

Tempo Accès Équilibré

Aperçu du portefeuille

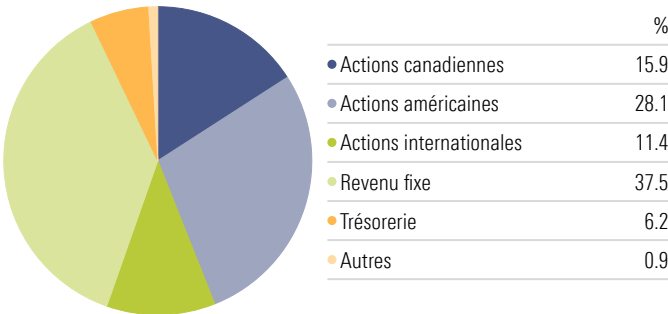
Frais de gestion moyen
0.68%

Rendement du portefeuille
1.73%

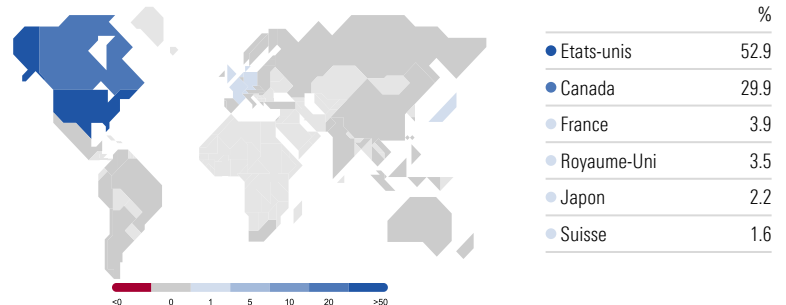
Date de création
2/20/2012

Indice de référence
Benchmark - Balanced

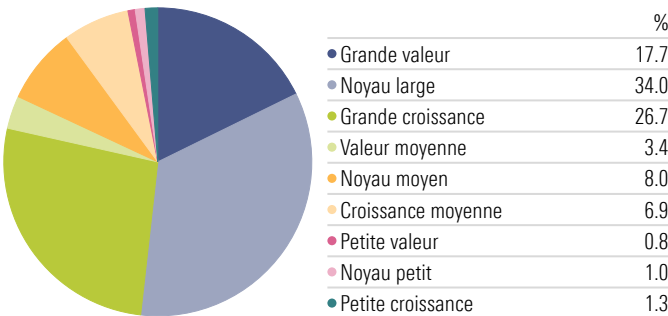
Répartition de l'actif



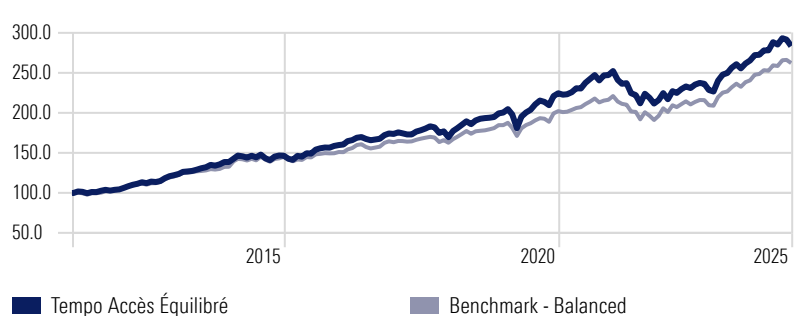
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	34.1%	Géographique des actions	
Matériaux de base	5.3%	Amériques	82.9%
Consommation cyclique	8.6%	Canada	29.9%
Services financiers	18.5%	Etats-unis	52.9%
Immobilier	1.7%	Grande Europe	13.8%
Sensible	52.0%	Danemark	1.3%
Services de communication	6.6%	France	3.9%
Énergie	5.8%	Allemagne	1.1%
Valeurs industrielles	15.2%	Pays-Bas	1.5%
Technologie	24.3%	Suisse	1.6%
Défensif	13.9%	Royaume-Uni	3.5%
Consommation défensive	4.2%	Grande Asie	3.3%
Soins de la santé	7.4%	Australie	0.1%
Services publics	2.4%	Japon	2.2%
		Région Emergente	0.5%

Rendements annualisés

	Portefeuille	Benchmark	Rendements par année civile	
1 Mois	-2.8%	-1.5%	Cumul annuel	
3 Mois	-0.7%	1.4%	2024	-0.7%
6 Mois	1.9%	3.5%	2023	15.1%
1 an	8.7%	10.9%	2022	14.1%
3 ans	6.1%	7.6%	2021	-13.9%
5 ans	9.4%	8.9%	2020	-9.0%
10 ans	6.9%	6.3%	2019	12.3%
Depuis la création	8.3%	7.7%	2018	9.3%
			2017	12.0%
			2016	9.5%
				18.1%
				13.5%
				-2.4%
				-0.4%
				8.7%
				8.1%
				9.0%
				4.1%

