



# Providence Équilibré

## Aperçu du portefeuille

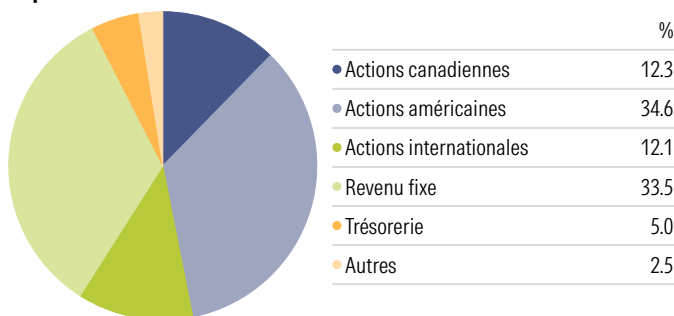
Frais de gestion moyen  
0.81%

Rendement du portefeuille  
2.33%

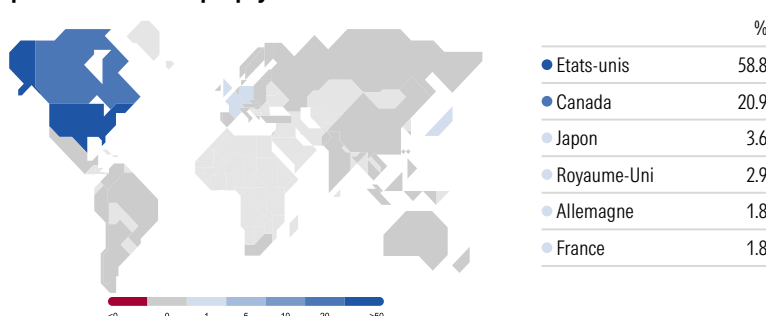
Date de création  
4/10/2017

Indice de référence  
Benchmark - Balanced

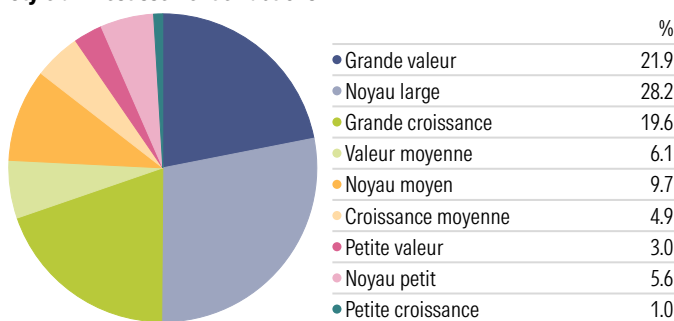
### Répartition de l'actif



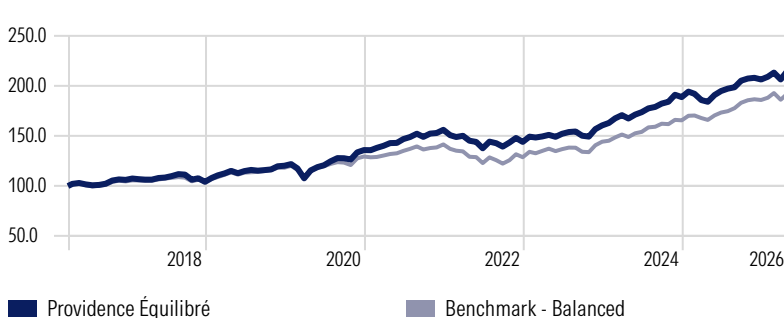
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

Cyclique	29.8%
Matériaux de base	5.3%
Consommation cyclique	8.7%
Services financiers	13.2%
Immobilier	2.6%
<b>Sensible</b>	<b>53.1%</b>
Services de communication	8.5%
Énergie	9.2%
Valeurs industrielles	12.6%
Technologie	22.9%
<b>Défensif</b>	<b>17.1%</b>
Consommation défensive	6.3%
Soins de la santé	8.7%
Services publics	2.1%

### Géographique des actions

Amériques	80.7%
Canada	20.9%
Etats-unis	58.8%
<b>Grande Europe</b>	<b>12.6%</b>
Danemark	0.7%
France	1.8%
Allemagne	1.8%
Pays-Bas	0.9%
Suisse	1.3%
Royaume-Uni	2.9%
<b>Grande Asie</b>	<b>6.8%</b>
Australie	0.4%
Japon	3.6%
<b>Région Emergente</b>	<b>2.1%</b>

