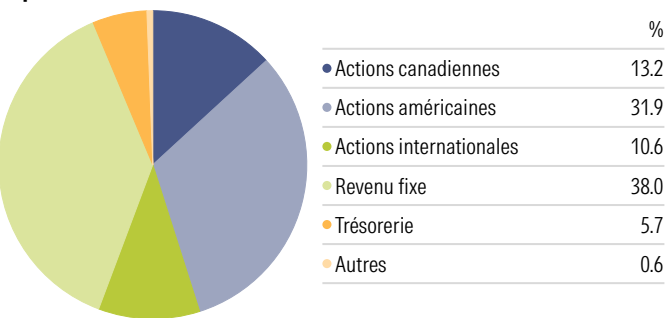




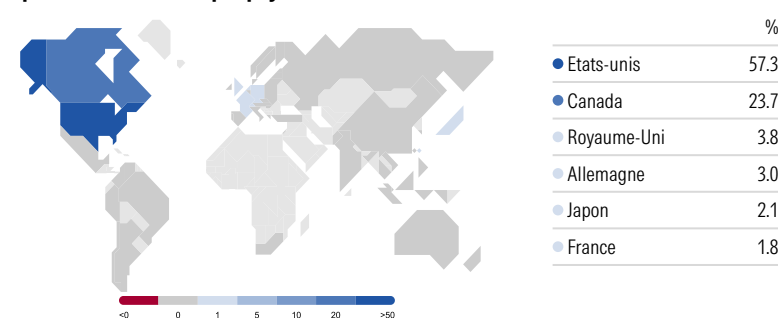
Providence Équilibré

Aperçu du portefeuille	Frais de gestion moyen 0.85%	Rendement du portefeuille 2.28%	Date de création 4/10/2017	Indice de référence Benchmark - Balanced
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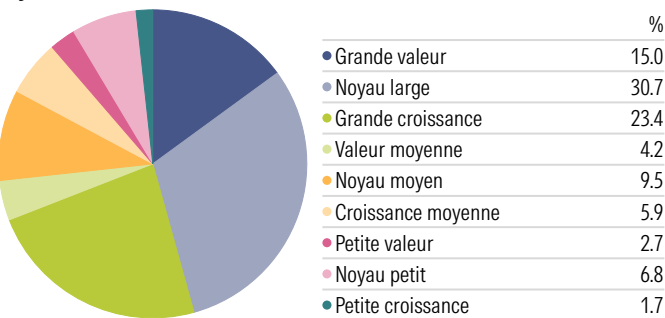
Répartition de l'actif



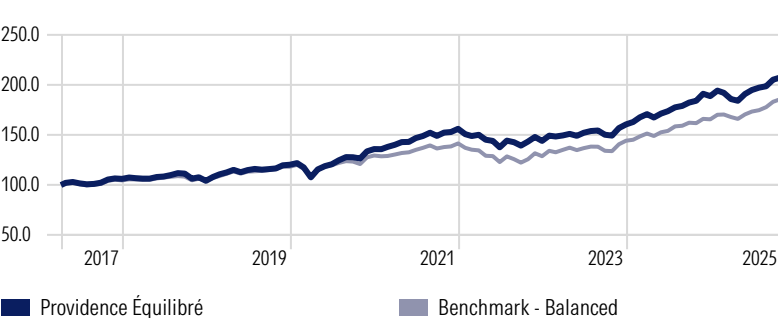
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	36.6%	Amériques	81.4%
Matériaux de base	3.0%	Canada	23.7%
Consommation cyclique	8.8%	Etats-unis	57.3%
Services financiers	18.5%	Grande Europe	13.4%
Immobilier	6.3%	Danemark	0.9%
Sensible	49.5%	France	1.8%
Services de communication	10.0%	Allemagne	3.0%
Énergie	5.1%	Pays-Bas	1.1%
Valeurs industrielles	13.1%	Suisse	1.4%
Technologie	21.3%	Royaume-Uni	3.8%
Défensif	14.0%	Grande Asie	5.3%
Consommation défensive	5.9%	Australie	0.1%
Soins de la santé	6.6%	Japon	2.1%
Services publics	1.5%	Région Emergente	1.6%

