

Providence Conservateur

Aperçu du portefeuille

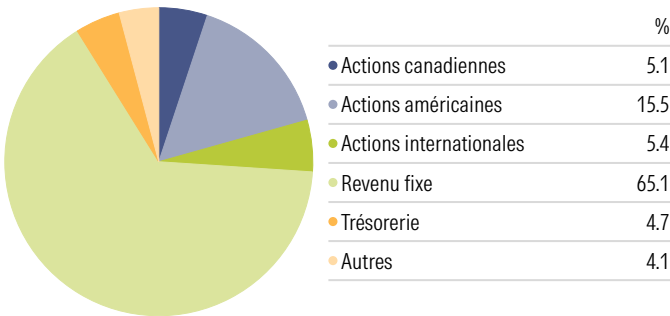
Frais de gestion moyen
0.71%

Rendement du portefeuille
3.01%

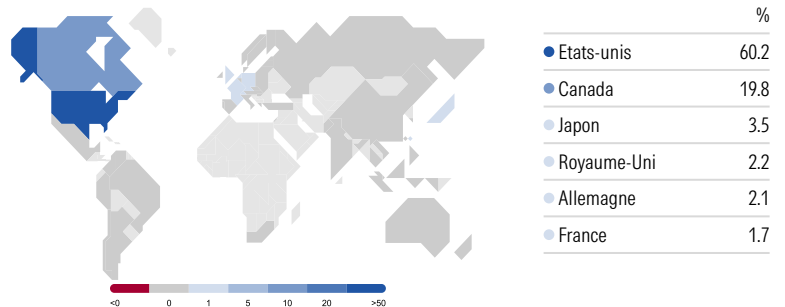
Date de création
4/10/2017

Indice de référence
Benchmark - Conservatrice

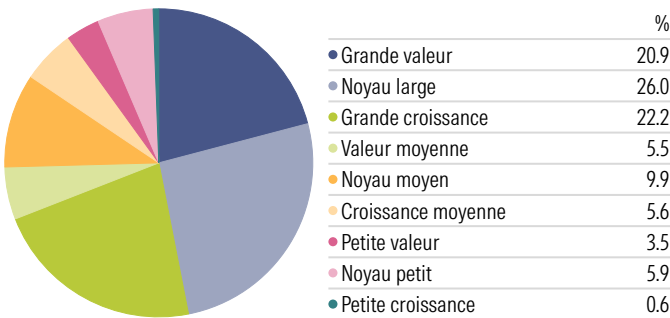
Répartition de l'actif



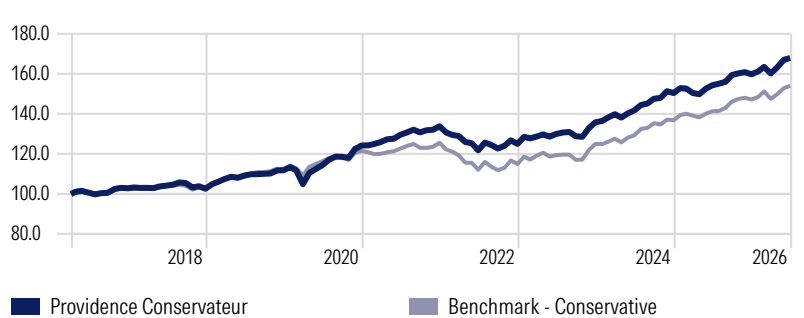
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	29.1%	Géographique des actions	
Matériaux de base	4.1%	Amériques	80.6%
Consommation cyclique	8.6%	Canada	19.8%
Services financiers	13.7%	Etats-unis	60.2%
Immobilier	2.7%	Grande Europe	11.5%
Sensible	55.5%	Danemark	0.7%
Services de communication	7.4%	France	1.7%
Énergie	8.0%	Allemagne	2.1%
Valeurs industrielles	14.5%	Pays-Bas	1.2%
Technologie	25.7%	Suisse	1.2%
Défensif	15.4%	Royaume-Uni	2.2%
Consommation défensive	5.0%	Grande Asie	8.0%
Soins de la santé	8.4%	Australie	0.4%
Services publics	2.0%	Japon	3.5%
		Région Emergente	1.4%

Rendements annualisés

	Portefeuille	Benchmark	Rendements par année civile	Portefeuille	Benchmark
1 Mois	0.5%	0.8%	Cumul annuel	5.1%	4.6%
3 Mois	4.8%	4.4%	2025	6.2%	7.6%
6 Mois	5.1%	4.6%	2024	10.7%	9.4%
1 an	8.8%	9.0%	2023	8.6%	8.7%
3 ans	8.9%	8.8%	2022	-6.6%	-8.4%
5 ans	5.3%	4.7%	2021	7.7%	3.3%
10 ans	—	4.8%	2020	11.0%	8.2%
Depuis la création	5.7%	4.6%	2019	9.0%	9.0%
			2018	-0.2%	0.6%
			2017	—	4.5%