Répartition du revenu fixe

		Statistiques sur le revenu fixe	
Gouvernement	47.4%	Durée effective moyenne	6.1
Municipalités	0.0%	Échéance effective moyenne	8.1
Entreprises	38.5%	Coupon moyen	3.5%
Titres titrisés	3.3%	Qualité du crédit moyenne	A
Trésorerie et équivalents	3.1%		

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	7.0%	100.4%	155.3%	-3.4%
3 ans	9.6%	104.2%	123.7%	-10.7%
5 ans	9.4%	113.7%	123.0%	-16.1%

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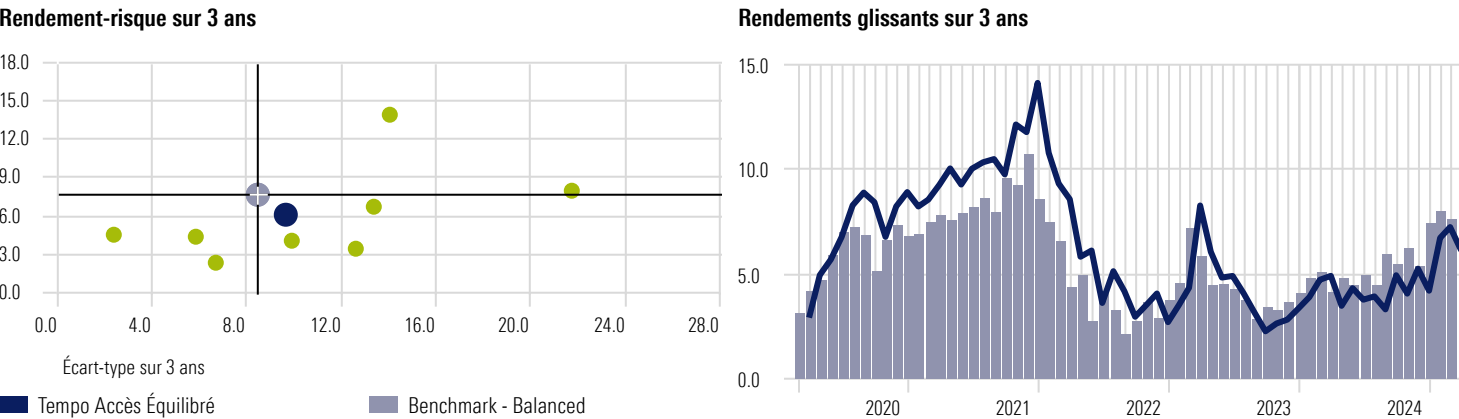
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Date de création
2/20/2012

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
Taille			Géographie			Écart-type	9.6%	8.5%
Cap. bours. moy. (M)	\$ 210,573	\$ 180,344	Canada	84.2%	97.9%	Écart-type perte	5.3%	4.9%
Multiples de valorisati			États-Unis	9.3%	1.0%	Ratio de Sharpe	-0.22	-0.13
Cours/Valeur comptable	3.7	3.2	Qualité de crédit			Ratio de Sortino	-0.29	-0.18
Cours/Flux monétaire	15.3	14.7	AAA	37.8%	42.4%	Meilleur mois	5.9%	5.1%
Cours/Bénéfice	24.8	21.9	AA	25.2%	31.9%	Pire mois	-5.3%	-4.6%
Cours/Ventes	2.9	2.4	A	17.5%	14.3%	Perte max.	-10.7%	-9.1%
Ratios financiers			BBB	15.7%	11.0%			
Marge nette	18.6%	19.4%	BB	2.3%	0.0%			
RDA	11.0%	12.2%	B	0.3%	0.0%			
RCP	26.3%	28.3%	En dessous de B	0.5%	0.0%			
ROIC	18.8%	21.6%	Non noté	0.7%	0.3%			

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indicel obligations can F	26.1%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	1.63%
TD indicel américain F	20.1%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.73%
BMO act can sélection F	15.2%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.60%
NCM Port de croissance et de revenu F	9.8%	Faible à Moyen	Canada - Actions mondiales équilibrées	0.85%	1.92%	3.96%
NCM international de base F	9.8%	Moyen	Canada - International Equity	0.85%	1.85%	0.00%
Lysander-Canso ttrs crt trm et tx var F	7.7%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.67%	3.25%
Franklin Bissett d'oblig de sociétés F	5.2%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.28%
TD Indiciel NASDAQ - F	4.5%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.46%

