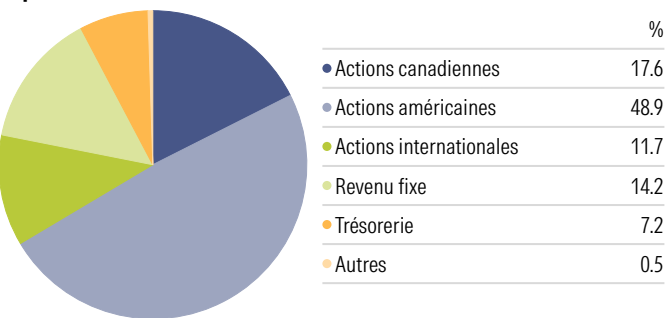




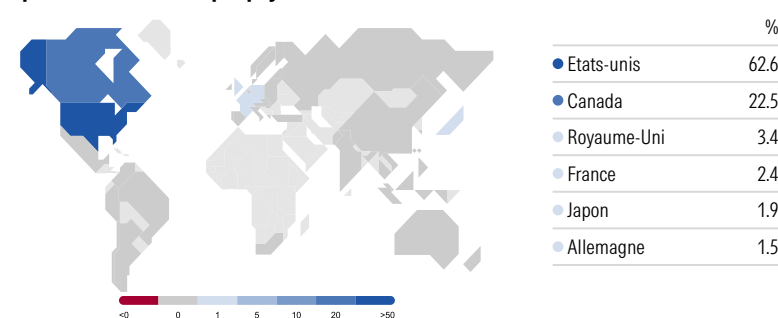
Tempo Accès Croissance

Aperçu du portefeuille	Frais de gestion moyen 0.72%	Rendement du portefeuille 1.34%	Date de création 2/20/2012	Indice de référence Benchmark - Growth
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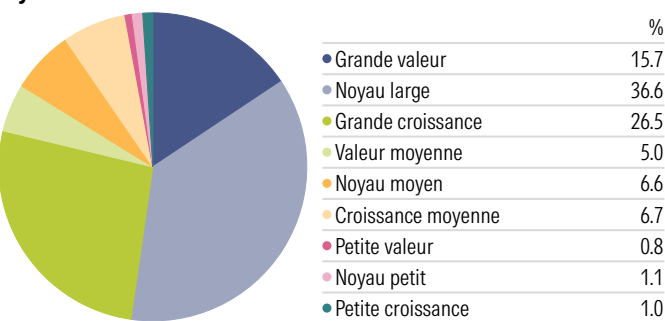
Répartition de l'actif



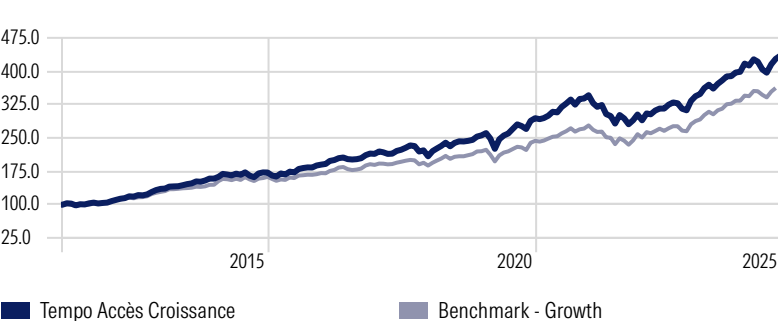
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	31.8%	Amériques	85.2%
Matériaux de base	4.4%	Canada	22.5%
Consommation cyclique	8.9%	Etats-unis	62.6%
Services financiers	16.7%	Grande Europe	12.2%
Immobilier	1.7%	Danemark	0.8%
Sensible	54.3%	France	2.4%
Services de communication	8.6%	Allemagne	1.5%
Énergie	4.6%	Pays-Bas	1.4%
Valeurs industrielles	12.5%	Suisse	1.2%
Technologie	28.6%	Royaume-Uni	3.4%
Défensif	13.9%	Grande Asie	2.6%
Consommation défensive	4.8%	Australie	0.1%
Soins de la santé	6.7%	Japon	1.9%
Services publics	2.4%	Région Emergente	0.4%