### Rendements annualisés

	Portefeuille	Benchmark
1 Mois	4.0%	3.2%
3 Mois	2.7%	2.1%
6 Mois	3.5%	3.4%
1 an	16.6%	15.7%
3 ans	12.4%	11.8%
5 ans	8.5%	7.8%
10 ans	—	7.8%
Depuis la création	8.6%	7.2%

### Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	4.0%	3.3%
2025	9.3%	12.3%
2024	17.6%	14.7%
2023	11.4%	12.0%
2022	-7.7%	-9.0%
2021	14.9%	9.3%
2020	13.0%	9.5%
2019	15.4%	13.5%
2018	-1.8%	-0.4%
2017	—	8.1%

### Répartition du revenu fixe

Gouvernement	28.7%
Municipalités	0.0%
Entreprises	56.4%
Titres titrisés	6.7%
Trésorerie et équivalents	8.2%

### Statistiques sur le revenu fixe

Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.3%
Qualité du crédit moyenne	AA

### Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	6.9%	105.1%	103.7%	-3.2%
3 ans	7.1%	105.3%	106.5%	-5.2%
5 ans	7.7%	101.2%	94.1%	-11.8%

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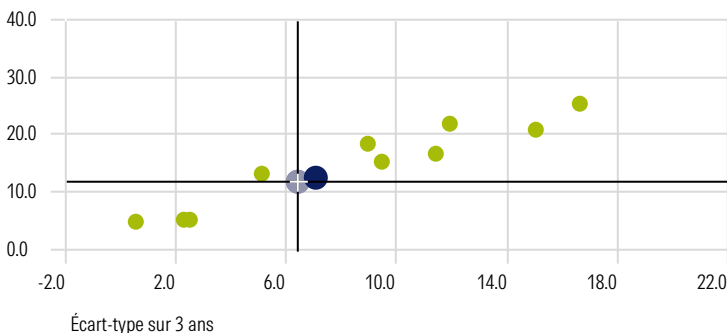
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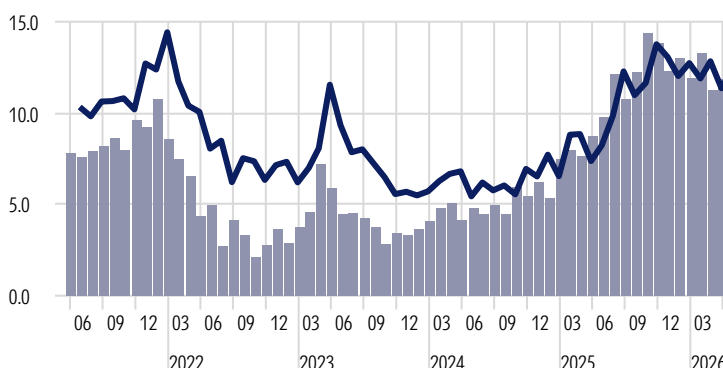
Indice de référence  
Benchmark - Balanced

### Rendement-risque sur 3 ans



■ Providence Équilibré      ■ Benchmark - 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)	\$ 199,301	\$ 245,214	Canada	69.8%	97.6%
<b>Multiples de valorisat</b>			États-Unis	19.2%	1.4%
Cours/Valeur comptabl	3.3	3.6	<b>Qualité de crédit</b>		
Cours/Flux monétaire	14.1	16.3	AAA	24.5%	44.4%
Cours/Bénéfice	23.7	23.2	AA	13.9%	30.2%
Cours/Ventes	2.4	2.7	A	15.0%	13.9%
<b>Ratios financiers</b>			BBB	25.0%	10.7%
Marge nette	20.6%	22.0%	BB	2.3%	0.0%
RDA	12.7%	14.6%	B	4.2%	0.0%
RCP	26.8%	29.9%	En dessous de B	0.7%	0.0%
ROIC	20.4%	25.0%	Non noté	14.3%	0.8%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	7.1%	6.4%
Écart-type perte	3.5%	4.0%
Ratio de Sharpe	0.67	0.64
Ratio de Sortino	1.08	1.00
Meilleur mois	5.0%	5.1%
Pire mois	-3.2%	-3.4%
Perte max.	-5.2%	-3.4%

