



Providence Conservateur

Aperçu du portefeuille

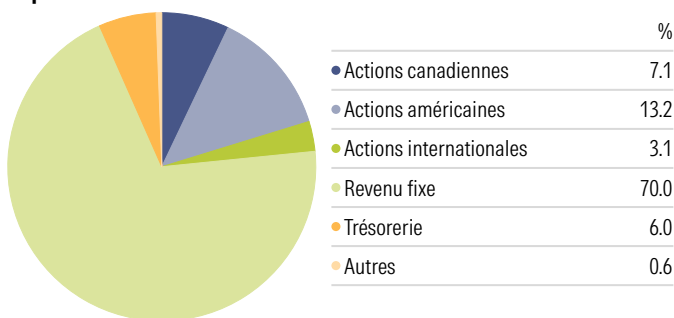
Frais de gestion moyen
0.64%

Rendement du portefeuille
3.12%

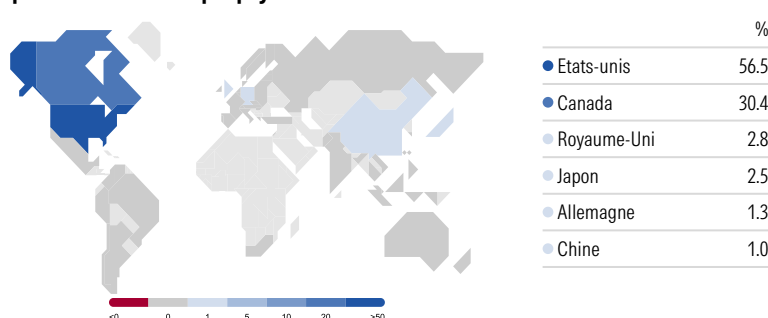
Date de création
4/10/2017

Indice de référence
Benchmark - Conservatrice

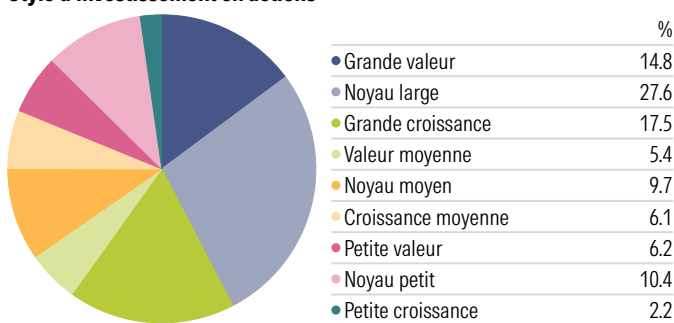
Répartition de l'actif



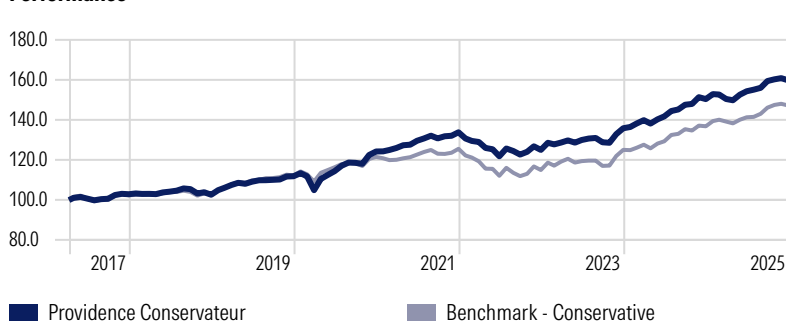
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Catégorie	%
Cyclique	37.4%
Matériaux de base	2.9%
Consommation cyclique	7.0%
Services financiers	16.0%
Immobilier	11.5%
Sensible	47.5%
Services de communication	8.8%
Énergie	6.8%
Valeurs industrielles	12.7%
Technologie	19.2%
Défensif	15.0%
Consommation défensive	5.1%
Soins de la santé	8.3%
Services publics	1.5%

Géographique des actions

Région	%
Amériques	87.2%
Canada	30.4%
Etats-unis	56.5%
Grande Europe	7.5%
Danemark	0.6%
France	0.4%
Allemagne	1.3%
Pays-Bas	0.8%
Suisse	0.4%
Royaume-Uni	2.8%
Grande Asie	5.2%
Australie	0.1%
Japon	2.5%
Région Emergente	1.7%

Rendements annualisés

Horizon	Portefeuille	Benchmark
1 Mois	-0.7%	-0.6%
3 Mois	0.2%	0.7%
6 Mois	3.5%	4.2%
1 an	6.2%	7.6%
3 ans	8.5%	8.6%
5 ans	5.2%	3.9%
10 ans	—	4.4%
Depuis la création	5.4%	4.4%

Rendements par année civile

Année	Portefeuille	Benchmark
Cumul annuel	6.2%	7.6%
2025	6.2%	7.6%
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%

