



Providence Équilibré

Aperçu du portefeuille

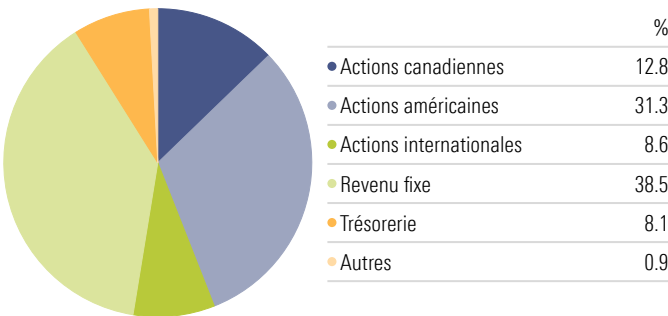
Frais de gestion moyen
0.84%

Rendement du portefeuille
2.31%

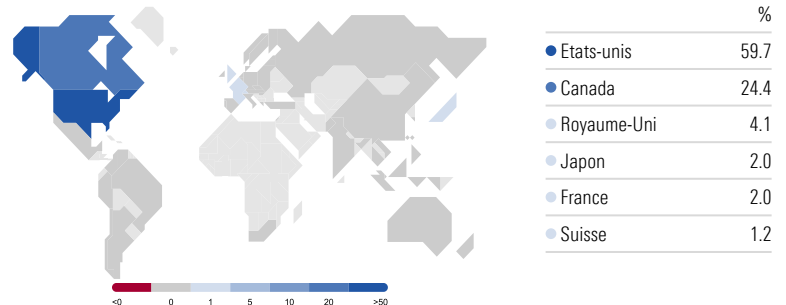
Date de création
4/10/2017

Indice de référence
Benchmark - Balanced

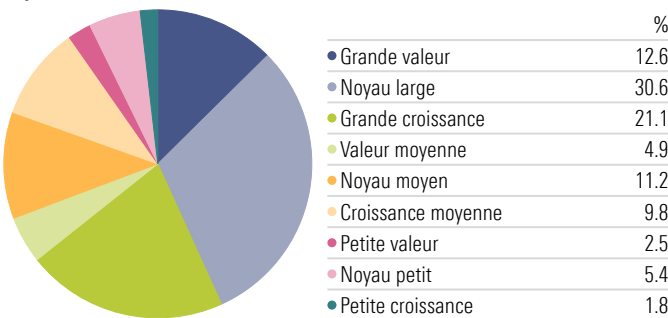
Répartition de l'actif



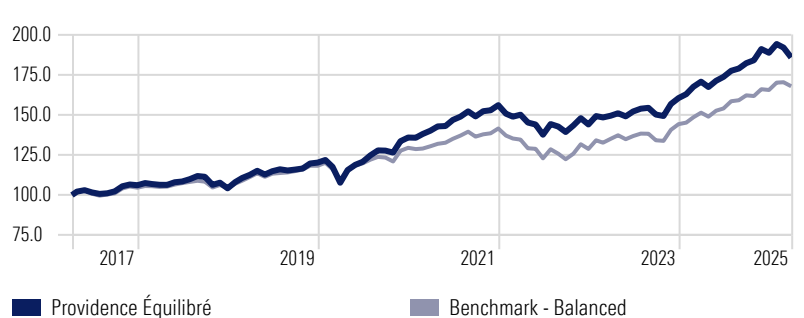
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	41.7%	Géographique des actions	
Matériaux de base	3.2%	Amériques	84.6%
Consommation cyclique	10.8%	Canada	24.4%
Services financiers	21.0%	Etats-unis	59.7%
Immobilier	6.7%	Grande Europe	10.8%
Sensible	42.3%	Danemark	0.8%
Services de communication	7.3%	France	2.0%
Énergie	6.4%	Allemagne	0.9%
Valeurs industrielles	11.3%	Pays-Bas	0.6%
Technologie	17.3%	Suisse	1.2%
Défensif	16.0%	Royaume-Uni	4.1%
Consommation défensive	5.6%	Grande Asie	4.6%
Soins de la santé	9.5%	Australie	0.2%
Services publics	0.9%	Japon	2.0%
		Région Emergente	2.0%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	-3.2%	-1.5%
3 Mois	-1.6%	1.4%
6 Mois	1.9%	3.5%
1 an	8.8%	10.9%
3 ans	7.4%	7.6%
5 ans	11.5%	8.9%
10 ans	—	6.3%
Depuis la création	7.8%	6.4%
		2017
		2016

