



Tempo Accès Équilibré

Aperçu du portefeuille

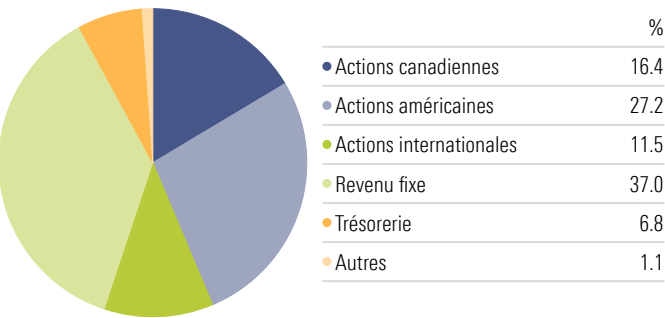
Frais de gestion moyen
0.68%

Rendement du portefeuille
1.81%

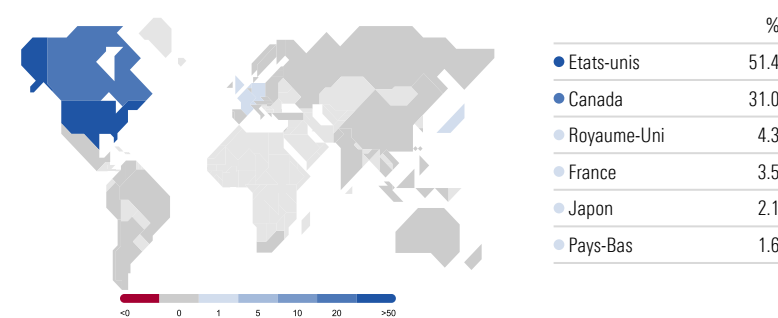
Date de création
2/20/2012

Indice de référence
Benchmark - Balanced

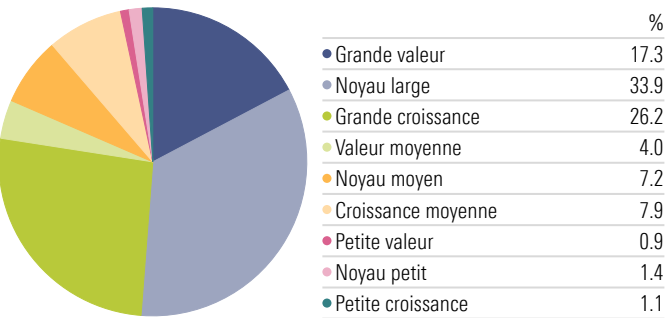
Répartition de l'actif



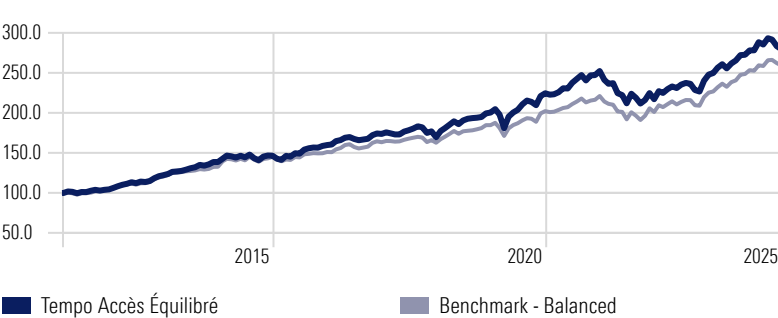
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	34.6%
Matériaux de base	4.9%
Consommation cyclique	8.4%
Services financiers	19.5%
Immobilier	1.8%
Sensible	51.1%
Services de communication	6.4%
Énergie	6.1%
Valeurs industrielles	14.8%
Technologie	23.7%
Défensif	14.4%
Consommation défensive	4.7%
Soins de la santé	7.0%
Services publics	2.6%

Géographique des actions

Amériques	82.5%
Canada	31.0%
Etats-unis	51.4%
Grande Europe	14.9%
Danemark	0.9%
France	3.5%
Allemagne	1.5%
Pays-Bas	1.6%
Suisse	1.4%
Royaume-Uni	4.3%
Grande Asie	2.6%
Australie	0.1%
Japon	2.1%
Région Emergente	0.2%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	-1.3%	-1.1%
3 Mois	-4.6%	-2.4%
6 Mois	0.6%	2.6%
1 an	9.4%	11.4%
3 ans	7.6%	8.7%
5 ans	7.4%	7.5%
10 ans	6.8%	6.3%
Depuis la création	8.1%	7.5%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	-2.0%	0.3%
2024	15.1%	14.7%
2023	14.1%	12.0%
2022	-13.9%	-9.0%
2021	12.3%	9.3%
2020	12.0%	9.5%
2019	18.1%	13.5%
2018	-2.4%	-0.4%
2017	8.7%	8.1%
2016	9.0%	4.1%