Géographique des actions

Rendements annualisés

Rendements par année civile

					Portefeuille	Benchmark		Portefeuille	Benchmark
1 Mois	1.0%	1.4%	Cumul annuel	9.8%	12.1%				
3 Mois	5.1%	6.2%	2024	17.6%	14.7%				
6 Mois	12.6%	11.8%	2023	11.4%	12.0%				
1 an	12.6%	14.7%	2022	-7.7%	-9.0%				
3 ans	13.1%	13.8%	2021	14.9%	9.3%				
5 ans	10.4%	8.9%	2020	13.0%	9.5%				
10 ans	—	7.4%	2019	15.4%	13.5%				
Depuis la création	8.7%	7.2%	2018	-1.8%	-0.4%				
			2017	—	8.1%				
			2016	—	4.1%				

Répartition du revenu fixe

Statistiques sur le revenu fixe

Statistiques de risque et rendement du portefeuille

					Écart-type	Capture à la hausse	Capture à la baisse	Perte max.	
Gouvernement	38.3%	Durée effective moyenne	—						
Municipalités	0.0%	Échéance effective moyenne	—						
Entreprises	44.7%	Coupon moyen	3.7%	1 an	7.8%	103.8%	185.5%	-5.2%	
Titres titrisés	6.9%	Qualité du crédit moyenne	BBB	3 ans	7.0%	97.3%	105.0%	-5.2%	
Trésorerie et équivalents	10.0%			5 ans	7.7%	104.6%	91.6%	-11.8%	