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	-1.6%	1.4%
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%
2016	—	4.1%

Répartition du revenu fixe

		Statistiques sur le revenu fixe	
Gouvernement	36.1%	Durée effective moyenne	5.1
Municipalités	0.0%	Échéance effective moyenne	6.5
Entreprises	41.1%	Coupon moyen	3.5%
Titres titrisés	5.8%	Qualité du crédit moyenne	BBB
Trésorerie et équivalents	14.3%		

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	7.4%	99.4%	148.1%	-4.3%
3 ans	8.4%	96.3%	96.3%	-8.3%
5 ans	8.2%	110.1%	88.9%	-11.8%

©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 Équilibré

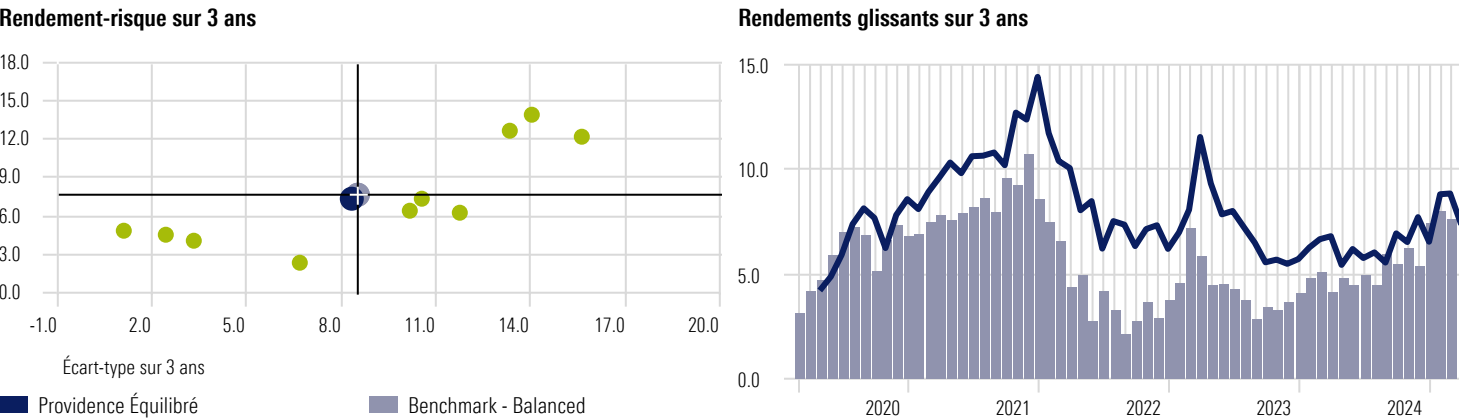
Aperçu du portefeuille

Frais de gestion moyen
0.84%

Rendement du portefeuille
2.31%

Date de création
4/10/2017

Indice de référence
Benchmark - Balanced



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	8.4%	8.5%	Écart-type	8.2%	7.9%
Cap. bours. moy. (M)	\$ 152,843	\$ 180,344	Canada	79.6%	97.9%	Écart-type perte	4.1%	4.9%	Écart-type perte	4.2%	4.5%
Multiples de valorisati			États-Unis	13.0%	1.0%	Ratio de Sharpe	-0.16	-0.13	Ratio de Sharpe	0.64	0.46
Cours/Valeur comptable	3.4	3.2	Qualité de crédit			Ratio de Sortino	-0.22	-0.18	Ratio de Sortino	1.06	0.71
Cours/Flux monétaire	15.6	14.7	AAA	32.7%	42.4%	Meilleur mois	5.0%	5.1%	Meilleur mois	7.3%	5.5%
Cours/Bénéfice	23.8	21.9	AA	21.0%	31.9%	Pire mois	-4.4%	-4.6%	Pire mois	-4.4%	-4.6%
Cours/Ventes	2.6	2.4	A	22.0%	14.3%	Perte max.	-8.3%	-9.1%	Perte max.	-11.8%	-13.5%
Ratios financiers			BBB	15.7%	11.0%						
Marge nette	18.7%	19.4%	BB	2.9%	0.0%						
RDA	10.3%	12.2%	B	1.2%	0.0%						
RCP	24.9%	28.3%	En dessous de B	0.9%	0.0%						
ROIC	18.6%	21.6%	Non noté	3.6%	0.3%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
NCM Cat mondiale de croiss du revenu F	14.5%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.59%
TD indiciel obligations can F	14.3%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	1.63%
Fonds Select mondial AGF F	10.3%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
Lysander-Canso ttrs crt trm et tx var F	10.1%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.67%	3.25%
TD indiciel américain F	9.6%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.73%
NCM Catégorie de croissance du revenu F	7.3%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.79%
Dynamique Obligations à très crt F	7.1%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.42%	4.83%