Répartition du revenu fixe

Gouvernement	47.4%
Municipalités	0.0%
Entreprises	37.4%
Titres titrisés	3.1%
Trésorerie et équivalents	5.7%

Statistiques sur le revenu fixe

Durée effective moyenne	6.1
Échéance effective moyenne	8.1
Coupon moyen	3.6%
Qualité du crédit moyenne	A

Statistiques de risque et rendement du portefeuille

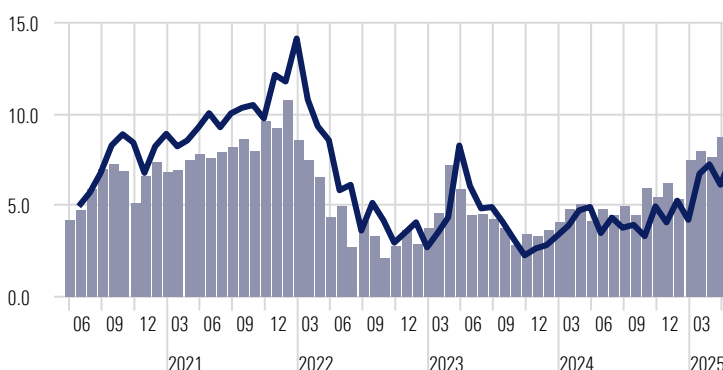
	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	6.8%	100.4%	158.7%	-4.6%
3 ans	9.1%	104.2%	121.8%	-5.7%
5 ans	8.9%	111.6%	122.7%	-16.1%

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Aperçu du portefeuille

Indice de référence
Benchmark - Balanced

Rendements glissants sur 3 ans



Rendement et risque sur 5 ans

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark		Portefeuille	Benchmark		Portefeuille	Benchmark
Taille			Géographie			Écart-type	9.1%	8.1%	Écart-type	8.9%	7.6%
Cap. bours. moy. (M)	\$ 182,862	\$ 179,710	Canada	84.2%	98.0%	Écart-type perte	4.4%	4.4%	Écart-type perte	5.0%	4.4%
Multiples de valorisati			États-Unis	9.1%	1.0%	Ratio de Sharpe	0.02	0.10	Ratio de Sharpe	0.36	0.39
Cours/Valeur comptable	3.5	3.1	Qualité de crédit			Ratio de Sortino	0.03	0.14	Ratio de Sortino	0.53	0.58
Cours/Flux monétaire	14.8	14.5	AAA	38.3%	42.7%	Meilleur mois	5.9%	5.1%	Meilleur mois	5.9%	5.5%
Cours/Bénéfice	23.5	21.4	AA	25.3%	31.6%	Pire mois	-4.6%	-4.6%	Pire mois	-5.3%	-4.6%
Cours/Ventes	2.7	2.4	A	17.5%	14.4%	Perte max.	-5.7%	-5.3%	Perte max.	-16.1%	-13.5%
Ratios financiers			BBB	15.4%	10.9%						
Marge nette	19.2%	19.5%	BB	1.8%	0.1%						
RDA	10.6%	12.2%	B	0.8%	0.0%						
RCP	25.9%	28.3%	En dessous de B	0.4%	0.0%						
ROIC	18.3%	21.6%	Non noté	0.4%	0.3%						

