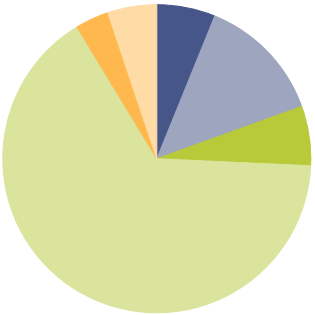
Tempo Accès Conservateur

Aperçu du portefeuille

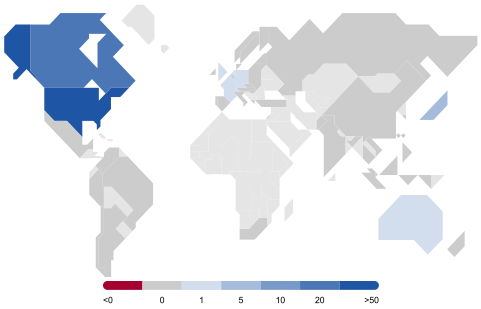
Frais de gestion moyen	Rendement du portefeuille	Date de création	Indice de référence
0.54%	3.50%	2/20/2012	Benchmark - Conservative

Répartition de l'actif



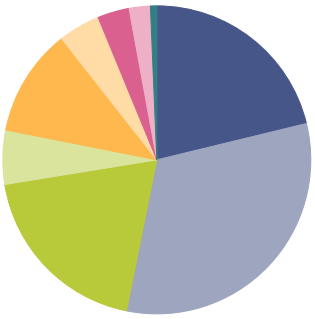
	%
Actions canadiennes	6.1
Actions américaines	13.3
Actions internationales	6.2
Revenu fixe	65.6
Trésorerie	3.5
Autres	5.2

Exposition aux actions par pays



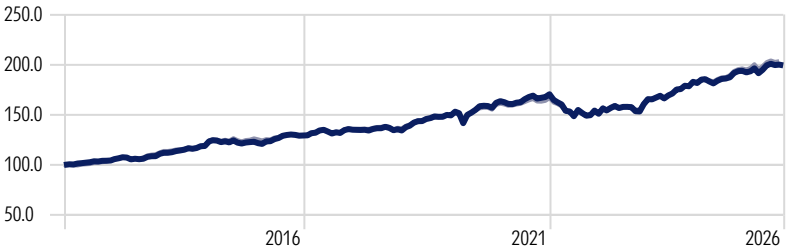
	%
Etats-unis	52.5
Canada	24.2
Japon	5.5
Royaume-Uni	3.1
Suisse	2.0
France	1.8

Style d'investissement en actions



	%
Grande valeur	21.2
Noyau large	31.9
Grande croissance	19.3
Valeur moyenne	5.7
Noyau moyen	11.3
Croissance moyenne	4.4
Petite valeur	3.3
Noyau petit	2.2
Petite croissance	0.7

Performance



Tempo Accès Conservateur — Benchmark - Conservative

Sectorielle des actions

Cyclique	**33.2%**
Matériaux de base	3.7%
Consommation cyclique	8.3%
Services financiers	19.0%
Immobilier	2.3%
Sensible	**50.7%**
Services de communication	7.9%
Énergie	5.8%
Valeurs industrielles	13.1%
Technologie	23.9%
Défensif	**16.1%**
Consommation défensive	6.0%
Soins de la santé	7.8%
Services publics	2.2%

Géographique des actions

Amériques	**77.4%**
Canada	24.2%
Etats-unis	52.5%
Grande Europe	**14.3%**
Danemark	0.8%
France	1.8%
Allemagne	1.6%
Pays-Bas	1.7%
Suisse	2.0%
Royaume-Uni	3.1%
Grande Asie	**8.2%**
Australie	1.2%
Japon	5.5%
Région Emergente	**0.4%**

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	-0.4%	—
3 Mois	-0.8%	—
6 Mois	4.1%	—
1 an	3.9%	—
3 ans	9.1%	—
5 ans	3.7%	—
10 ans	4.3%	—
Depuis la création	4.8%	—

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	3.6%	—
2025	5.8%	7.6%
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%

Répartition du revenu fixe

Gouvernement	33.1%
Municipalités	0.0%
Entreprises	63.9%
Titres titrisés	0.6%
Trésorerie et équivalents	2.3%

Statistiques sur le revenu fixe

Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.6%
Qualité du crédit moyenne	AA

