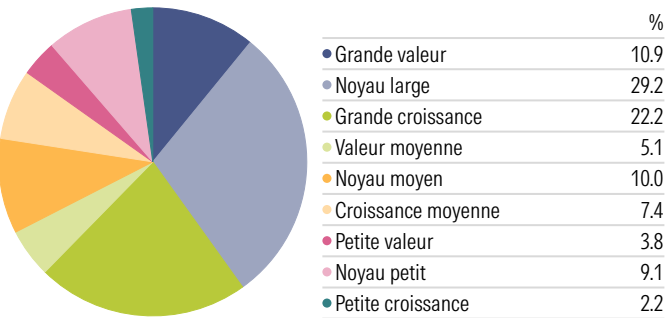
Répartition de l'actif



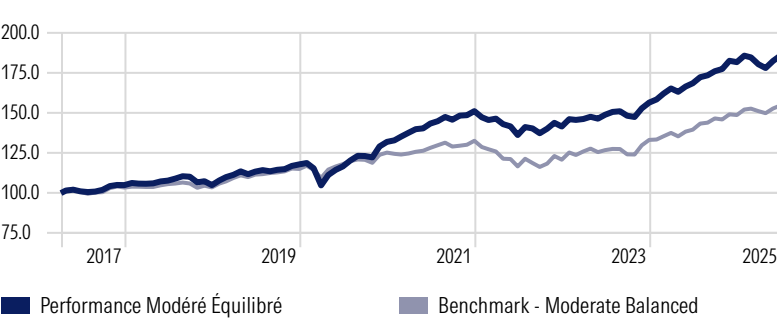
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	37.9%
Matériaux de base	4.2%
Consommation cyclique	9.1%
Services financiers	17.5%
Immobilier	7.1%
Sensible	47.1%
Services de communication	6.8%
Énergie	6.2%
Valeurs industrielles	14.4%
Technologie	19.7%
Défensif	15.0%
Consommation défensive	6.3%
Soins de la santé	7.3%
Services publics	1.4%

Géographique des actions

Amériques	79.7%
Canada	27.7%
Etats-unis	51.6%
Grande Europe	16.0%
Danemark	1.0%
France	2.5%
Allemagne	2.8%
Pays-Bas	0.9%
Suisse	2.4%
Royaume-Uni	5.1%
Grande Asie	4.4%
Australie	0.2%
Japon	1.5%
Région Emergente	1.4%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	1.8%	1.2%
3 Mois	2.9%	2.3%
6 Mois	2.2%	4.0%
1 an	10.1%	10.7%
3 ans	10.9%	9.8%
5 ans	9.7%	5.5%
10 ans	—	5.3%
Depuis la création	7.7%	5.2%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	2.2%	4.0%
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	17.5%
Municipalités	0.0%
Entreprises	47.7%
Titres titrisés	7.2%
Trésorerie et équivalents	27.6%

Statistiques sur le revenu fixe

Durée effective moyenne	2.6
Échéance effective moyenne	3.2
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	5.7%	101.2%	126.4%	-4.1%
3 ans	5.8%	97.5%	75.9%	-4.1%
5 ans	6.3%	113.5%	66.0%	-9.8%

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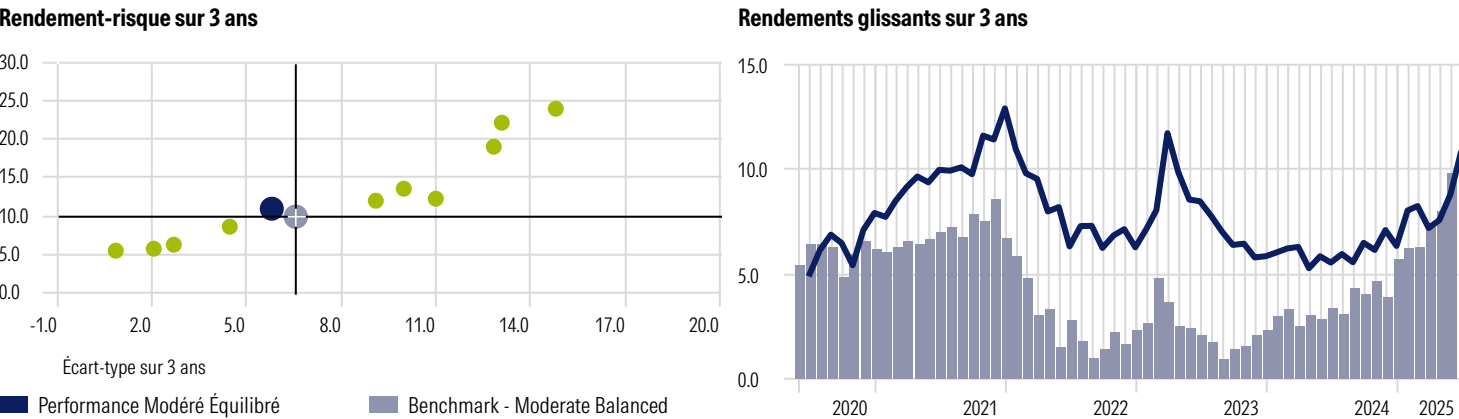
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Date de création
4/10/2017