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Providence Équilibré

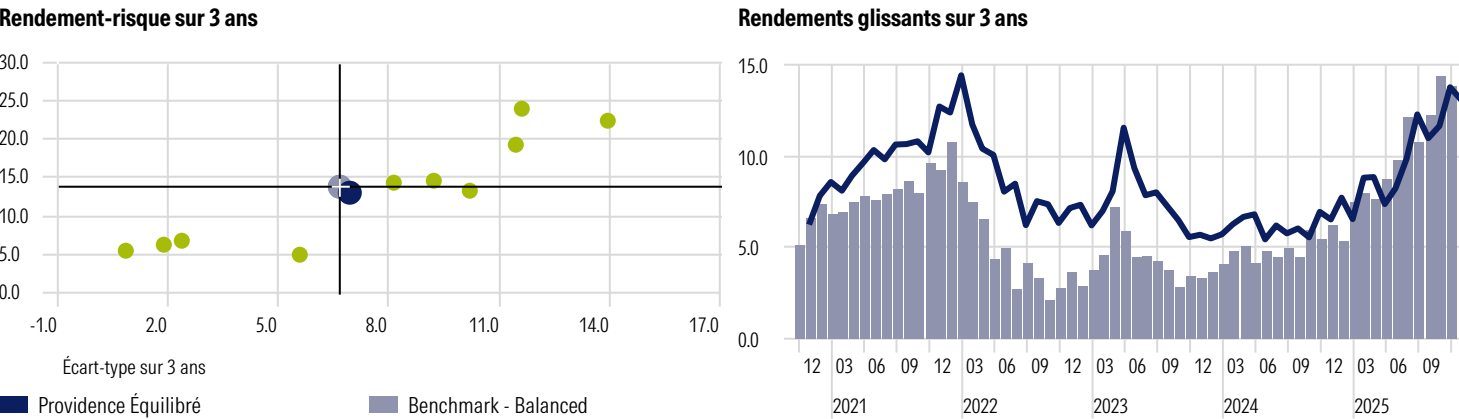
Aperçu du portefeuille

Frais de gestion moyen
0.85%

Rendement du portefeuille
2.28%

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	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark		Portfeuille	Benchmark		Portfeuille	Benchmark
Taille			Géographie			Écart-type	7.0%	6.7%	Écart-type	7.7%	7.6%
Cap. bours. moy. (M)	\$ 196,254	\$ 260,973	Canada	80.4%	97.6%	Écart-type perte	3.3%	3.2%	Écart-type perte	4.1%	4.5%
Multiples de valorisati			États-Unis	12.3%	1.4%	Ratio de Sharpe	0.67	0.73	Ratio de Sharpe	0.50	0.39
Cours/Valeur comptable	3.6	3.7	Qualité de crédit			Ratio de Sortino	1.10	1.24	Ratio de Sortino	0.76	0.57
Cours/Flux monétaire	16.0	16.8	AAA	31.4%	43.0%	Meilleur mois	5.0%	5.1%	Meilleur mois	5.6%	5.5%
Cours/Bénéfice	24.4	24.4	AA	20.3%	30.8%	Pire mois	-3.2%	-2.9%	Pire mois	-4.4%	-4.6%
Cours/Ventes	2.8	2.8	A	22.9%	14.5%	Perte max.	-5.2%	-3.3%	Perte max.	-11.8%	-13.5%
Ratios financiers			BBB	16.1%	11.2%						
Marge nette	21.6%	21.1%	BB	2.4%	0.0%						
RDA	11.6%	14.3%	B	2.4%	0.0%						
RCP	26.6%	30.0%	En dessous de B	0.9%	0.0%						
ROIC	20.7%	24.8%	Non noté	3.6%	0.5%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
NCM Cat mondiale de croiss du revenu F	15.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.24%
TD indiciel obligations can F	13.8%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.26%
Fonds Select mondial AGF F	10.4%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
Lysander-Canso ttrs crt trm et tx var F	9.8%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.08%
TD indiciel américain F	9.7%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.61%
NCM Catégorie de croissance du revenu F	7.5%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.33%
Dynamique Obligations à très crt F	6.9%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.61%
Dynamique canadien de dividendes F	5.9%	Faible à Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.85%	1.14%	3.42%
TD alpha discipliné d'actions amér - F	5.1%	Moyen	Canada - Actions américaines	0.80%	0.88%	0.21%
Lysander-Canso valeur d'oblig de soc F	4.9%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.88%
Canoe défensif actions internationales F	4.0%	Faible à Moyen	Canada - International Equity	0.75%	1.15%	0.18%
Dynamique immobilier mondial série F	3.0%	Moyen	Canada - Actions de l'immobilier	1.00%	1.23%	3.15%
AGF cat croissance américaine F	2.6%	Moyen	Canada - Actions américaines	1.00%	1.20%	0.00%

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Providence Équilibré

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	7.8%	-4.30	1.28	91.56	-0.68	3.17	8	4
3 ans	7.0%	-0.43	0.97	93.62	-0.31	2.52	26	10
5 ans	7.7%	1.43	0.98	95.82	0.61	2.37	41	19
10 ans	—	—	—	—	—	—	—	—

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Providence Équilibré		9.8	12.6	13.1	10.4	—	8.7	4/10/2017
AGF cat croissance américaine F	2.6%	17.5%	24.0%	22.8%	19.8%	16.4%	7.3%	1/20/2000
Canoe défensif actions internationales F	4.0%	2.2%	3.0%	12.5%	7.3%	—	9.8%	1/3/2017
Dynamique canadien de dividendes F	5.9%	15.3%	16.3%	13.4%	15.9%	10.7%	8.5%	4/5/2002
Dynamique immobilier mondial série F	3.0%	5.2%	-0.2%	6.9%	5.9%	5.3%	5.6%	1/12/2007
Dynamique Obligations à très crt F	6.9%	3.5%	4.2%	5.5%	3.3%	2.6%	2.4%	9/6/2013
Fonds Select mondial AGF F	10.4%	22.9%	30.7%	22.3%	17.6%	17.0%	7.2%	4/27/2000
Lysander-Canso ttrs crt trm et tx var F	9.8%	3.7%	4.8%	6.1%	3.6%	3.1%	3.0%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	4.9%	4.0%	5.3%	6.8%	6.9%	6.2%	6.5%	12/23/2011
NCM Cat mondiale de croiss du revenu F	15.0%	8.7%	10.6%	14.5%	11.9%	8.7%	9.7%	5/31/2011
NCM Catégorie de croissance du revenu F	7.5%	13.1%	15.5%	14.2%	15.0%	8.8%	9.4%	12/30/2005
TD alpha discipliné d'actions amér - F	5.1%	11.0%	19.1%	19.4%	18.2%	—	15.3%	9/13/2016
TD indiciel américain F	9.7%	15.1%	22.9%	24.0%	18.2%	14.4%	7.4%	11/1/2000
TD indiciel obligations can F	13.8%	3.4%	4.4%	4.9%	0.0%	1.9%	3.9%	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 - Balanced		12.1	14.7	13.8	8.9	7.4	8.3	12/31/2011
FTSE Canada d'obligations crt terme	20.0%	4.0%	4.9%	5.1%	2.0%	2.1%	6.7%	12/31/1979
FTSE Canada obligataire universel	27.5%	3.7%	4.7%	5.2%	0.1%	2.1%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	20.0%	23.5%	24.0%	20.9%	12.9%	8.2%	5.5%	5/1/2015
S&P 500 RT CAD	22.5%	14.5%	22.1%	23.8%	18.8%	15.0%	9.4%	1/31/2002
S&P/TSX composé RT CAD	10.0%	25.1%	28.7%	19.5%	17.6%	11.5%	9.3%	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 Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 10/31/2025 10 premiers avoirs : 11.99% Autre : 88.01%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	1.85%	NVDA	USA	Technologie	—	6.00%
Fonds Select mondial AGF F	0.54%	—	—	—	9/30/2025	—
TD indiciel américain F	0.40%	—	—	—	6/30/2025	—
TD alpha discipliné d'actions amér - F	0.38%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.32%	TPU	CAN	—	10/31/2025	—
AGF cat croissance américaine F	0.21%	—	—	—	9/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Apple Inc	1.60%	AAPL	USA	Technologie	—	4.90%
Fonds Select mondial AGF F	0.45%	—	—	—	9/30/2025	—
TD alpha discipliné d'actions amér - F	0.38%	—	—	—	6/30/2025	—
TD indiciel américain F	0.33%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.26%	TPU	CAN	—	10/31/2025	—
AGF cat croissance américaine F	0.18%	—	—	—	9/30/2025	—
Microsoft Corp	1.53%	MSFT	USA	Technologie	—	4.44%
TD alpha discipliné d'actions amér - F	0.43%	—	—	—	6/30/2025	—
TD indiciel américain F	0.40%	—	—	—	6/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.35%	—	—	—	9/30/2025	—
TD U.S. Equity Index ETF	0.25%	TPU	CAN	—	10/31/2025	—
Dynamique canadien de dividendes F	0.09%	—	—	—	7/31/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Meta Platforms Inc Class A	1.38%	META	USA	Communication Services	—	1.71%
Fonds Select mondial AGF F	0.50%	—	—	—	9/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.28%	—	—	—	9/30/2025	—
TD alpha discipliné d'actions amér - F	0.20%	—	—	—	6/30/2025	—
TD indiciel américain F	0.18%	—	—	—	6/30/2025	—
AGF cat croissance américaine F	0.13%	—	—	—	9/30/2025	—
TD U.S. Equity Index ETF	0.09%	TPU	CAN	—	10/31/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Broadcom Inc	1.19%	AVGO	USA	Technologie	—	2.00%
NCM Cat mondiale de croiss du revenu F	0.41%	—	—	—	9/30/2025	—
Fonds Select mondial AGF F	0.39%	—	—	—	9/30/2025	—
TD indiciel américain F	0.14%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.11%	TPU	CAN	—	10/31/2025	—
AGF cat croissance américaine F	0.10%	—	—	—	9/30/2025	—
TD alpha discipliné d'actions amér - F	0.04%	—	—	—	6/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—

Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 10/31/2025 10 premiers avoirs : 11.99% Autre : 88.01%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Alphabet Inc Class A	1.07%	GOOGL	USA	Communication Services	—	1.98%
NCM Cat mondiale de croiss du revenu F	0.30%	—	—	—	9/30/2025	—
Fonds Select mondial AGF F	0.29%	—	—	—	9/30/2025	—
TD alpha discipliné d'actions amér - F	0.15%	—	—	—	6/30/2025	—
AGF cat croissance américaine F	0.11%	—	—	—	9/30/2025	—
TD indiciel américain F	0.11%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.11%	TPU	CAN	—	10/31/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Canada (Government of) 2%	0.94%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.87%	—	—	—	8/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.08%	TDB	CAN	—	10/31/2025	—
Kipling Strategic Income M	-0.01%	—	CAN	—	9/30/2025	—
Amazon.com Inc	0.88%	AMZN	USA	Consommation cyclique	—	2.83%
Fonds Select mondial AGF F	0.26%	—	—	—	9/30/2025	—
TD indiciel américain F	0.23%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.15%	TPU	CAN	—	10/31/2025	—
TD alpha discipliné d'actions amér - F	0.14%	—	—	—	6/30/2025	—
AGF cat croissance américaine F	0.10%	—	—	—	9/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Walmart Inc	0.80%	WMT	USA	Consommation défensive	—	0.54%
NCM Cat mondiale de croiss du revenu F	0.38%	—	—	—	9/30/2025	—
Fonds Select mondial AGF F	0.26%	—	—	—	9/30/2025	—
AGF cat croissance américaine F	0.08%	—	—	—	9/30/2025	—
TD indiciel américain F	0.05%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.03%	TPU	CAN	—	10/31/2025	—
TD alpha discipliné d'actions amér - F	0.01%	—	—	—	6/30/2025	—
Canada (Government of) 1.5%	0.75%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.60%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.15%	TDB	CAN	—	10/31/2025	—