



# Providence Conservateur

## Aperçu du portefeuille

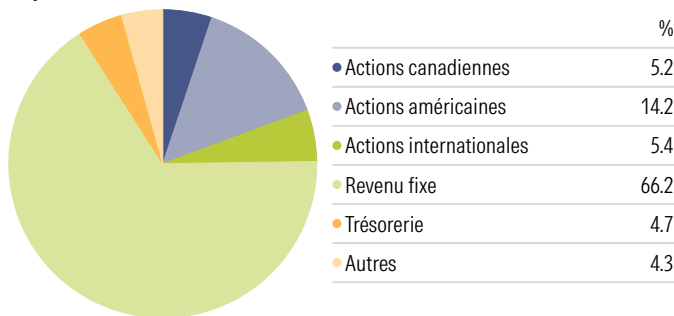
Frais de gestion moyen  
0.71%

Rendement du portefeuille  
2.99%

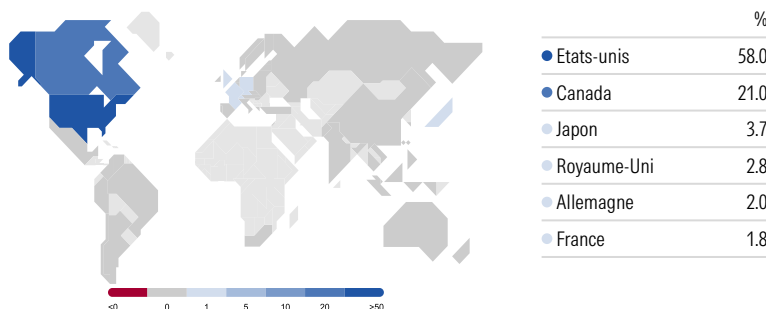
Date de création  
4/10/2017

Indice de référence  
Benchmark - Conservatrice

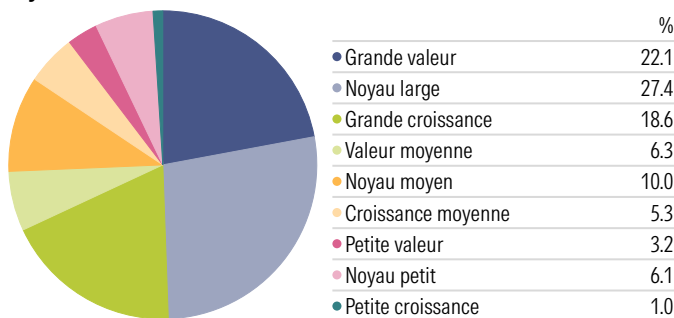
### Répartition de l'actif



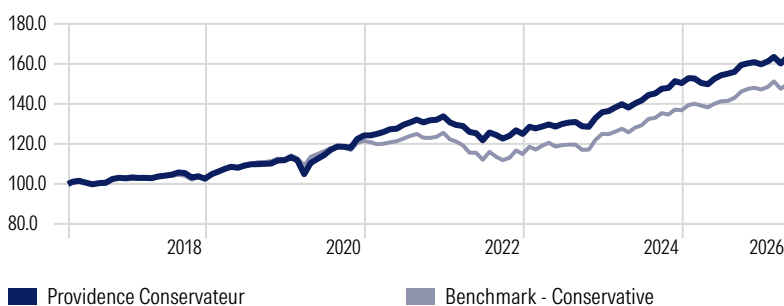
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

### Géographique des actions

### Rendements annualisés

### Rendements par année civile

Cyclique	30.7%	Amériques	80.0%
Matériaux de base	5.7%	Canada	21.0%
Consommation cyclique	8.3%	Etats-unis	58.0%
Services financiers	14.0%	<b>Grande Europe</b>	<b>12.9%</b>
Immobilier	2.7%	Danemark	0.7%
<b>Sensible</b>	<b>52.4%</b>	France	1.8%
Services de communication	8.0%	Allemagne	2.0%
Énergie	9.8%	Pays-Bas	0.8%
Valeurs industrielles	13.8%	Suisse	1.2%
Technologie	20.9%	Royaume-Uni	2.8%
<b>Défensif</b>	<b>16.9%</b>	<b>Grande Asie</b>	<b>7.1%</b>
Consommation défensive	6.0%	Australie	0.4%
Soins de la santé	8.9%	Japon	3.7%
Services publics	2.0%	<b>Région Emergente</b>	<b>2.8%</b>

	Portefeuille	Benchmark		Portefeuille	Benchmark
1 Mois	1.9%	1.5%	Cumul annuel	2.1%	1.8%
3 Mois	1.2%	0.9%	2025	6.2%	7.6%
6 Mois	1.8%	1.6%	2024	10.7%	9.4%
1 an	8.9%	8.3%	2023	8.6%	8.7%
3 ans	7.9%	7.5%	2022	-6.6%	-8.4%
5 ans	5.1%	4.4%	2021	7.7%	3.3%
10 ans	—	4.7%	2020	11.0%	8.2%
Depuis la création	5.5%	4.4%	2019	9.0%	9.0%
			2018	-0.2%	0.6%
			2017	—	4.5%