Répartition du revenu fixe

		Statistiques sur le revenu fixe	
Gouvernement	31.9%	Durée effective moyenne	—
Municipalités	0.0%	Échéance effective moyenne	—
Entreprises	57.1%	Coupon moyen	4.3%
Titres titrisés	7.2%	Qualité du crédit moyenne	AA
Trésorerie et équivalents	3.8%		

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.2%	95.4%	88.5%	-2.0%
3 ans	4.2%	95.4%	80.5%	-2.0%
5 ans	4.9%	91.2%	74.1%	-8.9%

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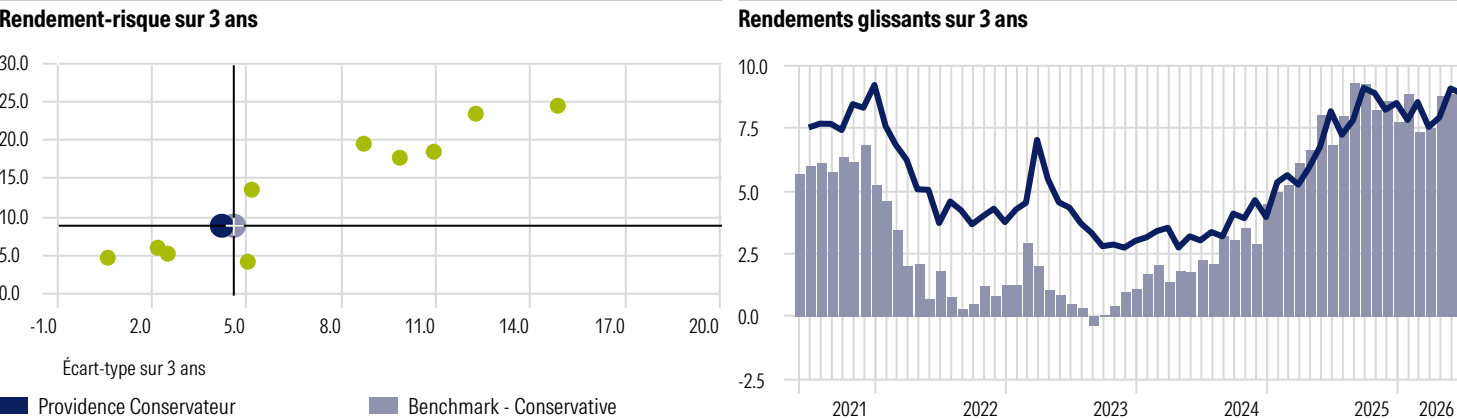
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Date de création
4/10/2017

Indice de référence
Benchmark - Conservative



Analyse fondamentale						Rendement et risque sur 3 ans			Rendement et risque sur 5 ans		
Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark		Portfeuille	Benchmark		Portfeuille	Benchmark
Taille			Géographie			Écart-type	4.2%	4.6%	Écart-type	4.9%	5.7%
Cap. bours. moy. (M)	\$ 224,995	\$ 279,728	Canada	71.6%	96.7%	Écart-type perte	2.3%	3.0%	Écart-type perte	2.6%	3.3%
Multiples de valorisati			États-Unis	19.9%	2.3%	Ratio de Sharpe	0.18	0.17	Ratio de Sharpe	-0.15	-0.20
Cours/Valeur comptable	3.6	3.9	Qualité de crédit			Ratio de Sortino	0.26	0.24	Ratio de Sortino	-0.20	-0.26
Cours/Flux monétaire	15.5	17.3	AAA	25.7%	43.5%	Meilleur mois	3.3%	4.0%	Meilleur mois	3.3%	4.0%
Cours/Bénéfice	24.5	24.2	AA	15.1%	31.5%	Pire mois	-2.0%	-2.4%	Pire mois	-2.8%	-3.1%
Cours/Ventes	2.7	3.0	A	16.1%	13.3%	Perte max.	-2.0%	-2.4%	Perte max.	-8.9%	-10.8%
Ratios financiers			BBB	24.2%	10.6%						
Marge nette	21.5%	23.0%	BB	2.9%	0.0%						
RDA	13.2%	15.1%	B	3.5%	0.0%						
RCP	27.6%	30.9%	En dessous de B	0.8%	0.0%						
ROIC	22.4%	27.0%	Non noté	11.8%	1.1%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond I	17.2%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.55%
Lysander-Canso valeur d'oblig de soc F	17.0%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.99%
Fidelity Canadian S/T Cprt Bd ETF F	12.1%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.74%
TD indiciel d'obligations canadiennes F	11.7%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.52%
Dynamique Obligations à très crt F	11.6%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	2.94%
TD indiciel américain F	10.1%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.71%
Fonds Select mondial AGF F	5.5%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
NCM Cat mondiale de croiss du revenu F	5.4%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.89%
NCM Catégorie de croissance du revenu F	4.0%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.88%
Dynamique dividendes Avantage F	2.0%	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.04%	4.02%
Brandes actions internationales F	1.0%	Moyen	Canada - International Equity	0.80%	1.16%	1.06%
Fidelity FNB indic Divid intern élevés F	1.0%	Moyen	Canada - International Equity	0.45%	0.74%	3.82%