Répartition du revenu fixe

Catégorie	%
Gouvernement	43.2%
Municipalités	0.0%
Entreprises	42.6%
Titres titrisés	8.0%
Trésorerie et équivalents	6.2%

Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	3.6%
Qualité du crédit moyenne	BBB

Statistiques de risque et rendement du portefeuille

Horizon	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	3.7%	93.5%	135.3%	-2.0%
3 ans	4.1%	91.7%	71.4%	-2.0%
5 ans	4.7%	93.2%	67.9%	-8.9%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Providence Conservateur

Aperçu du portefeuille

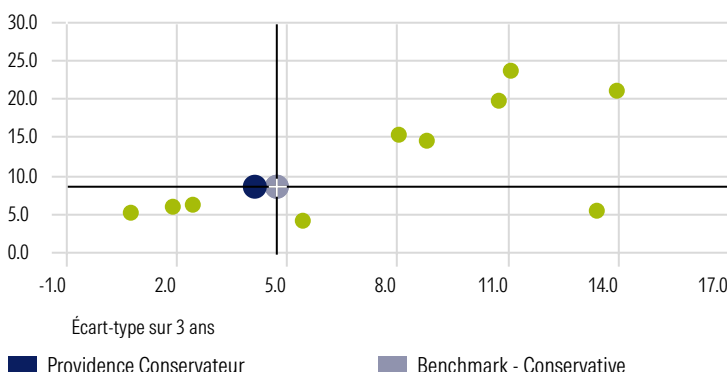
Frais de gestion moyen
0.64%

Rendement du portefeuille
3.12%

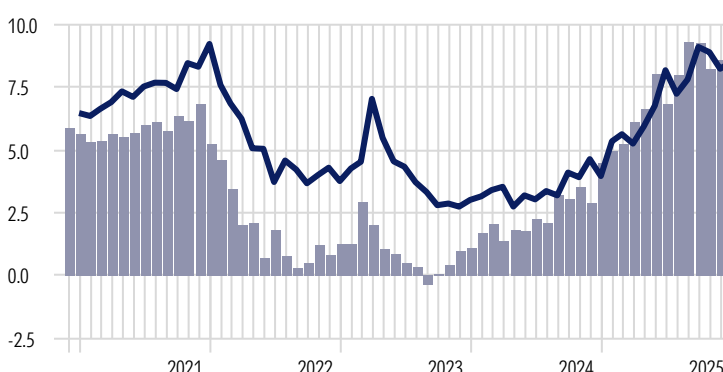
Date de création
4/10/2017

Indice de référence
Benchmark - Conservatrice

Rendement-risque sur 3 ans



Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 130,984	\$ 255,013	Canada	83.1%	97.7%
Multiples de valorisat			États-Unis		
Cours/Valeur comptabl	3.1	3.7		12.5%	1.3%
Cours/Flux monétaire	15.3	16.7	Qualité de crédit		
Cours/Bénéfice	22.5	24.4	AAA	37.4%	42.7%
Cours/Ventes	2.5	2.8	AA	19.1%	31.3%
Ratios financiers			BBB	15.1%	11.2%
Marge nette	22.0%	21.4%	BB	1.4%	0.0%
RDA	11.0%	14.1%	B	2.0%	0.0%
RCP	24.9%	29.8%	En dessous de B	0.8%	0.0%
ROIC	20.8%	24.9%	Non noté	2.0%	0.4%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	4.1%	4.7%
Écart-type perte	1.8%	2.4%
Ratio de Sharpe	0.36	0.34
Ratio de Sortino	0.56	0.53
Meilleur mois	3.3%	4.0%
Pire mois	-1.6%	-2.2%
Perte max.	-2.0%	-2.9%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	4.7%	5.5%
Écart-type perte	2.5%	3.2%
Ratio de Sharpe	0.02	-0.11
Ratio de Sortino	0.02	-0.15
Meilleur mois	3.3%	4.0%
Pire mois	-2.8%	-3.1%
Perte max.	-8.9%	-10.8%

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	24.7%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.77%
Lysander-Canso ttrs crt trm et tx var F	16.9%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.03%
Dynamique Obligations à très crt F	15.0%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.18%
Lysander-Canso valeur d'oblig de soc F	14.8%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	4.43%
NCM Catégorie de croissance du revenu F	5.3%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	3.17%
NCM Cat mondiale de croiss du revenu F	5.1%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.24%
TD indiciel américain F	5.1%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.81%
Fonds Select mondial AGF F	5.0%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
Dynamique immobilier mondial série F	2.5%	Moyen	Canada - Actions de l'immobilier	1.00%	1.23%	2.32%
TD alpha discipliné d'actions amér - F	2.1%	Moyen	Canada - Actions américaines	0.80%	0.88%	0.00%
Dynamique canadien de dividendes F	2.0%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.08%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Providence Conservateur