Géographique des actions

Rendements annualisés

Rendements par année civile

				Portefeuille	Benchmark		Portefeuille	Benchmark	
1 Mois	1.7%	—	Cumul annuel	5.3%	—				
3 Mois	9.5%	—	2024	20.0%	19.4%				
6 Mois	1.9%	—	2023	18.7%	14.7%				
1 an	11.9%	—	2022	-16.3%	-9.8%				
3 ans	13.0%	—	2021	17.5%	14.2%				
5 ans	10.0%	—	2020	15.0%	10.6%				
10 ans	9.7%	—	2019	22.5%	17.1%				
Depuis la création	11.6%	—	2018	-2.5%	-0.8%				
			2017	12.7%	10.7%				
			2016	10.3%	5.2%				

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	48.0%	Durée effective moyenne	7.1	1 an	9.5%	—	—	-7.0%	
Municipalités	0.0%	Échéance effective moyenne	9.6	3 ans	10.0%	—	—	-7.0%	
Entreprises	21.6%	Coupon moyen	3.4%	5 ans	11.0%	—	—	-18.8%	
Titres titrisés	0.6%	Qualité du crédit moyenne	A						
Trésorerie et équivalents	16.1%								

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Tempo Accès Croissance

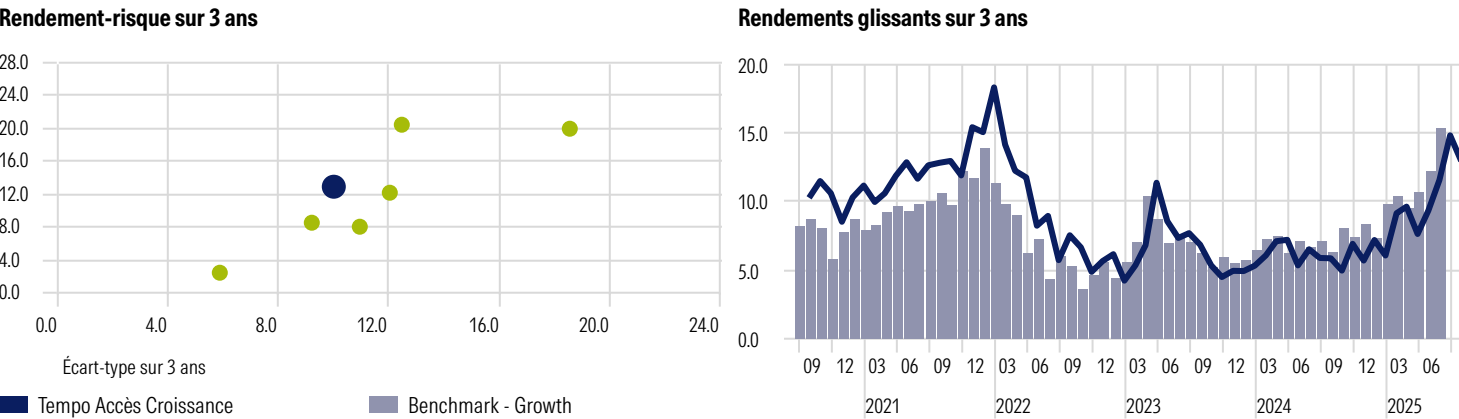
Aperçu du portefeuille

Frais de gestion moyen
0.72%

Rendement du portefeuille
1.34%

Date de création
2/20/2012

Indice de référence
Benchmark - Growth



Analyse fondamentale			Rendement et risque sur 3 ans			Rendement et risque sur 5 ans		
Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark		Portfeuille	Benchmark
Taille			Géographie			Écart-type	10.0%	—
Cap. bours. moy. (M)	\$ 275,339	\$ 225,811	Canada	82.6%	97.9%	Écart-type perte	5.4%	—
Multiples de valorisat			États-Unis	7.0%	1.1%	Ratio de Sharpe	0.37	—
Cours/Valeur comptabl	4.1	3.5	Qualité de crédit			Ratio de Sortino	0.55	—
Cours/Flux monétaire	16.6	16.0	AAA	42.8%	43.2%	Meilleur mois	6.7%	—
Cours/Bénéfice	25.6	23.5	AA	28.2%	30.7%	Pire mois	-4.4%	—
Cours/Ventes	3.2	2.6	A	13.6%	14.8%	Perte max.	-7.0%	—
Ratios financiers			BBB	10.4%	10.9%			
Marge nette	20.4%	20.5%	BB	2.3%	0.0%			
RDA	12.6%	13.7%	B	0.8%	0.0%			
RCP	28.2%	29.4%	En dessous de B	0.4%	0.0%			