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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	4.2%	-0.16	0.97	97.76	-0.16	1.17	10	2
3 ans	4.2%	0.11	0.95	97.32	0.04	1.42	27	9
5 ans	4.9%	0.45	0.93	97.11	0.39	1.69	39	21
10 ans	—	—	—	—	—	—	—	—

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Providence Conservateur		5.1	8.8	8.9	5.3	—	5.7	4/10/2017
Pender Corporate Bond I	17.2%	5.0%	18.8%	13.6%	7.9%	8.6%	7.3%	6/30/2014
Lysander-Canso valeur d'oblig de soc F	17.0%	1.2%	2.7%	5.3%	3.4%	6.0%	6.3%	12/23/2011
Fidelity Canadian S/T Cprt Bd ETF F	12.1%	1.7%	3.8%	6.0%	2.9%	—	2.9%	9/25/2019
TD indiciel obligations can F	11.7%	2.1%	3.1%	4.1%	0.6%	1.2%	3.8%	11/1/2000
Dynamique Obligations à très crt F	11.6%	1.5%	3.3%	4.6%	3.6%	2.7%	2.4%	9/6/2013
TD indiciel américain F	10.1%	14.0%	27.2%	23.6%	15.8%	16.0%	7.7%	11/1/2000
Fonds Select mondial AGF F	5.5%	13.5%	19.4%	24.4%	14.1%	18.2%	7.3%	4/27/2000
NCM Cat mondiale de croiss du revenu F	5.4%	15.3%	22.9%	17.7%	11.4%	10.8%	10.3%	5/31/2011
NCM Catégorie de croissance du revenu F	4.0%	12.4%	29.3%	19.6%	11.7%	10.8%	10.0%	12/30/2005
Dynamique dividendes Avantage F	2.0%	12.7%	30.5%	18.5%	13.2%	10.9%	8.5%	3/4/2002
Brandes actions internationales F	1.0%	10.4%	26.0%	23.2%	15.8%	11.8%	7.0%	7/2/2002
Fidelity FNB indic Divid intern élevés F	1.0%	10.0%	24.9%	20.0%	13.9%	—	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
Benchmark - Conservative		4.6	9.0	8.8	4.7	4.8	5.2	12/31/2011
FTSE Canada obligataire universel	40.0%	2.2%	3.5%	4.4%	0.8%	1.7%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	35.0%	1.4%	3.1%	5.0%	2.3%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	10.0%	12.7%	24.8%	19.1%	11.5%	10.8%	5.9%	5/1/2015
S&P 500 RT CAD	10.0%	14.1%	27.2%	23.4%	16.5%	16.6%	9.6%	1/31/2002
S&P/TSX composé RT CAD	5.0%	11.2%	32.9%	23.5%	14.9%	12.9%	9.5%	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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Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 6/30/2026 10 premiers avoirs : 9.13% Autre : 90.87%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada (Government of) 3.25%	1.29%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.14%	—	—	—	6/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.15%	TDB	CAN	—	6/30/2026	—
Canada (Government of) 3%	1.23%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.12%	—	—	—	6/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.12%	TDB	CAN	—	6/30/2026	—
B02303378 Irs Cad R V 06mc, 302303378_flo Ccpois	1.06%	—	—	—	—	—
Dynamique Obligations à très crt F	1.06%	—	—	—	3/31/2026	—
NVIDIA Corp	1.03%	NVDA	USA	Technologie	—	5.17%
TD indiciel américain F	0.44%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.30%	TPU	CAN	—	6/30/2026	—
Fonds Select mondial AGF F	0.29%	—	—	—	5/31/2026	—
Canada (Government of)	0.87%	—	CAN	—	—	—
Dynamique Obligations à très crt F	0.72%	—	—	—	3/31/2026	—
TD Canadian Aggregate Bond Index ETF	0.14%	TDB	CAN	—	6/30/2026	—
Canada (Government of) 2.75%	0.86%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.80%	—	—	—	6/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.05%	TDB	CAN	—	6/30/2026	—
Lysander-Canso Strategic Loan Fund - 888o	0.78%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.78%	—	—	—	6/30/2026	—
Alphabet Inc Class A	0.68%	GOOGL	USA	Communication Services	—	2.33%
Fonds Select mondial AGF F	0.21%	—	—	—	5/31/2026	—
TD indiciel américain F	0.18%	—	—	—	12/31/2025	—
NCM Cat mondiale de croiss du revenu F	0.16%	—	—	—	5/31/2026	—
TD U.S. Equity Index ETF	0.13%	TPU	CAN	—	6/30/2026	—
Microsoft Corp	0.68%	MSFT	USA	Technologie	—	2.95%
TD indiciel américain F	0.36%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	6/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.10%	—	—	—	5/31/2026	—
Dynamique dividendes Avantage F	0.05%	—	—	—	3/31/2026	—
Canada Housing Trust No.1 3.6%	0.66%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.65%	—	—	—	6/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.02%	TDB	CAN	—	6/30/2026	—