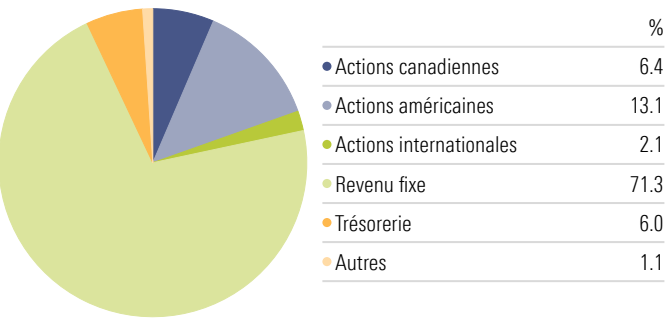




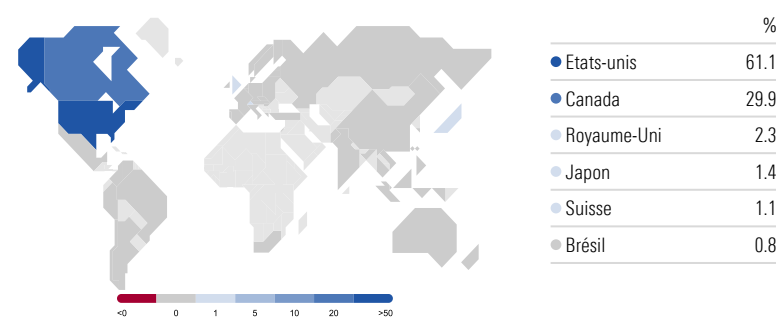
Providence Conservateur

Aperçu du portefeuille	Frais de gestion moyen 0.65%	Rendement du portefeuille 2.83%	Date de création 4/10/2017	Indice de référence Benchmark - Conservatoire
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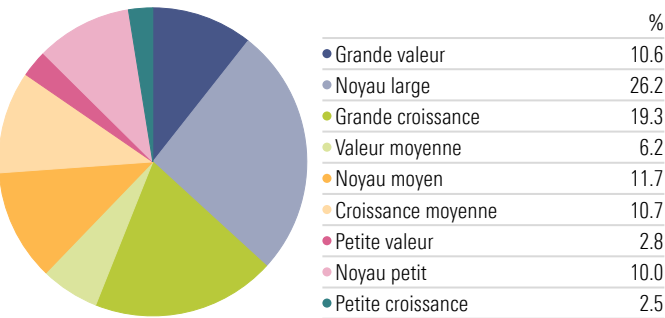
Répartition de l'actif



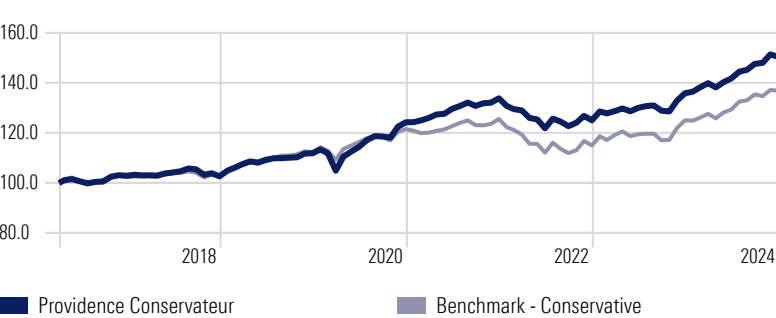
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	43.4%
Matériaux de base	3.0%
Consommation cyclique	10.8%
Services financiers	18.2%
Immobilier	11.3%
Sensible	42.7%
Services de communication	5.9%
Énergie	7.0%
Valeurs industrielles	13.0%
Technologie	16.9%
Défensif	13.9%
Consommation défensive	3.9%
Soins de la santé	8.6%
Services publics	1.5%

Géographique des actions

Amériques	91.7%
Canada	29.9%
Etats-unis	61.1%
Grande Europe	5.6%
Danemark	0.4%
France	0.5%
Allemagne	0.2%
Pays-Bas	0.2%
Suisse	1.1%
Royaume-Uni	2.3%
Grande Asie	2.7%
Australie	0.4%
Japon	1.4%
Région Emergente	1.6%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	-0.6%	-0.2%
3 Mois	1.9%	1.1%
6 Mois	6.1%	5.8%
1 an	10.7%	9.4%
3 ans	4.0%	2.9%
5 ans	6.1%	4.0%
10 ans	—	4.3%
Depuis la création	5.3%	4.0%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	10.7%	9.4%
2024	10.7%	9.4%
2023	8.6%	8.7%
2022	-6.6%	-8.4%
2021	7.7%	3.3%
2020	11.0%	8.2%
2019	9.0%	9.0%
2018	-0.2%	0.6%
2017	—	4.5%
2016	—	2.7%