ROIC	20.9%	23.9%	Non noté	1.6%	0.3%			

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel américain F	34.9%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.67%
BMO act can sélection F	15.8%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.50%
TD indiciel obligations can F	13.5%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	2.57%
NCM Port de croissance et de revenu F	12.6%	Faible à Moyen	Canada - Actions mondiales équilibrées	0.85%	1.92%	3.65%
NCM international de base F	11.3%	Moyen	Canada - International Equity	0.85%	1.85%	0.00%
TD Indiciel NASDAQ - F	10.4%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.39%

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Tempo Accès Croissance

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	9.5%	—	—	—	—	—	8	4
3 ans	10.0%	—	—	—	—	—	23	13
5 ans	11.0%	—	—	—	—	—	37	23
10 ans	10.7%	—	—	—	—	—	77	43

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Croissance		5.3	11.9	13.0	10.0	9.7	11.6	2/20/2012
BMO act can sélection F	15.8%	8.9%	14.5%	12.1%	12.0%	9.8%	9.5%	12/23/2013
NCM international de base F	11.3%	2.8%	-1.0%	8.0%	6.1%	5.8%	6.9%	12/30/2005
NCM Port de croissance et de revenu F	12.6%	5.8%	12.2%	8.6%	7.6%	—	6.6%	9/28/2018
TD indicel américain F	34.9%	5.1%	17.5%	20.3%	16.1%	13.7%	7.1%	11/1/2000
TD Indiciel NASDAQ - F	10.4%	9.1%	18.0%	20.0%	15.0%	16.7%	7.6%	11/1/2000
TD indicel obligations can F	13.5%	0.6%	2.6%	2.5%	-0.9%	1.4%	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 - Growth		—	—	—	—	—	—	12/31/2011
FTSE Canada d'obligations crt terme	7.5%	2.2%	6.3%	4.4%	1.8%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	20.0%	1.4%	6.1%	4.3%	-0.4%	1.9%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	25.0%	13.6%	13.2%	16.1%	10.7%	6.7%	5.2%	5/1/2015
S&P 500 RT CAD	35.0%	4.4%	16.4%	20.1%	16.6%	14.3%	9.0%	1/31/2002
S&P/TSX composé RT CAD	12.5%	12.0%	21.4%	15.0%	14.4%	10.1%	9.2%	1/3/1977