Dynamique canadien de dividendes F	6.0%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.80%
Lysander-Canso valeur d'oblig de soc F	5.0%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.23%
TD US Disciplined Equity Alpha - F	5.0%	Moyen	Canada - Actions américaines	0.80%	0.88%	0.25%
Canoe défensif actions internationales F	3.9%	Faible à Moyen	Canada - International Equity	0.75%	1.15%	0.19%
Dynamique immobilier mondial série F	2.9%	Moyen	Canada - Actions de l'immobilier	1.00%	1.22%	3.20%
AGF cat croissance américaine F	2.4%	Moyen	Canada - Actions américaines	1.00%	1.20%	0.00%

©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 Équilibré

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	7.4%	-1.74	1.06	89.00	-0.64	3.19	8	4
3 ans	8.4%	-0.36	0.95	96.20	-0.11	2.51	22	14
5 ans	8.2%	2.41	1.00	96.01	1.04	2.52	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 Équilibré		-1.6	8.8	7.4	11.5	—	7.8	4/10/2017
AGF cat croissance américaine F	2.4%	-7.2%	13.7%	13.8%	20.8%	13.5%	6.5%	1/20/2000
Canoe défensif actions internationales F	3.9%	-1.4%	2.0%	8.3%	8.9%	—	10.1%	1/3/2017
Dynamique canadien de dividendes F	6.0%	1.6%	9.5%	6.2%	15.7%	8.8%	8.1%	4/5/2002
Dynamique immobilier mondial série F	2.9%	2.0%	5.6%	-1.2%	7.0%	4.3%	5.6%	1/12/2007
Dynamique Obligations à très crt F	7.1%	1.1%	4.9%	4.8%	3.8%	2.2%	2.3%	9/6/2013
Fonds Select mondial AGF F	10.3%	-3.4%	18.7%	12.2%	20.3%	14.0%	6.4%	4/27/2000
Lysander-Canso ttrs crt trm et tx var F	10.1%	0.8%	6.3%	4.5%	4.6%	2.8%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	5.0%	0.1%	5.5%	4.0%	9.7%	5.7%	6.5%	12/23/2011
NCM Cat mondiale de croiss du revenu F	14.5%	-4.2%	5.3%	7.4%	13.0%	7.0%	9.1%	5/31/2011
NCM Catégorie de croissance du revenu F	7.3%	-3.0%	7.9%	6.4%	17.9%	6.7%	8.8%	12/30/2005
TD indiciel américain F	9.6%	-4.2%	15.0%	13.9%	18.6%	12.1%	6.8%	11/1/2000
TD indiciel obligations can F	14.3%	2.1%	7.4%	2.4%	0.7%	1.4%	3.9%	11/1/2000
TD US Disciplined Equity Alpha - F	5.0%	-5.8%	10.0%	12.6%	18.7%	—	14.2%	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 - Balanced		1.4	10.9	7.6	8.9	6.3	7.8	12/31/2011
FTSE Canada d'obligations crt terme	20.0%	1.7%	7.1%	3.7%	2.1%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	27.5%	2.0%	7.7%	2.5%	0.9%	1.8%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	20.0%	6.5%	11.2%	10.4%	11.7%	5.9%	5.1%	5/1/2015
S&P 500 RT CAD	22.5%	-4.2%	15.1%	14.3%	18.9%	12.8%	8.8%	1/31/2002
S&P/TSX composé RT CAD	10.0%	1.5%	15.8%	7.8%	16.8%	7.7%	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.