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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	7.0%	-1.89	1.07	95.27	-1.04	2.12	8	4
3 ans	9.6%	-1.21	1.07	98.04	-0.71	2.13	21	15
5 ans	9.4%	-0.01	1.10	97.49	0.19	2.52	38	22
10 ans	8.5%	0.24	1.14	97.41	0.21	2.60	76	44

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Équilibré		-0.7	8.7	6.1	9.4	6.9	8.3	2/20/2012
BMO act can sélection F	15.2%	1.2%	13.2%	6.7%	14.6%	7.9%	9.0%	12/23/2013
Franklin Bissett d'oblig de sociétés F	5.2%	1.9%	9.0%	4.3%	4.5%	3.0%	3.9%	12/18/2006
Lysander-Canso ttrs crt trm et tx var F	7.7%	0.8%	6.3%	4.5%	4.6%	2.8%	2.9%	9/18/2013
NCM international de base F	9.8%	-0.7%	-4.3%	3.4%	9.4%	5.3%	6.8%	12/30/2005
NCM Port de croissance et de revenu F	9.8%	-2.4%	6.8%	4.0%	8.7%	—	5.7%	9/28/2018
TD indicel américain F	20.1%	-4.2%	15.0%	13.9%	18.6%	12.1%	6.8%	11/1/2000
TD Indiciel NASDAQ - F	4.5%	-8.6%	4.5%	7.9%	18.5%	14.1%	6.9%	11/1/2000
TD indicel obligations can F	26.1%	2.1%	7.4%	2.4%	0.7%	1.4%	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		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.

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Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 3/31/2025 10 premiers avoirs : 12.35% Autre : 87.65%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Apple Inc	2.15%	AAPL	USA	Technologie	—	4.89%
TD indiciel américain F	0.92%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.54%	TPU	CAN	—	3/31/2025	—
TD Indiciel NASDAQ - F	0.45%	—	—	—	12/31/2024	—
Vanguard S&P 500 ETF	0.14%	V00	USA	—	2/28/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.09%	XQQ	CAN	—	3/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	2/28/2025	—
NVIDIA Corp	1.80%	NVDA	USA	Technologie	—	3.88%
TD indiciel américain F	0.79%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.42%	TPU	CAN	—	3/31/2025	—
TD Indiciel NASDAQ - F	0.39%	—	—	—	12/31/2024	—
Vanguard S&P 500 ETF	0.12%	V00	USA	—	2/28/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	3/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	2/28/2025	—
Microsoft Corp	1.79%	MSFT	USA	Technologie	—	3.88%
TD indiciel américain F	0.77%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.46%	TPU	CAN	—	3/31/2025	—
TD Indiciel NASDAQ - F	0.37%	—	—	—	12/31/2024	—
Vanguard S&P 500 ETF	0.11%	V00	USA	—	2/28/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	3/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	2/28/2025	—
Amazon.com Inc	1.22%	AMZN	USA	Consommation cyclique	—	2.63%
TD indiciel américain F	0.51%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.30%	TPU	CAN	—	3/31/2025	—
TD Indiciel NASDAQ - F	0.28%	—	—	—	12/31/2024	—
Vanguard S&P 500 ETF	0.08%	V00	USA	—	2/28/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	3/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	2/28/2025	—
Royal Bank of Canada	1.19%	RY	CAN	Services financiers	—	0.23%
BMO act can sélection F	1.15%	—	—	—	2/28/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.04%	XIC	CAN	—	3/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	2/28/2025	—
Constellation Software Inc	0.91%	CSU	CAN	Technologie	—	0.09%
BMO act can sélection F	0.89%	—	—	—	2/28/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	3/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2024	—
Pend Corp Bd Cl O Delay	0.90%	—	—	—	—	—
NCM Port de croissance et de revenu F	0.90%	—	—	—	2/28/2025	—
Canada (Government of) 2%	0.82%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.73%	—	—	—	1/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.10%	TDB	CAN	—	3/31/2025	—
iShares Core Canadian Universe Bond ETF	0.00%	XBB	CAN	—	3/31/2025	—

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The Toronto-Dominion Bank	0.79%	TD	CAN	Services financiers	—	0.15%
BMO act can sélection F	0.77%	—	—	—	2/28/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.03%	XIC	CAN	—	3/31/2025	—
Meta Platforms Inc Class A	0.78%	META	USA	Communication Services	—	1.84%
TD indiciel américain F	0.32%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	3/31/2025	—
TD Indiciel NASDAQ - F	0.15%	—	—	—	12/31/2024	—
Vanguard S&P 500 ETF	0.06%	VOO	USA	—	2/28/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	3/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	2/28/2025	—