Divulcation 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 : 7/31/2025 10 premiers avoirs : 20.73% Autre : 79.27%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Apple Inc	3.64%	AAPL	USA	Technologie	—	4.08%
TD indiciel américain F	1.60%	—	—	—	12/31/2024	—
TD Indiciel NASDAQ - F	1.05%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.75%	TPU	CAN	—	7/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF	0.07%	QUU	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.06%	QAH	CAN	—	7/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	6/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	7/31/2025	—
NVIDIA Corp	3.63%	NVDA	USA	Technologie	—	5.68%
TD indiciel américain F	1.37%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	1.04%	TPU	CAN	—	7/31/2025	—
TD Indiciel NASDAQ - F	0.91%	—	—	—	12/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.10%	XQQ	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF	0.10%	QUU	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.09%	QAH	CAN	—	7/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	6/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	7/31/2025	—
Microsoft Corp	3.52%	MSFT	USA	Technologie	—	4.93%
TD indiciel américain F	1.34%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.97%	TPU	CAN	—	7/31/2025	—
TD Indiciel NASDAQ - F	0.87%	—	—	—	12/31/2024	—
Mackenzie US Large Cap Equity ETF	0.09%	QUU	CAN	—	7/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.09%	XQQ	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.08%	QAH	CAN	—	7/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.04%	ZDJ	CAN	—	6/30/2025	—
Kipling Global Enhanced Dividend M	0.02%	—	CAN	—	6/30/2025	—
NCM Core Global Series A	0.01%	—	CAN	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	7/31/2025	—
Amazon.com Inc	2.26%	AMZN	USA	Consommation cyclique	—	2.93%
TD indiciel américain F	0.89%	—	—	—	12/31/2024	—
TD Indiciel NASDAQ - F	0.64%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.55%	TPU	CAN	—	7/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.06%	XQQ	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF	0.05%	QUU	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.05%	QAH	CAN	—	7/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	6/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	7/31/2025	—

Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 7/31/2025 10 premiers avoirs : 20.73% Autre : 79.27%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Royal Bank of Canada	1.55%	RY	CAN	Services financiers	—	0.24%
BMO act can sélection F	1.37%	—	—	—	6/30/2025	—
NCM Port de croissance et de revenu F	0.12%	—	—	—	6/30/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.04%	XIC	CAN	—	7/31/2025	—
Kipling Global Enhanced Dividend M	0.02%	—	CAN	—	6/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—
Meta Platforms Inc Class A	1.46%	META	USA	Communication Services	—	2.22%
TD indiciel américain F	0.55%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.42%	TPU	CAN	—	7/31/2025	—
TD Indiciel NASDAQ - F	0.35%	—	—	—	12/31/2024	—
Mackenzie US Large Cap Equity ETF	0.04%	QUU	CAN	—	7/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	7/31/2025	—
Kipling Global Enhanced Dividend M	0.02%	—	CAN	—	6/30/2025	—
NCM Core Global Series A	0.01%	—	CAN	—	6/30/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	7/31/2025	—
Broadcom Inc	1.44%	AVGO	USA	Technologie	—	1.72%
TD Indiciel NASDAQ - F	0.50%	—	—	—	12/31/2024	—
TD indiciel américain F	0.46%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.34%	TPU	CAN	—	7/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	7/31/2025	—
Kipling Global Enhanced Dividend M	0.02%	—	CAN	—	6/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	7/31/2025	—
Tesla Inc	1.18%	TSLA	USA	Consommation cyclique	—	1.17%
TD indiciel américain F	0.49%	—	—	—	12/31/2024	—
TD Indiciel NASDAQ - F	0.41%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	7/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF	0.02%	QUU	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.02%	QAH	CAN	—	7/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	7/31/2025	—

Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 7/31/2025 10 premiers avoirs : 20.73% Autre : 79.27%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Alphabet Inc Class A	1.16%	GOOGL	USA	Communication Services	—	1.46%
TD indiciel américain F	0.48%	—	—	—	12/31/2024	—
TD Indicel NASDAQ - F	0.31%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	7/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	7/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.02%	QAH	CAN	—	7/31/2025	—
Kipling Global Enhanced Dividend M	0.01%	—	CAN	—	6/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	7/31/2025	—
Constellation Software Inc	0.90%	CSU	CAN	Technologie	—	0.09%
BMO act can sélection F	0.88%	—	—	—	6/30/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	7/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	3/31/2025	—