### Répartition du revenu fixe

### Statistiques sur le revenu fixe

### Statistiques de risque et rendement du portefeuille

Gouvernement	32.2%	Durée effective moyenne	—
Municipalités	0.0%	Échéance effective moyenne	—
Entreprises	57.4%	Coupon moyen	4.3%
Titres titrisés	6.8%	Qualité du crédit moyenne	AA
Trésorerie et équivalents	3.6%		

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.0%	101.8%	88.5%	-2.0%
3 ans	4.2%	96.2%	76.7%	-2.0%
5 ans	4.8%	91.3%	74.1%	-8.9%

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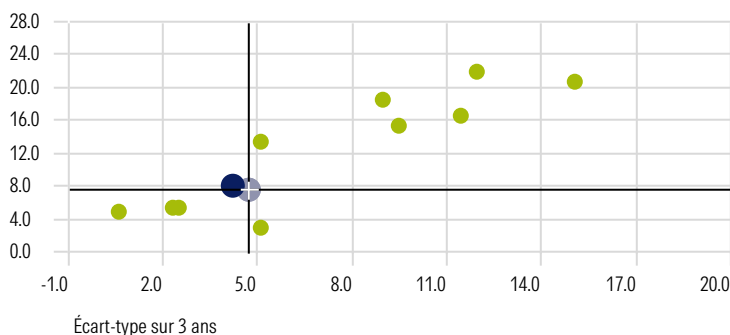
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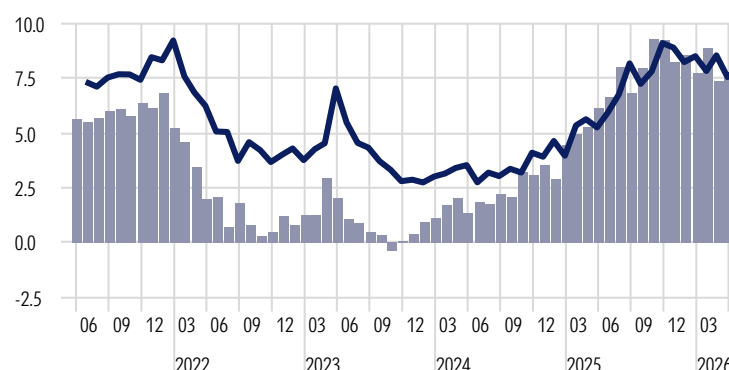
Indice de référence  
Benchmark - Conservatrice

### Rendement-risque sur 3 ans



■ Providence Conservateur      ■ Benchmark - Conservatrice

### Rendements glissants sur 3 ans



### Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
<b>Taille</b>			<b>Géographie</b>		
Cap. bours. moy. (M)	\$ 181,565	\$ 245,214	Canada	72.4%	97.6%
<b>Multiples de valorisat</b>			États-Unis	19.4%	1.4%
Cours/Valeur comptabl	3.3	3.6	<b>Qualité de crédit</b>		
Cours/Flux monétaire	14.1	16.3	AAA	25.8%	44.4%
Cours/Bénéfice	23.6	23.2	AA	15.1%	30.2%
Cours/Ventes	2.3	2.7	A	16.2%	13.9%
<b>Ratios financiers</b>			BBB	25.0%	10.7%
Marge nette	20.4%	22.0%	BB	2.2%	0.0%
RDA	12.3%	14.6%	B	3.9%	0.0%
RCP	26.5%	29.9%	En dessous de B	0.6%	0.0%
ROIC	20.2%	25.0%	Non noté	11.3%	0.8%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	4.2%	4.7%
Écart-type perte	2.2%	2.9%
Ratio de Sharpe	0.33	0.27
Ratio de Sortino	0.49	0.39
Meilleur mois	3.3%	4.0%
Pire mois	-2.0%	-2.4%
Perte max.	-2.0%	-2.9%

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	4.8%	5.6%
Écart-type perte	2.6%	3.3%
Ratio de Sharpe	-0.08	-0.14
Ratio de Sortino	-0.11	-0.19
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
Pender Corporate Bond I	17.4%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.09%
Lysander-Canso valeur d'oblig de soc F	17.3%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.93%
Fidelity Canadian S/T Cprt Bd ETF F	12.3%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.77%
TD indiciel obligations can F	11.8%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.66%
Dynamique Obligations à très crt F	11.8%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	2.98%
TD indiciel américain F	9.5%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.78%
Fonds Select mondial AGF F	5.2%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
NCM Cat mondiale de croiss du revenu F	5.1%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.11%
NCM Catégorie de croissance du revenu F	4.0%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.92%
Dynamique dividendes Avantage F	2.0%	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.04%	4.14%
Brandes actions internationales F	1.0%	Moyen	Canada - International Equity	0.80%	1.16%	1.11%
Fidelity FNB indic Divid intern élevés F	1.0%	Moyen	Canada - International Equity	0.45%	0.74%	3.22%

