



Tempo Accès Modéré Équilibré

Aperçu du portefeuille

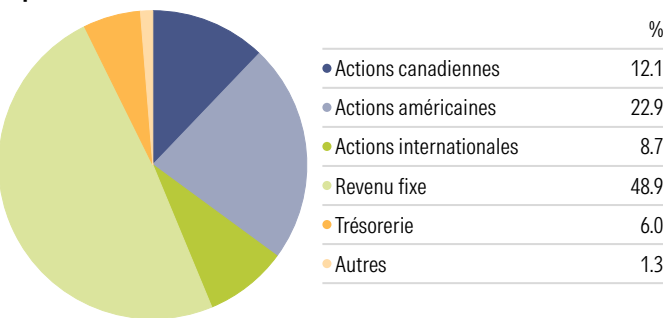
Frais de gestion moyen
0.59%

Rendement du portefeuille
2.11%

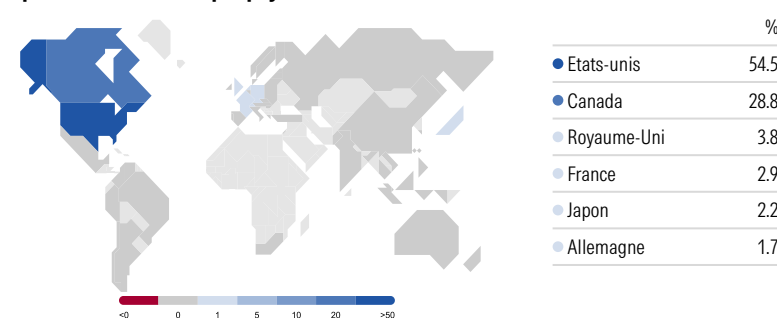
Date de création
2/20/2012

Indice de référence
Benchmark - Moderate Balanced

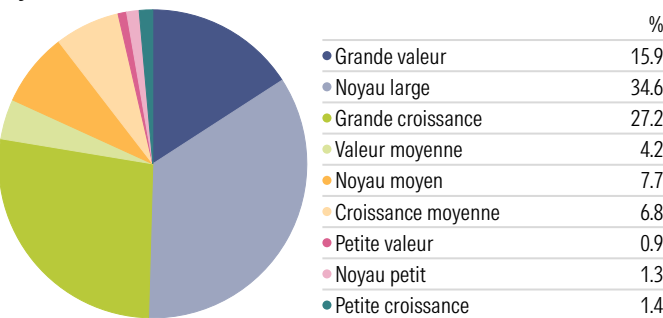
Répartition de l'actif



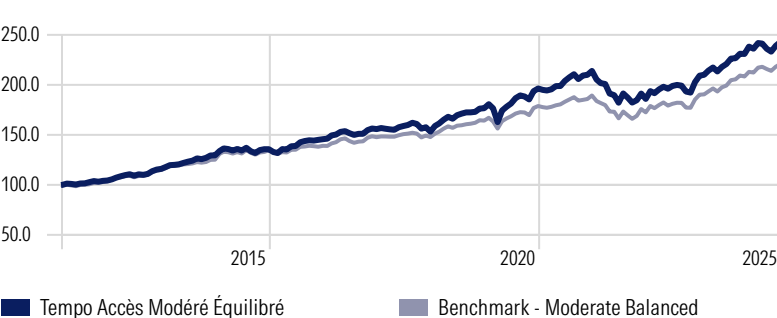
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	33.8%
Matériaux de base	4.6%
Consommation cyclique	8.2%
Services financiers	19.0%
Immobilier	1.9%
Sensible	53.0%
Services de communication	7.7%
Énergie	5.4%
Valeurs industrielles	14.4%
Technologie	25.4%
Défensif	13.2%
Consommation défensive	4.5%
Soins de la santé	6.3%
Services publics	2.4%