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	3.7%	-1.98	1.09	91.07	-0.93	1.44	8	4
3 ans	4.1%	0.16	0.92	96.68	-0.04	1.60	26	10
5 ans	4.7%	1.08	0.92	96.40	0.69	1.80	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		6.2	6.2	8.5	5.2	—	5.4	4/10/2017
Dynamique canadien de dividendes F	2.0%	17.6%	17.6%	14.1%	13.8%	11.9%	8.5%	4/5/2002
Dynamique immobilier mondial série F	2.5%	4.5%	4.5%	5.5%	4.3%	5.6%	5.5%	1/12/2007
Dynamique Obligations à très crt F	15.0%	4.0%	4.0%	5.2%	3.3%	2.7%	2.4%	9/6/2013
Fonds Select mondial AGF F	5.0%	16.8%	16.8%	21.0%	13.6%	17.4%	7.0%	4/27/2000
Lysander-Canso trrs crt trm et tx var F	16.9%	3.7%	3.7%	5.9%	3.0%	3.1%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	14.8%	3.6%	3.6%	6.3%	4.8%	6.2%	6.4%	12/23/2011
NCM Cat mondiale de croiss du revenu F	5.1%	9.5%	9.5%	14.7%	10.6%	9.5%	9.6%	5/31/2011
NCM Catégorie de croissance du revenu F	5.3%	19.6%	19.6%	15.4%	12.9%	10.2%	9.6%	12/30/2005
TD alpha discipliné d'actions amér - F	2.1%	10.4%	10.4%	19.7%	16.2%	—	15.0%	9/13/2016
TD indiciel américain F	5.1%	12.6%	12.6%	23.7%	15.3%	14.8%	7.3%	11/1/2000
TD indiciel obligations can F	24.7%	2.4%	2.4%	4.2%	-0.5%	1.5%	3.8%	11/1/2000

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		7.6	7.6	8.6	3.9	4.4	5.0	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	3.9%	3.9%	4.9%	1.9%	2.1%	6.6%	12/31/1979
FTSE Canada obligataire universel	40.0%	2.6%	2.6%	4.5%	-0.4%	1.9%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	25.5%	25.5%	17.5%	10.1%	8.7%	5.5%	5/1/2015
S&P 500 RT CAD	10.0%	12.4%	12.4%	23.5%	16.1%	15.4%	9.2%	1/31/2002
S&P/TSX composé RT CAD	5.0%	31.7%	31.7%	21.4%	16.1%	13.4%	9.4%	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.

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.

Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 12/31/2025 10 premiers avoirs : 11.89% Autre : 88.11%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada (Government of) 0.5%	2.09%	—	CAN	—	—	—
Lysander-Canso Short Term & Fltng Rate F	1.81%	—	—	—	10/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.29%	TDB	CAN	—	12/31/2025	—
Canada (Government of) 3.25%	1.76%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	1.34%	—	—	—	10/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.41%	TDB	CAN	—	12/31/2025	—
Canada (Government of) 3%	1.27%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	1.04%	—	—	—	10/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.23%	TDB	CAN	—	12/31/2025	—
Kipling Strategic Income M	0.00%	—	CAN	—	12/31/2025	—
Nha Mortgage Backed Secs 3.29%	1.21%	—	CAN	—	—	—
Lysander-Canso Short Term & Fltng Rate F	1.21%	—	—	—	10/31/2025	—
Canada (Government of) 2.75%	1.14%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.91%	—	—	—	10/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.23%	TDB	CAN	—	12/31/2025	—
Bank of Nova Scotia 3.73%	1.00%	—	CAN	—	—	—
Lysander-Canso Short Term & Fltng Rate F	0.96%	—	—	—	10/31/2025	—
Lysander-Canso Corporate Value Bond F	0.02%	—	—	—	10/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	12/31/2025	—
Canada Housing Trust No.1 3.6%	0.94%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.90%	—	—	—	10/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.04%	TDB	CAN	—	12/31/2025	—
Canadian Imperial Bank of Commerce 3.65%	0.85%	—	CAN	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.85%	—	—	—	9/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	12/31/2025	—
Air Canada 4.63%	0.85%	—	CAN	—	—	—
Lysander-Canso Short Term & Fltng Rate F	0.44%	—	—	—	10/31/2025	—
Lysander-Canso Corporate Value Bond F	0.41%	—	—	—	10/31/2025	—
New York Life Global Funding 2%	0.78%	—	USA	—	—	—
Lysander-Canso Short Term & Fltng Rate F	0.75%	—	—	—	10/31/2025	—
Lysander-Canso Corporate Value Bond F	0.03%	—	—	—	10/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.00%	TDB	CAN	—	12/31/2025	—