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
Taille			Géographie			Écart-type	5.8%	6.6%
Cap. bours. moy. (M)	\$ 115,147	\$ 213,317	Canada	59.9%	98.0%	Écart-type perte	2.4%	2.9%
Multiples de valorisat			États-Unis	29.5%	1.0%	Ratio de Sharpe	0.36	0.25
Cours/Valeur comptabl	2.7	3.4	Qualité de crédit			Ratio de Sortino	0.53	0.36
Cours/Flux monétaire	14.8	15.7	AAA	28.8%	41.7%	Meilleur mois	3.6%	4.6%
Cours/Bénéfice	23.4	23.3	AA	13.0%	32.2%	Pire mois	-2.3%	-2.6%
Cours/Ventes	2.1	2.6	A	20.5%	14.6%	Perte max.	-4.1%	-4.2%
Ratios financiers			BBB	17.7%	11.1%			
Marge nette	19.3%	20.2%	BB	4.1%	0.0%			
RDA	10.3%	13.2%	B	5.5%	0.0%			
RCP	24.5%	28.9%	En dessous de B	2.1%	0.0%			
ROIC	18.6%	22.9%	Non noté	8.4%	0.4%			

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond F	19.1%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.19%	5.11%
Lysander-Canso valeur d'oblig de soc F	14.4%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.03%
Lysander-Canso ttrs crt trm et tx var F	9.5%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.17%
TD indiciel américain F	8.1%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.70%
Dynamique Obligations à très crt F	8.0%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.42%	4.24%
NCM Cat mondiale de croiss du revenu F	7.9%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.38%
NCM Catégorie de croissance du revenu F	7.9%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.58%
Canoe défensif actions internationales F	5.9%	Faible à Moyen	Canada - International Equity	0.75%	1.15%	0.19%
Fonds Select mondial AGF F	5.8%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
TD US Disciplined Equity Alpha - F	5.3%	Moyen	Canada - Actions américaines	0.80%	0.88%	0.24%
Dynamique canadien de dividendes F	4.2%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.67%
Dynamique immobilier mondial série F	2.5%	Moyen	Canada - Actions de l'immobilier	1.00%	1.22%	3.22%