Répartition du revenu fixe

Gouvernement	38.8%
Municipalités	0.0%
Entreprises	41.0%
Titres titrisés	6.4%
Trésorerie et équivalents	6.0%

Statistiques sur le revenu fixe

Durée effective moyenne	5.4
Échéance effective moyenne	7.2
Coupon moyen	3.5%
Qualité du crédit moyenne	BBB

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	3.5%	100.2%	49.2%	-1.2%
3 ans	5.5%	89.2%	72.5%	-8.9%
5 ans	6.1%	104.9%	77.7%	-8.9%

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Providence Conservateur

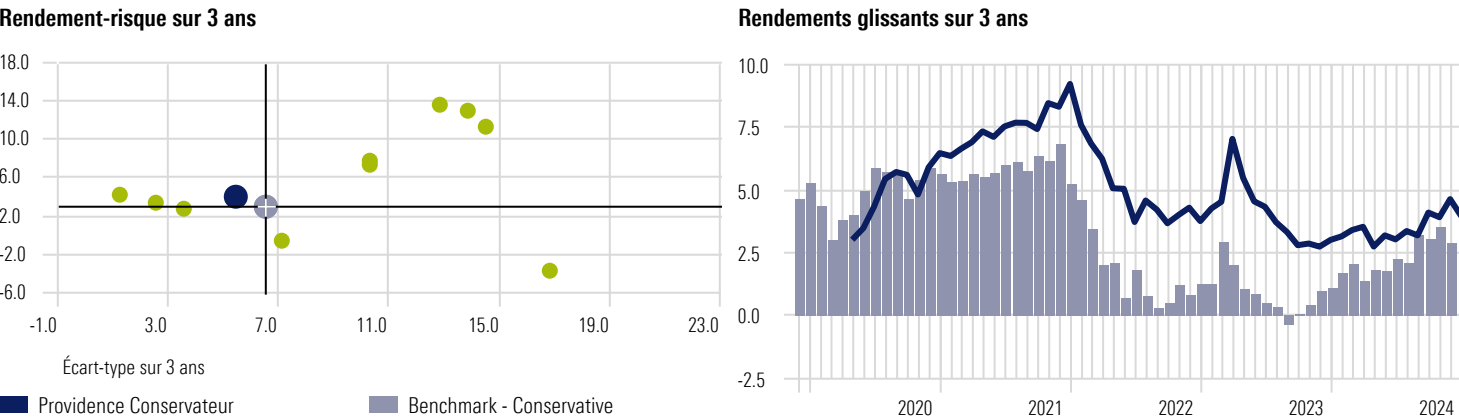
Aperçu du portefeuille

Frais de gestion moyen
0.65%

Rendement du portefeuille
2.83%

Date de création
4/10/2017

Indice de référence
Benchmark - Conservatoire



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	5.5%	6.6%	Écart-type	6.1%	6.0%
Cap. bours. moy. (M)	\$ 103,491	\$ 202,030	Canada	80.0%	97.8%	Écart-type perte	2.7%	3.5%	Écart-type perte	4.7%	3.4%
Multiples de valorisati			États-Unis	14.5%	1.0%	Ratio de Sharpe	-0.47	-0.51	Ratio de Sharpe	0.10	-0.07
Cours/Valeur comptable	3.1	3.4	Qualité de crédit			Ratio de Sortino	-0.59	-0.65	Ratio de Sortino	0.14	-0.09
Cours/Flux monétaire	14.3	15.6	AAA	34.1%	41.0%	Meilleur mois	3.3%	4.0%	Meilleur mois	5.3%	4.0%
Cours/Bénéfice	23.2	23.4	AA	19.9%	33.1%	Pire mois	-2.8%	-3.1%	Pire mois	-6.2%	-3.2%
Cours/Ventes	2.3	2.5	A	18.8%	14.9%	Perte max.	-8.9%	-10.8%	Perte max.	-8.9%	-10.8%
Ratios financiers			BBB	14.5%	10.8%						
Marge nette	18.2%	18.9%	BB	3.1%	0.0%						
RDA	10.2%	12.9%	B	0.6%	0.0%						
RCP	24.3%	28.8%	En dessous de B	1.1%	0.0%						
ROIC	19.0%	22.8%	Non noté	7.9%	0.2%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indicel obligations can F	24.9%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	1.62%
Lysander-Canso ttrs crt trm et tx var F	16.9%	Bas	Canada - Produits de taux Canadiens de CT	0.55%	0.67%	3.23%
Lysander-Canso valeur d'oblig de soc F	15.0%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.37%
Dynamique Obligations à très crt F	14.8%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.42%	5.30%
Fonds Select mondial AGF F	5.3%	Moyen	Canada - Action mondiale	0.80%	1.15%	0.00%
TD indicel américain F	5.2%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.70%
NCM Cat mondiale de croiss du revenu F	5.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.40%
NCM Catégorie de croissance du revenu F	5.0%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.64%
Dynamique immobilier mondial série F	2.3%	Moyen	Canada - Actions de l'immobilier	1.00%	1.22%	3.23%
TD US Disciplined Equity Alpha - F	2.1%	Moyen	Canada - Actions américaines	0.80%	0.88%	0.24%
Dynamique canadien de dividendes F	2.0%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.82%