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	26.3%	Bas	Canada - Produit de taux canadien	0.15%	0.17%	1.86%
TD indiciel américain F	19.4%	Moyen	Canada - Action américaine	0.15%	0.17%	0.77%
BMO act can sélection F	15.4%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.60%
NCM international de base F	9.9%	Moyen	Canada - International Equity	0.85%	1.85%	0.00%
NCM Port de croissance et de revenu F	9.8%	Faible à Moyen	Canada - Actions mondiales équilibrées	0.85%	1.92%	4.03%
Lysander-Canso ttrs crt trm et tx var F	7.9%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.24%
Franklin Bissett d'oblig de sociétés F	5.2%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.27%
TD Indiciel NASDAQ - F	4.6%	Moyen à Elevé	Canada - Action américaine	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	6.8%	-2.15	1.07	94.52	-0.95	2.11	8	4
3 ans	9.1%	-1.04	1.06	97.95	-0.56	2.02	21	15
5 ans	8.9%	-0.32	1.08	97.53	-0.02	2.28	37	23
10 ans	8.5%	0.24	1.14	97.40	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		-2.0	9.4	7.6	7.4	6.8	8.1	2/20/2012
BMO act can sélection F	15.4%	1.4%	15.1%	9.1%	12.3%	9.1%	9.0%	12/23/2013
Franklin Bissett d'oblig de sociétés F	5.2%	1.0%	9.3%	5.2%	3.1%	3.1%	3.8%	12/18/2006
Lysander-Canso ttrs crt trm et tx var F	7.9%	1.2%	6.8%	4.8%	4.1%	2.9%	2.9%	9/18/2013
NCM international de base F	9.9%	-0.6%	-1.2%	5.2%	7.0%	6.5%	6.8%	12/30/2005
NCM Port de croissance et de revenu F	9.8%	-4.0%	6.9%	4.7%	6.9%	—	5.3%	9/28/2018
TD indicel américain F	19.4%	-8.8%	12.3%	14.6%	14.8%	13.9%	6.6%	11/1/2000
TD Indicel NASDAQ - F	4.6%	-7.5%	10.7%	13.7%	15.5%	15.9%	6.9%	11/1/2000
TD indicel obligations can F	26.3%	1.3%	8.8%	3.3%	-0.1%	1.6%	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		0.3	11.4	8.7	7.5	6.3	7.7	12/31/2011
FTSE Canada d'obligations crt terme	20.0%	1.8%	7.7%	4.1%	1.9%	2.0%	6.7%	12/31/1979
FTSE Canada obligataire universel	27.5%	1.4%	9.1%	3.5%	0.0%	1.8%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	20.0%	7.1%	13.0%	12.3%	10.8%	7.0%	5.1%	5/1/2015
S&P 500 RT CAD	22.5%	-8.7%	12.7%	15.1%	15.5%	14.5%	8.5%	1/31/2002
S&P/TSX composé RT CAD	10.0%	1.4%	17.8%	9.6%	14.4%	8.8%	9.1%	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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Tempo Accès Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 4/30/2025 10 premiers avoirs : 12.23% Autre : 87.77%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Apple Inc	2.04%	AAPL	USA	Technologie	—	4.64%
TD indicel américain F	0.89%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.50%	TPU	CAN	—	4/30/2025	—
TD Indiciel NASDAQ - F	0.46%	—	—	—	12/31/2024	—
Vanguard S&P 500 ETF	0.10%	V00	USA	—	4/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	4/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	3/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	4/30/2025	—
Microsoft Corp	1.78%	MSFT	USA	Technologie	—	4.05%
TD indicel américain F	0.74%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.47%	TPU	CAN	—	4/30/2025	—
TD Indiciel NASDAQ - F	0.38%	—	—	—	12/31/2024	—
Vanguard S&P 500 ETF	0.09%	V00	USA	—	4/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	4/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.03%	ZDJ	CAN	—	3/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	4/30/2025	—
NVIDIA Corp	1.73%	NVDA	USA	Technologie	—	3.87%
TD indicel américain F	0.76%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.41%	TPU	CAN	—	4/30/2025	—
TD Indiciel NASDAQ - F	0.40%	—	—	—	12/31/2024	—
Vanguard S&P 500 ETF	0.08%	V00	USA	—	4/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.06%	XQQ	CAN	—	4/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	3/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	4/30/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	3/31/2025	—
Royal Bank of Canada	1.25%	RY	CAN	Services financiers	—	0.24%
BMO act can sélection F	1.20%	—	—	—	3/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.04%	XIC	CAN	—	4/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	4/30/2025	—
Amazon.com Inc	1.17%	AMZN	USA	Consommation cyclique	—	2.53%
TD indicel américain F	0.49%	—	—	—	12/31/2024	—
TD Indiciel NASDAQ - F	0.28%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	4/30/2025	—
Vanguard S&P 500 ETF	0.05%	V00	USA	—	4/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	4/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	3/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	4/30/2025	—
Canada (Government of) 2%	0.95%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.85%	—	—	—	3/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.10%	TDB	CAN	—	4/30/2025	—

Tempo Accès Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 4/30/2025 10 premiers avoirs : 12.23% Autre : 87.77%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Constellation Software Inc	0.87%	CSU	CAN	Technologie	—	0.11%
BMO act can sélection F	0.85%	—	—	—	3/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	4/30/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	3/31/2025	—
Waste Connections Inc	0.84%	WCN	CAN	Valeurs industrielles	—	0.07%
BMO act can sélection F	0.83%	—	—	—	3/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.01%	XIC	CAN	—	4/30/2025	—
The Toronto-Dominion Bank	0.83%	TD	CAN	Services financiers	—	0.16%
BMO act can sélection F	0.80%	—	—	—	3/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.03%	XIC	CAN	—	4/30/2025	—
Pend Corp Bd Cl O Delay	0.77%	—	—	—	—	—
NCM Port de croissance et de revenu F	0.77%	—	—	—	4/30/2025	—