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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	5.7%	-0.29	0.96	89.67	-0.24	2.53	8	4
3 ans	5.8%	1.19	0.89	94.89	0.40	2.57	24	12
5 ans	6.3%	4.01	0.96	93.36	1.50	2.81	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		2.2	10.1	10.9	9.7	—	7.7	4/10/2017
Canoe défensif actions internationales F	5.9%	-1.8%	-0.1%	12.1%	7.3%	—	9.8%	1/3/2017
Dynamique canadien de dividendes F	4.2%	6.1%	17.3%	11.3%	14.4%	9.9%	8.2%	4/5/2002
Dynamique immobilier mondial série F	2.5%	2.1%	8.3%	4.4%	5.3%	5.5%	5.5%	1/12/2007
Dynamique Obligations à très crt F	8.0%	2.1%	4.7%	5.4%	3.3%	2.4%	2.3%	9/6/2013
Fonds Select mondial AGF F	5.8%	11.1%	29.5%	23.8%	17.6%	16.3%	6.9%	4/27/2000
Lysander-Canso ttrs crt trm et tx var F	9.5%	2.1%	6.4%	5.7%	3.7%	2.9%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	14.4%	2.1%	6.4%	6.3%	7.6%	5.8%	6.5%	12/23/2011
NCM Cat mondiale de croiss du revenu F	7.9%	2.7%	11.6%	13.5%	11.9%	8.4%	9.5%	5/31/2011
NCM Catégorie de croissance du revenu F	7.9%	3.9%	15.0%	11.8%	15.9%	7.9%	9.1%	12/30/2005
Pender Corporate Bond F	19.1%	0.2%	8.7%	8.5%	8.0%	6.9%	6.7%	6/1/2009
TD indiciel américain F	8.1%	1.0%	15.2%	22.1%	16.2%	13.8%	7.0%	11/1/2000
TD US Disciplined Equity Alpha - F	5.3%	-1.2%	13.4%	18.9%	16.2%	—	14.4%	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		4.0	10.7	9.8	5.5	5.3	6.3	12/31/2011
FTSE Canada d'obligations crt terme	25.0%	2.2%	6.3%	4.4%	1.8%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	37.5%	1.4%	6.1%	4.3%	-0.4%	1.9%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	15.0%	13.3%	17.9%	17.7%	10.8%	7.4%	5.2%	5/1/2015
S&P 500 RT CAD	15.0%	0.8%	14.8%	22.0%	16.7%	14.4%	8.9%	1/31/2002
S&P/TSX composé RT CAD	7.5%	10.2%	26.4%	16.1%	15.0%	9.6%	9.2%	1/3/1977

Divulcation 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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Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 6/30/2025 10 premiers avoirs : 10.41% Autre : 89.59%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada (Government of) 1.5%	1.88%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.88%	—	—	—	4/30/2025	—
Canada (Government of) 0.5%	1.21%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.21%	—	—	—	4/30/2025	—
NVIDIA Corp	1.13%	NVDA	USA	Technologie	—	5.10%
TD US Disciplined Equity Alpha - F	0.35%	—	—	—	12/31/2024	—
TD indiciel américain F	0.32%	—	—	—	12/31/2024	—
Fonds Select mondial AGF F	0.25%	—	—	—	5/31/2025	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	6/30/2025	—
Canada (Government of) 2%	1.05%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	1.05%	—	—	—	4/30/2025	—
Apple Inc	1.05%	AAPL	USA	Technologie	—	4.08%
TD US Disciplined Equity Alpha - F	0.50%	—	—	—	12/31/2024	—
TD indiciel américain F	0.37%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	6/30/2025	—
Markit Cdx North American Investment Grade Index	1.03%	—	—	—	—	—
Dynamique Obligations à très crt F	1.03%	—	—	—	3/31/2025	—
Microsoft Corp	0.97%	MSFT	USA	Technologie	—	4.65%
TD indiciel américain F	0.31%	—	—	—	12/31/2024	—
TD US Disciplined Equity Alpha - F	0.23%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	6/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.15%	—	—	—	6/30/2025	—
Dynamique canadien de dividendes F	0.07%	—	—	—	3/31/2025	—
Meta Platforms Inc Class A	0.73%	META	USA	Communication Services	—	2.14%
Fonds Select mondial AGF F	0.28%	—	—	—	5/31/2025	—
TD US Disciplined Equity Alpha - F	0.14%	—	—	—	12/31/2024	—
TD indiciel américain F	0.13%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.09%	TPU	CAN	—	6/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.09%	—	—	—	6/30/2025	—
Air Canada 4.63%	0.68%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.43%	—	—	—	4/30/2025	—
Lysander-Canso ttrs crt trm et tx var F	0.25%	—	—	—	4/30/2025	—
Amazon.com Inc	0.67%	AMZN	USA	Consommation cyclique	—	2.77%
TD indiciel américain F	0.21%	—	—	—	12/31/2024	—
TD US Disciplined Equity Alpha - F	0.19%	—	—	—	12/31/2024	—
Fonds Select mondial AGF F	0.16%	—	—	—	5/31/2025	—
TD U.S. Equity Index ETF	0.12%	TPU	CAN	—	6/30/2025	—