©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 Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 3/31/2025 10 premiers avoirs : 11.42% Autre : 88.58%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	1.60%	NVDA	USA	Technologie	—	3.88%
Fonds Select mondial AGF F	0.51%	—	—	—	2/28/2025	—
TD indiciel américain F	0.38%	—	—	—	12/31/2024	—
TD US Disciplined Equity Alpha - F	0.33%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.20%	TPU	CAN	—	3/31/2025	—
AGF cat croissance américaine F	0.17%	—	—	—	2/28/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—
Markit Cdx North American Investment Grade Index	1.44%	—	—	—	—	—
Dynamique Obligations à très crt F	1.44%	—	—	—	12/31/2024	—
Amazon.com Inc	1.43%	AMZN	USA	Consommation cyclique	—	2.63%
Fonds Select mondial AGF F	0.70%	—	—	—	2/28/2025	—
TD indiciel américain F	0.24%	—	—	—	12/31/2024	—
TD US Disciplined Equity Alpha - F	0.18%	—	—	—	12/31/2024	—
AGF cat croissance américaine F	0.17%	—	—	—	2/28/2025	—
TD U.S. Equity Index ETF	0.14%	TPU	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—
Microsoft Corp	1.18%	MSFT	USA	Technologie	—	3.88%
TD indiciel américain F	0.37%	—	—	—	12/31/2024	—
NCM Cat mondiale de croiss du revenu F	0.31%	—	—	—	2/28/2025	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	3/31/2025	—
TD US Disciplined Equity Alpha - F	0.21%	—	—	—	12/31/2024	—
Dynamique canadien de dividendes F	0.07%	—	—	—	12/31/2024	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—
Apple Inc	1.17%	AAPL	USA	Technologie	—	4.89%
TD US Disciplined Equity Alpha - F	0.47%	—	—	—	12/31/2024	—
TD indiciel américain F	0.44%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.26%	TPU	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—
Alphabet Inc Class A	1.05%	GOOGL	USA	Communication Services	—	1.32%
Fonds Select mondial AGF F	0.32%	—	—	—	2/28/2025	—
NCM Cat mondiale de croiss du revenu F	0.25%	—	—	—	2/28/2025	—
TD US Disciplined Equity Alpha - F	0.17%	—	—	—	12/31/2024	—
TD indiciel américain F	0.13%	—	—	—	12/31/2024	—
AGF cat croissance américaine F	0.10%	—	—	—	2/28/2025	—
TD U.S. Equity Index ETF	0.07%	TPU	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—

Providence Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 3/31/2025 10 premiers avoirs : 11.42% Autre : 88.58%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada (Government of) 2%	1.00%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.95%	—	—	—	1/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.05%	TDB	CAN	—	3/31/2025	—
Meta Platforms Inc Class A	0.97%	META	USA	Communication Services	—	1.84%
Fonds Select mondial AGF F	0.33%	—	—	—	2/28/2025	—
NCM Cat mondiale de croiss du revenu F	0.16%	—	—	—	2/28/2025	—
TD indicel américain F	0.15%	—	—	—	12/31/2024	—
TD US Disciplined Equity Alpha - F	0.13%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.10%	TPU	CAN	—	3/31/2025	—
AGF cat croissance américaine F	0.10%	—	—	—	2/28/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—
Canada (Government of) 1.5%	0.81%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.66%	—	—	—	1/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.15%	TDB	CAN	—	3/31/2025	—
Canada (Government of) 0.5%	0.76%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.56%	—	—	—	1/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.19%	TDB	CAN	—	3/31/2025	—