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Providence Conservateur

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	3.5%	0.81	0.93	97.01	0.92	1.41	10	2
3 ans	5.5%	0.43	0.91	97.71	0.58	1.85	21	15
5 ans	6.1%	1.99	1.03	95.94	0.86	2.38	40	20
10 ans	—	—	—	—	—	—	—	—

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Providence Conservateur		10.7	10.7	4.0	6.1	—	5.3	4/10/2017
Dynamique canadien de dividendes F	2.0%	13.7%	13.7%	7.3%	11.3%	9.8%	8.1%	4/5/2002
Dynamique immobilier mondial série F	2.3%	5.0%	5.0%	-3.7%	2.9%	5.3%	5.6%	1/12/2007
Dynamique Obligations à très crt F	14.8%	5.5%	5.5%	4.2%	3.0%	2.2%	2.2%	9/6/2013
Fonds Select mondial AGF F	5.3%	38.7%	38.7%	11.3%	18.1%	17.4%	6.6%	4/27/2000
Lysander-Canso ttrs crt trm et tx var F	16.9%	6.9%	6.9%	3.5%	3.7%	2.9%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	15.0%	7.2%	7.2%	2.8%	8.3%	6.0%	6.6%	12/23/2011
NCM Cat mondiale de croiss du revenu F	5.0%	20.1%	20.1%	7.4%	9.4%	9.2%	9.6%	5/31/2011
NCM Catégorie de croissance du revenu F	5.0%	18.5%	18.5%	7.7%	10.8%	8.1%	9.1%	12/30/2005
TD indiciel américain F	5.2%	35.6%	35.6%	12.9%	16.5%	14.7%	7.1%	11/1/2000
TD indiciel obligations can F	24.9%	3.9%	3.9%	-0.6%	0.6%	1.5%	3.9%	11/1/2000
TD US Disciplined Equity Alpha - F	2.1%	31.1%	31.1%	13.7%	16.7%	—	15.5%	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 - Conservative		9.4	9.4	2.9	4.0	4.3	4.8	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	5.7%	5.7%	2.1%	2.1%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	40.0%	4.2%	4.2%	-0.6%	0.8%	2.0%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	12.9%	12.9%	5.4%	6.5%	7.5%	4.9%	5/1/2015
S&P 500 RT CAD	10.0%	36.4%	36.4%	13.8%	16.9%	15.4%	9.1%	1/31/2002
S&P/TSX composé RT CAD	5.0%	21.7%	21.7%	8.6%	11.1%	8.9%	9.1%	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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Providence Conservateur



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 12/31/2024 10 premiers avoirs : 20.39% Autre : 79.61%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
B74408940 Cds Usd R V 03me, 3374408940_pro Cc	7.36%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	7.36%	—	—	—	9/30/2024	—
Canada (Government of) 1.5%	2.40%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	2.10%	—	—	—	10/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.30%	TDB	CAN	—	12/31/2024	—
Canada (Government of) 0.5%	1.92%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	1.60%	—	—	—	10/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.32%	TDB	CAN	—	12/31/2024	—
Canadian Imperial Bank Of Commerce Interest Rate :	1.58%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.58%	—	—	—	9/30/2024	—
Canada (Government of) 2%	1.47%	—	CAN	—	—	—
Lysander-Canso Short Term & Fltng Rate F	1.34%	—	—	—	10/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.14%	TDB	CAN	—	12/31/2024	—
The Toronto-Dominion Bank 5.49%	1.37%	—	CAN	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.35%	—	—	—	9/30/2024	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	12/31/2024	—
281838196 Irs Cad R V 00mc, 3281838196_flo_ois	1.11%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.11%	—	—	—	9/30/2024	—
Air Canada 4.63%	1.10%	—	CAN	—	—	—
Lysander-Canso Short Term & Fltng Rate F	0.57%	—	—	—	10/31/2024	—
Lysander-Canso Corporate Value Bond F	0.53%	—	—	—	10/31/2024	—
Canada (Government of) 1.5%	1.07%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.70%	—	—	—	10/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.37%	TDB	CAN	—	12/31/2024	—
TransCanada Pipelines Limited 5.41%	1.02%	—	CAN	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.02%	—	—	—	9/30/2024	—