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.5%	—	—	-2.5%
3 ans	5.0%	—	—	-2.5%
5 ans	6.3%	—	—	-12.8%

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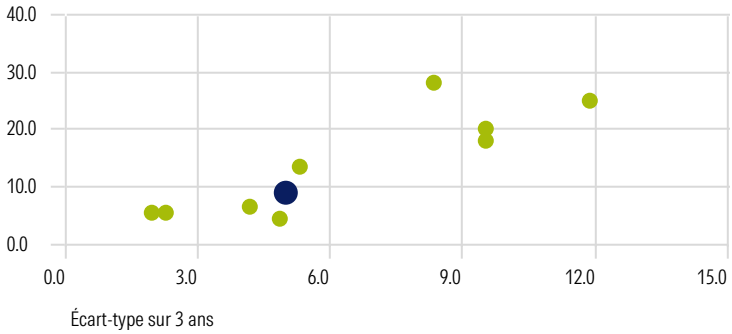
Aperçu du portefeuille

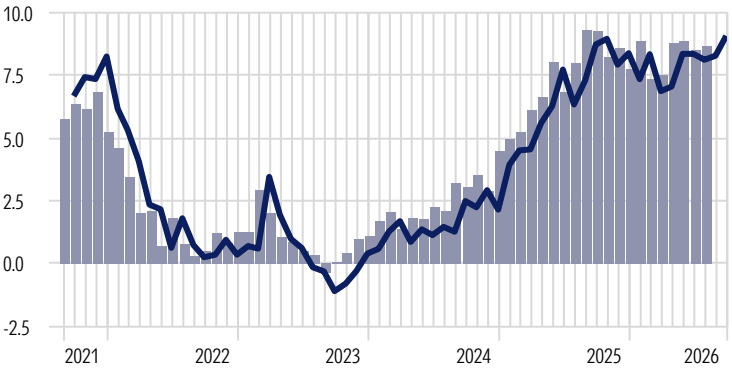
Frais de gestion moyen	Rendement du portefeuille	Date de création	Indice de référence
0.54%	3.50%	2/20/2012	Benchmark - Conservative

Rendement-risque sur 3 ans



Tempo Accès Conservateur Benchmark - Conservative

Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark
Taille		
Cap. bours. moy. (M)	$ 228,119	—
Multiples de valorisati		
Cours/Valeur comptabl	3.4	—
Cours/Flux monétaire	13.7	—
Cours/Bénéfice	20.8	—
Cours/Ventes	2.4	—
Ratios financiers		
Marge nette	22.3%	—
RDA	12.9%	—
RCP	28.2%	—
ROIC	23.0%	—

Revenu fixe	Portefeuille	Benchmark
Géographie		
Canada	76.9%	—
États-Unis	15.8%	—
Qualité de crédit		
AAA	23.7%	—
AA	16.4%	—
A	13.3%	—
BBB	23.1%	—
BB	5.4%	—
B	3.4%	—
En dessous de B	0.7%	—
Non noté	14.0%	—

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	5.0%	—
Écart-type perte	2.5%	—
Ratio de Sharpe	0.28	—
Ratio de Sortino	0.42	—
Meilleur mois	4.7%	—
Pire mois	-2.5%	—
Perte max.	-2.5%	—

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	6.3%	—
Écart-type perte	3.7%	—
Ratio de Sharpe	-0.25	—
Ratio de Sortino	-0.33	—
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	**30.0%**	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.54%
Franklin Bissett d'oblig de sociétés F	**15.0%**	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.52%
Pender Corporate Bond I	**12.5%**	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.38%
TD indiciel américain F	**11.5%**	Moyen	Canada - Actions américaines	0.15%	0.17%	0.69%
Fidelity Canadian S/T Cprt Bd ETF F	**7.5%**	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.88%
Mackenzie revenu taux variable F	**7.5%**	Faible à Moyen	Canada - Floating Rate Loans	0.65%	0.89%	6.35%
NCM canadien de base F	**6.0%**	Moyen	Canada - Actions canadiennes	0.75%	1.53%	1.69%
TD indiciel international F	**4.5%**	Moyen	Canada - International Equity	0.25%	0.28%	2.00%
NCM Cat mondiale de croiss du revenu F	**4.0%**	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.94%

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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	4.5%	—	—	—	—	—	8	4
3 ans	5.0%	—	—	—	—	—	25	11
5 ans	6.3%	—	—	—	—	—	36	24
10 ans	5.9%	—	—	—	—	—	74	46