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	7.7%	7.7%
Écart-type perte	4.0%	4.6%
Ratio de Sharpe	0.23	0.17
Ratio de Sortino	0.33	0.24
Meilleur mois	5.0%	5.1%
Pire mois	-4.4%	-4.6%
Perte max.	-11.8%	-13.5%

### Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel américain F	18.1%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.78%
NCM Cat mondiale de croiss du revenu F	12.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.11%
Fonds Select mondial AGF F	10.3%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
Pender Corporate Bond I	9.8%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.09%
Lysander-Canso valeur d'oblig de soc F	9.7%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.93%
NCM Catégorie de croissance du revenu F	8.8%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.92%
TD indiciel Nasdaq® - F	5.5%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.39%
Dynamique dividendes Avantage F	5.5%	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.04%	4.14%
Fidelity Canadian S/T Cprt Bd ETF F	4.9%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.77%
Dynamique Obligations à très crt F	4.8%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	2.98%
TD indiciel d'obligations canadiennes F	4.4%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.66%
Brandes actions internationales F	2.4%	Moyen	Canada - International Equity	0.80%	1.16%	1.11%
Fidelity FNB indic Divid intern élevés F	2.4%	Moyen	Canada - International Equity	0.45%	0.74%	3.22%

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# Providence Équilibré

## Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	6.9%	0.47	1.03	95.94	0.45	2.00	10	2
3 ans	7.1%	0.49	1.01	95.10	0.26	2.29	26	10
5 ans	7.7%	0.71	0.97	95.93	0.30	2.31	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>Providence Équilibré</b>		<b>4.0</b>	<b>16.6</b>	<b>12.4</b>	<b>8.5</b>	<b>—</b>	<b>8.6</b>	<b>4/10/2017</b>
TD indiciel américain F	<b>18.1%</b>	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
NCM Cat mondiale de croiss du revenu F	<b>12.0%</b>	6.0%	21.1%	15.2%	10.3%	9.9%	9.8%	5/31/2011
Fonds Select mondial AGF F	<b>10.3%</b>	4.0%	26.0%	20.8%	12.9%	18.6%	7.0%	4/27/2000
Pender Corporate Bond I	<b>9.8%</b>	3.6%	18.8%	13.3%	7.9%	8.9%	7.2%	6/30/2014
Lysander-Canso valeur d'oblig de soc F	<b>9.7%</b>	0.4%	3.5%	5.3%	3.6%	6.0%	6.3%	12/23/2011
NCM Catégorie de croissance du revenu F	<b>8.8%</b>	10.2%	35.9%	18.5%	11.9%	10.6%	9.9%	12/30/2005
TD Indiciel NASDAQ - F	<b>5.5%</b>	7.7%	37.2%	25.5%	13.2%	19.5%	8.0%	11/1/2000
Dynamique dividendes Avantage F	<b>5.5%</b>	8.7%	37.1%	16.6%	13.6%	10.6%	8.4%	3/4/2002
Fidelity Canadian S/T Cprt Bd ETF F	<b>4.9%</b>	0.6%	3.4%	5.3%	2.6%	—	2.8%	9/25/2019
Dynamique Obligations à très crt F	<b>4.8%</b>	0.9%	3.7%	4.7%	3.5%	2.7%	2.4%	9/6/2013
TD indiciel obligations can F	<b>4.4%</b>	0.3%	1.3%	2.9%	0.6%	1.4%	3.8%	11/1/2000
Brandes actions internationales F	<b>2.4%</b>	5.6%	26.8%	21.2%	15.8%	10.8%	6.8%	7/2/2002
Fidelity FNB indic Divid intern élevés F	<b>2.4%</b>	8.2%	29.6%	18.2%	14.1%	—	8.6%	9/18/2018

## 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 - Balanced</b>		<b>3.3</b>	<b>15.7</b>	<b>11.8</b>	<b>7.8</b>	<b>7.8</b>	<b>8.2</b>	<b>12/31/2011</b>
FTSE Canada obligataire universel	<b>27.5%</b>	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
S&P 500 RT CAD	<b>22.5%</b>	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
FTSE Canada d'obligations crt terme	<b>20.0%</b>	0.3%	2.4%	4.2%	2.0%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	<b>20.0%</b>	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
S&P/TSX composé RT CAD	<b>10.0%</b>	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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# Providence Équilibré



## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 4/30/2026 10 premiers avoirs : 12.70% Autre : 87.30%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>NVIDIA Corp</b>	<b>2.36%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>5.89%</b>
TD US Index F	0.79%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.56%	TPU	CAN	—	4/30/2026	—
AGF Global Select Series F	0.51%	—	—	—	3/31/2026	—
TD NASDAQ Index - F	0.50%	—	—	—	12/31/2025	—
<b>Microsoft Corp</b>	<b>1.63%</b>	<b>MSFT</b>	<b>USA</b>	<b>Technologie</b>	—	<b>3.47%</b>
TD US Index F	0.64%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.40%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.36%	TPU	CAN	—	4/30/2026	—
NCM Global Income Growth Class Series F	0.21%	—	—	—	3/31/2026	—
Dynamic Dividend Advantage F	0.03%	—	—	—	1/31/2026	—
<b>Apple Inc</b>	<b>1.62%</b>	<b>AAPL</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.60%</b>
TD US Index F	0.71%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.47%	TPU	CAN	—	4/30/2026	—
TD NASDAQ Index - F	0.44%	—	—	—	12/31/2025	—
<b>Alphabet Inc Class A</b>	<b>1.44%</b>	<b>GOOGL</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>2.36%</b>
AGF Global Select Series F	0.34%	—	—	—	3/31/2026	—
TD US Index F	0.33%	—	—	—	12/31/2025	—
NCM Global Income Growth Class Series F	0.29%	—	—	—	3/31/2026	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	4/30/2026	—
TD NASDAQ Index - F	0.20%	—	—	—	12/31/2025	—
<b>Amazon.com Inc</b>	<b>1.38%</b>	<b>AMZN</b>	<b>USA</b>	<b>Consommation cyclique</b>	—	<b>2.93%</b>
AGF Global Select Series F	0.41%	—	—	—	3/31/2026	—
TD US Index F	0.40%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	4/30/2026	—
TD NASDAQ Index - F	0.27%	—	—	—	12/31/2025	—
Dynamic Dividend Advantage F	0.00%	—	—	—	1/31/2026	—
<b>Broadcom Inc</b>	<b>1.18%</b>	<b>AVGO</b>	<b>USA</b>	<b>Technologie</b>	—	<b>2.11%</b>
NCM Global Income Growth Class Series F	0.32%	—	—	—	3/31/2026	—
TD US Index F	0.29%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	4/30/2026	—
TD NASDAQ Index - F	0.18%	—	—	—	12/31/2025	—
AGF Global Select Series F	0.15%	—	—	—	3/31/2026	—
<b>Meta Platforms Inc Class A</b>	<b>0.87%</b>	<b>META</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>1.69%</b>
TD US Index F	0.26%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.21%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.16%	TPU	CAN	—	4/30/2026	—
AGF Global Select Series F	0.14%	—	—	—	3/31/2026	—
NCM Global Income Growth Class Series F	0.10%	—	—	—	3/31/2026	—

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	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Walmart Inc</b>	<b>0.76%</b>	<b>WMT</b>	<b>USA</b>	<b>Consommation défensive</b>	—	<b>0.65%</b>
AGF Global Select Series F	0.32%	—	—	—	3/31/2026	—
NCM Global Income Growth Class Series F	0.29%	—	—	—	3/31/2026	—
TD US Index F	0.09%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.07%	TPU	CAN	—	4/30/2026	—
<b>Tesla Inc</b>	<b>0.74%</b>	<b>TSLA</b>	<b>USA</b>	<b>Consommation cyclique</b>	—	<b>1.22%</b>
TD US Index F	0.24%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.22%	—	—	—	12/31/2025	—
AGF Global Select Series F	0.15%	—	—	—	3/31/2026	—
TD U.S. Equity Index ETF	0.13%	TPU	CAN	—	4/30/2026	—
<b>Canada (Government of) 3.25%</b>	<b>0.72%</b>	<b>—</b>	<b>CAN</b>	<b>—</b>	<b>—</b>	<b>—</b>
Lysander-Canso Corporate Value Bond F	0.66%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.06%	TDB	CAN	—	4/30/2026	—