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## Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	4.0%	0.72	0.97	97.18	0.48	1.24	10	2
3 ans	4.2%	0.52	0.94	97.19	0.30	1.47	26	10
5 ans	4.8%	0.52	0.92	97.15	0.41	1.70	39	21
10 ans	—	—	—	—	—	—	—	—

## Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
<b>Providence Conservateur</b>		<b>2.1</b>	<b>8.9</b>	<b>7.9</b>	<b>5.1</b>	<b>—</b>	<b>5.5</b>	<b>4/10/2017</b>
Pender Corporate Bond I	<b>17.4%</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>17.3%</b>	0.4%	3.5%	5.3%	3.6%	6.0%	6.3%	12/23/2011
Fidelity Canadian S/T Cprt Bd ETF F	<b>12.3%</b>	0.6%	3.4%	5.3%	2.6%	—	2.8%	9/25/2019
TD indiciel obligations can F	<b>11.8%</b>	0.3%	1.3%	2.9%	0.6%	1.4%	3.8%	11/1/2000
Dynamique Obligations à très crt F	<b>11.8%</b>	0.9%	3.7%	4.7%	3.5%	2.7%	2.4%	9/6/2013
TD indiciel américain F	<b>9.5%</b>	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
Fonds Select mondial AGF F	<b>5.2%</b>	4.0%	26.0%	20.8%	12.9%	18.6%	7.0%	4/27/2000
NCM Cat mondiale de croiss du revenu F	<b>5.1%</b>	6.0%	21.1%	15.2%	10.3%	9.9%	9.8%	5/31/2011
NCM Catégorie de croissance du revenu F	<b>4.0%</b>	10.2%	35.9%	18.5%	11.9%	10.6%	9.9%	12/30/2005
Dynamique dividendes Avantage F	<b>2.0%</b>	8.7%	37.1%	16.6%	13.6%	10.6%	8.4%	3/4/2002
Brandes actions internationales F	<b>1.0%</b>	5.6%	26.8%	21.2%	15.8%	10.8%	6.8%	7/2/2002
Fidelity FNB indic Divid intern élevés F	<b>1.0%</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 - Conservative</b>		<b>1.8</b>	<b>8.3</b>	<b>7.5</b>	<b>4.4</b>	<b>4.7</b>	<b>5.1</b>	<b>12/31/2011</b>
FTSE Canada obligataire universel	<b>40.0%</b>	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	<b>35.0%</b>	0.3%	2.4%	4.2%	2.0%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	<b>10.0%</b>	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
S&P 500 RT CAD	<b>10.0%</b>	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
S&P/TSX composé RT CAD	<b>5.0%</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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## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 4/30/2026 10 premiers avoirs : 10.08% Autre : 89.92%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Canada (Government of) 3.25%</b>	<b>1.33%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.17%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.16%	TDB	CAN	—	4/30/2026	—
<b>Canada (Government of) 3%</b>	<b>1.27%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.15%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.12%	TDB	CAN	—	4/30/2026	—
<b>Canada (Government of) 2.75%</b>	<b>1.21%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.13%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.09%	TDB	CAN	—	4/30/2026	—
<b>B02303378 Irs Cad R V 06mc, 302303378_flo Ccpois</b>	<b>1.18%</b>	—	—	—	—	—
Dynamique Obligations à très crt F	1.18%	—	—	—	1/31/2026	—
<b>Canada (Government of)</b>	<b>1.01%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	0.86%	—	—	—	1/31/2026	—
TD Canadian Aggregate Bond Index ETF	0.15%	TDB	CAN	—	4/30/2026	—
<b>NVIDIA Corp</b>	<b>0.97%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>5.89%</b>
TD indiciel américain F	0.41%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.29%	TPU	CAN	—	4/30/2026	—
Fonds Select mondial AGF F	0.26%	—	—	—	3/31/2026	—
<b>Canada Housing Trust No.1 3.6%</b>	<b>0.87%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.85%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.02%	TDB	CAN	—	4/30/2026	—
<b>Lysander-Canso Strategic Loan Fund - 888o</b>	<b>0.80%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.80%	—	—	—	4/30/2026	—
<b>Canada (Government of)</b>	<b>0.76%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	0.60%	—	—	—	1/31/2026	—
TD Canadian Aggregate Bond Index ETF	0.16%	TDB	CAN	—	4/30/2026	—
<b>Canadian Imperial Bank of Commerce 0.0365%</b>	<b>0.68%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	0.52%	—	—	—	1/31/2026	—
Fidelity Canadian S/T Cprt Bd ETF F	0.16%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.00%	TDB	CAN	—	4/30/2026	—