



Tempo Accès Conservateur

Aperçu du portefeuille

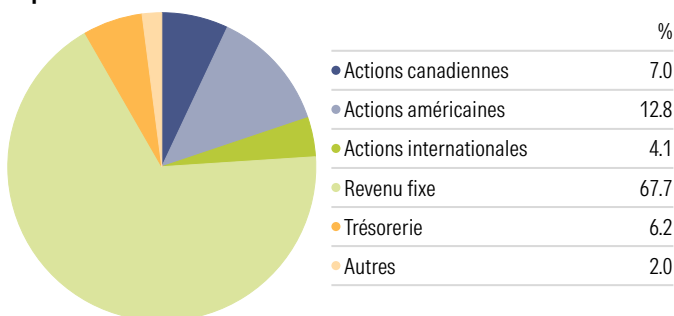
Frais de gestion moyen
0.49%

Rendement du portefeuille
2.74%

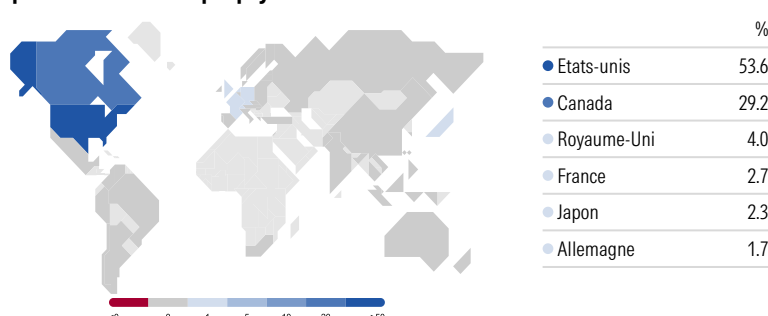
Date de création
2/20/2012

Indice de référence
Benchmark - Conservatrice

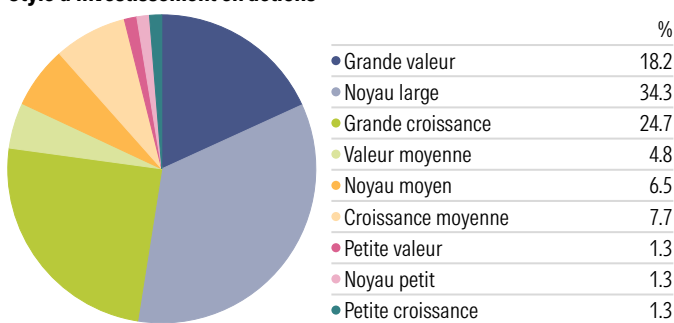
Répartition de l'actif



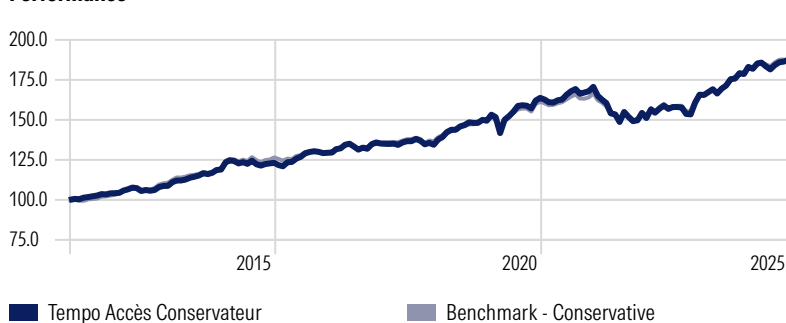
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Secteur	%
Cyclique	34.6%
Matériaux de base	4.9%
Consommation cyclique	7.8%
Services financiers	20.0%
Immobilier	2.0%
Sensible	51.6%
Services de communication	7.2%
Énergie	5.7%
Valeurs industrielles	14.5%
Technologie	24.3%
Défensif	13.7%
Consommation défensive	4.7%
Soins de la santé	6.5%
Services publics	2.6%

Géographique des actions

Région	%
Amériques	82.8%
Canada	29.2%
Etats-unis	53.6%
Grande Europe	14.0%
Danemark	0.7%
France	2.7%
Allemagne	1.7%
Pays-Bas	1.4%
Suisse	1.4%
Grande Asie	3.2%
Australie	0.2%
Japon	2.3%
Région Emergente	0.3%

Rendements annualisés

Période	Portefeuille (%)	Benchmark (%)
1 Mois	0.7%	—
3 Mois	1.8%	—
6 Mois	1.0%	—
1 an	6.7%	—
3 ans	7.3%	—
5 ans	3.3%	—
10 ans	4.4%	—
Depuis la création	4.7%	—