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Conservateur		**3.6**	**3.9**	**9.1**	**3.7**	**4.3**	**4.8**	**2/20/2012**
TD indiciel obligations can F	**30.0%**	-1.0%	-1.4%	4.4%	0.1%	1.1%	3.7%	11/1/2000
Franklin Bissett d'oblig de sociétés F	**15.0%**	0.1%	0.6%	6.7%	2.1%	3.0%	3.7%	12/18/2006
Pender Corporate Bond I	**12.5%**	5.3%	9.2%	13.6%	7.6%	8.1%	7.1%	6/30/2014
TD indiciel américain F	**11.5%**	16.9%	18.0%	24.9%	15.8%	16.0%	7.7%	11/1/2000
Fidelity Canadian S/T Cprt Bd ETF F	**7.5%**	0.9%	1.4%	5.7%	2.7%	—	2.7%	9/25/2019
Mackenzie revenu taux variable F	**7.5%**	4.0%	3.9%	5.6%	3.9%	4.1%	4.1%	5/9/2013
NCM canadien de base F	**6.0%**	11.7%	18.8%	28.0%	15.8%	11.4%	12.1%	2/16/2016
TD indiciel international F	**4.5%**	14.5%	18.1%	20.2%	11.5%	9.6%	4.8%	11/1/2000
NCM Cat mondiale de croiss du revenu F	**4.0%**	14.5%	16.3%	17.9%	10.6%	10.1%	10.1%	5/31/2011

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 obligataire universel	**40.0%**	0.4%	2.0%	4.3%	0.3%	1.4%	6.3%	12/31/1985
FTSE Canada d'obligations crt terme	**35.0%**	1.2%	2.4%	4.8%	2.1%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	**10.0%**	14.2%	18.0%	20.4%	11.3%	9.7%	5.9%	5/1/2015
S&P 500 RT CAD	**10.0%**	16.8%	18.1%	24.9%	16.4%	16.5%	9.6%	1/31/2002
S&P/TSX composé RT CAD	**5.0%**	13.0%	20.0%	25.1%	15.2%	12.6%	9.5%	1/3/1977

Divulgation 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 : 10/1/2026 10 premiers avoirs : 5.54% Autre : 94.46%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	**0.87%**	**NVDA**	**USA**	**Technologie**	**—**	**5.86%**
TD indiciel américain F	0.47%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.40%	TPU	CAN	—	9/30/2026	—
Apple Inc	**0.77%**	**AAPL**	**USA**	**Technologie**	**—**	**5.36%**
TD indiciel américain F	0.42%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.36%	TPU	CAN	—	9/30/2026	—
Microsoft Corp	**0.64%**	**MSFT**	**USA**	**Technologie**	**—**	**4.00%**
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	9/30/2026	—
TD indiciel américain F	0.28%	—	—	—	6/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.09%	—	—	—	8/31/2026	—
Royal Bank of Canada	**0.59%**	**RY**	**CAN**	**Services financiers**	**—**	**0.30%**
NCM canadien de base F	0.48%	—	—	—	8/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.11%	—	—	—	8/31/2026	—
Canada (Government of)	**0.46%**	**—**	**CAN**	**—**	**—**	**—**
TD Canadian Aggregate Bond Index ETF	0.46%	TDB	CAN	—	9/30/2026	—
Alphabet Inc Class A	**0.46%**	**GOOGL**	**USA**	**Communication Services**	**—**	**2.19%**
TD indiciel américain F	0.21%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.15%	TPU	CAN	—	9/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.10%	—	—	—	8/31/2026	—
Canada (Government of)	**0.45%**	**—**	**CAN**	**—**	**—**	**—**
TD Canadian Aggregate Bond Index ETF	0.45%	TDB	CAN	—	9/30/2026	—
Canada (Government of)	**0.45%**	**—**	**CAN**	**—**	**—**	**—**
TD Canadian Aggregate Bond Index ETF	0.45%	TDB	CAN	—	9/30/2026	—
Canada (Government of)	**0.43%**	**—**	**CAN**	**—**	**—**	**—**
TD Canadian Aggregate Bond Index ETF	0.43%	TDB	CAN	—	9/30/2026	—
Broadcom Inc	**0.41%**	**AVGO**	**USA**	**Technologie**	**—**	**1.71%**
TD indiciel américain F	0.18%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.12%	TPU	CAN	—	9/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.12%	—	—	—	8/31/2026	—