Rendements par année civile

Année	Portefeuille (%)	Benchmark (%)
Cumul annuel	3.1%	—
2024	9.7%	9.4%
2023	9.6%	8.7%
2022	-11.4%	-8.4%
2021	4.2%	3.3%
2020	9.5%	8.2%
2019	11.2%	9.0%
2018	-0.6%	0.6%
2017	4.5%	4.5%
2016	5.1%	2.7%

Répartition du revenu fixe

Catégorie	%
Gouvernement	42.6%
Municipalités	0.0%
Entreprises	47.8%
Titres titrisés	3.2%
Trésorerie et équivalents	2.3%

Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	5.9
Échéance effective moyenne	8.0
Coupon moyen	3.9%
Qualité du crédit moyenne	A

Statistiques de risque et rendement du portefeuille

Période	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.2%	—	—	-2.3%
3 ans	5.8%	—	—	-3.4%
5 ans	6.3%	—	—	-12.8%

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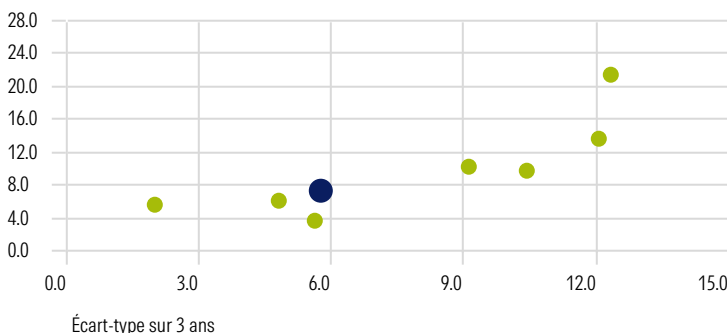
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Indice de référence
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Rendement-risque sur 3 ans



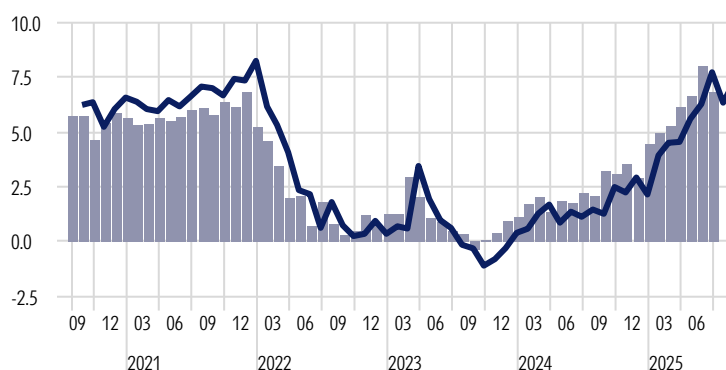
■ Tempo Accès Conservateur

■ Benchmark - Conservatrice

Analyse fondamentale

Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 215,517	\$ 222,532	Canada	85.0%	97.8%
Multiples de valorisat			États-Unis		
Cours/Valeur comptabl	3.8	3.5	10.6%	1.2%	
Cours/Flux monétaire	15.8	15.8	Qualité de crédit		
Cours/Bénéfice	24.9	23.3	AAA	31.7%	42.9%
Cours/Ventes	2.9	2.6	AA	23.1%	30.9%
Ratios financiers			BBB	21.8%	11.0%
Marge nette	20.4%	20.4%	BB	2.4%	0.0%
RDA	11.7%	13.5%	B	0.6%	0.0%
RCP	26.9%	29.3%	En dessous de B	0.4%	0.0%
ROIC	20.0%	23.8%	Non noté	1.0%	0.4%

Rendements glissants sur 3 ans



Rendement et risque sur 3 ans

	Portfeuille	Benchmark
Écart-type	5.8%	—
Écart-type perte	2.7%	—
Ratio de Sharpe	0.05	—
Ratio de Sortino	0.08	—
Meilleur mois	4.7%	—
Pire mois	-2.5%	—
Perte max.	-3.4%	—

Rendement et risque sur 5 ans

	Portfeuille	Benchmark
Écart-type	6.3%	—
Écart-type perte	3.6%	—
Ratio de Sharpe	-0.08	—
Ratio de Sortino	-0.12	—
Meilleur mois	4.7%	—
Pire mois	-3.9%	—
Perte max.	-12.8%	—

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	40.0%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	2.81%
Franklin Bissett d'oblig de sociétés F	20.0%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.21%
Lysander-Canso trrs crt trm et tx var F	12.5%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.16%
TD indiciel américain F	11.0%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.66%
BMO act can sélection F	6.1%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.46%
NCM Port de croissance et de revenu F	5.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	0.85%	1.92%	3.58%
NCM international de base F	3.9%	Moyen	Canada - International Equity	0.85%	1.85%	0.00%

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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%	—	—	—	—	—	8	4
3 ans	5.8%	—	—	—	—	—	23	13
5 ans	6.3%	—	—	—	—	—	34	26
10 ans	5.8%	—	—	—	—	—	75	45

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Conservateur		3.1	6.7	7.3	3.3	4.4	4.7	2/20/2012
BMO act can sélection F	6.1%	12.3%	18.5%	13.6%	12.2%	10.7%	9.7%	12/23/2013
Franklin Bissett d'oblig de sociétés F	20.0%	2.7%	5.7%	6.0%	2.3%	3.3%	3.8%	12/18/2006
Lysander-Canso trrs crt trm et tx var F	12.5%	2.6%	5.1%	5.6%	3.5%	3.0%	2.9%	9/18/2013
NCM international de base F	3.9%	2.1%	-2.2%	9.7%	5.1%	6.6%	6.9%	12/30/2005
NCM Port de croissance et de revenu F	5.0%	8.0%	14.1%	10.2%	7.5%	—	6.9%	9/28/2018
TD indiciel américain F	11.0%	6.1%	18.6%	21.3%	15.3%	14.9%	7.1%	11/1/2000
TD indiciel obligations can F	40.0%	1.0%	2.7%	3.6%	-0.6%	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		—	—	—	—	—	—	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	2.1%	4.6%	4.0%	1.7%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	40.0%	1.1%	2.9%	3.8%	-0.5%	1.8%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	17.7%	16.6%	18.5%	10.9%	8.1%	5.4%	5/1/2015
S&P 500 RT CAD	10.0%	5.8%	18.0%	21.4%	15.9%	15.5%	9.1%	1/31/2002
S&P/TSX composé RT CAD	5.0%	17.6%	25.9%	17.5%	15.0%	11.3%	9.3%	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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Tempo Accès Conservateur



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 8/31/2025 10 premiers avoirs : 7.86% Autre : 92.14%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada (Government of) 2%	1.55%	—	CAN	—	—	—
Lysander-Canso Short Term & Fltng Rate F	1.33%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.22%	TDB	CAN	—	8/31/2025	—
NVIDIA Corp	0.87%	NVDA	USA	Technologie	—	5.42%
TD US Index F	0.43%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.33%	TPU	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	8/29/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	8/29/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	8/29/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	7/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	7/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	6/30/2025	—
Microsoft Corp	0.86%	MSFT	USA	Technologie	—	4.56%
TD US Index F	0.42%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	8/29/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	8/29/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	8/29/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	7/31/2025	—
Kipling Global Enhanced Dividend M	0.01%	—	CAN	—	7/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	7/31/2025	—
Apple Inc	0.84%	AAPL	USA	Technologie	—	4.43%
TD US Index F	0.50%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.24%	TPU	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	8/29/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	8/29/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	8/29/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	7/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	7/31/2025	—
Canada (Government of) 3.25%	0.78%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.73%	TDB	CAN	—	8/31/2025	—
Franklin Canadian Corporate Bond F	0.05%	—	—	—	7/31/2025	—
Canada (Government of) 1.25%	0.61%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.61%	TDB	CAN	—	8/31/2025	—
Canada (Government of) 1.5%	0.61%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.61%	TDB	CAN	—	8/31/2025	—
Lysander-Canso Corporate Value Bond F	0.01%	—	CAN	—	6/30/2025	—
Royal Bank of Canada	0.60%	RY	CAN	Services financiers	—	0.26%
BMO Canadian Stock Selection F	0.53%	—	—	—	7/31/2025	—
NCM Global Equity Balanced PortSer F	0.05%	—	—	—	7/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	8/29/2025	—
Kipling Global Enhanced Dividend M	0.01%	—	CAN	—	7/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	7/31/2025	—

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New York Life Global Funding 2%	0.58%	—	USA	—	—	—
Lysander-Canso Short Term & Fltng Rate F	0.58%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.00%	TDB	CAN	—	8/31/2025	—
Lysander-Canso Corporate Value Bond F	0.00%	—	CAN	—	6/30/2025	—
Canada (Government of) 2.75%	0.55%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.55%	TDB	CAN	—	8/31/2025	—