Géographique des actions

Amériques	83.4%
Canada	28.8%
Etats-unis	54.5%
Grande Europe	13.6%
Danemark	0.9%
France	2.9%
Allemagne	1.7%
Pays-Bas	1.4%
Suisse	1.4%
Royaume-Uni	3.8%
Grande Asie	3.0%
Australie	0.2%
Japon	2.2%
Région Emergente	0.3%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	1.5%	1.2%
3 Mois	2.8%	2.3%
6 Mois	2.8%	4.0%
1 an	9.9%	10.7%
3 ans	10.0%	9.8%
5 ans	6.0%	5.5%
10 ans	6.1%	5.3%
Depuis la création	6.9%	6.1%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	2.8%	4.0%
2024	12.9%	11.6%
2023	12.5%	10.2%
2022	-13.0%	-8.9%
2021	8.9%	5.9%
2020	11.1%	8.9%
2019	15.3%	11.1%
2018	-1.7%	0.1%
2017	6.9%	6.2%
2016	7.3%	3.3%

Répartition du revenu fixe

Gouvernement	46.8%
Municipalités	0.0%
Entreprises	41.0%
Titres titrisés	3.9%
Trésorerie et équivalents	3.4%

Statistiques sur le revenu fixe

Durée effective moyenne	5.9
Échéance effective moyenne	7.9
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	6.0%	106.9%	162.8%	-3.5%
3 ans	7.6%	109.4%	122.5%	-4.7%
5 ans	7.8%	116.6%	123.0%	-14.8%

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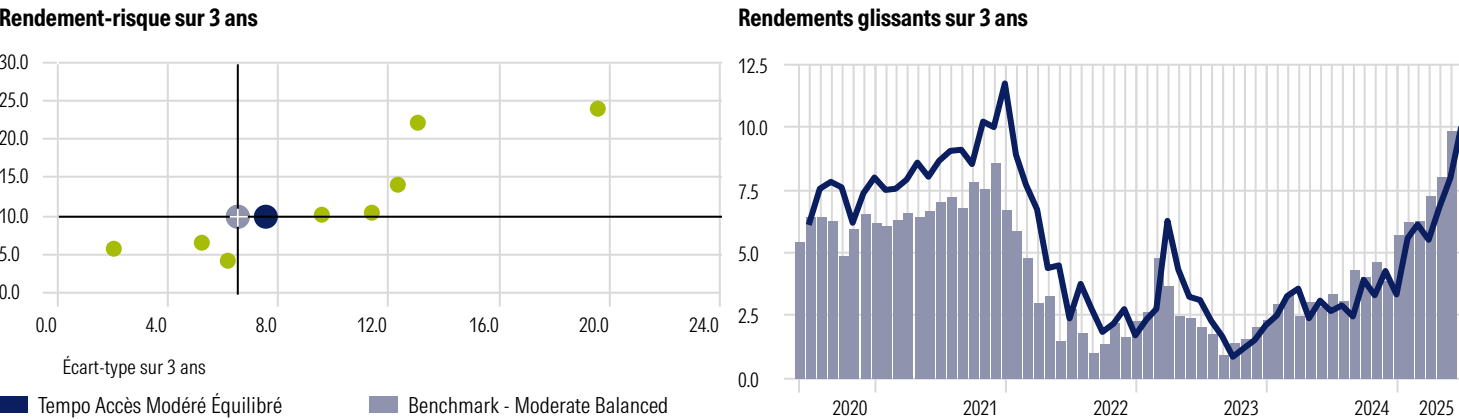
Aperçu du portefeuille

Frais de gestion moyen
0.59%

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2.11%

Date de création
2/20/2012

Indice de référence
Benchmark - Moderate Balanced



Analyse fondamentale						Rendement et risque sur 3 ans			Rendement et risque sur 5 ans		
Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark	Portfeuille			Portfeuille		
Taille			Géographie			Écart-type	7.6%	6.6%	Écart-type	7.8%	6.6%
Cap. bours. moy. (M)	\$ 211,196	\$ 213,317	Canada	85.4%	98.0%	Écart-type perte	3.4%	2.9%	Écart-type perte	4.5%	3.7%
Multiples de valorisat			États-Unis	9.2%	1.0%	Ratio de Sharpe	0.25	0.25	Ratio de Sharpe	0.24	0.22
Cours/Valeur comptabl	3.8	3.4	Qualité de crédit			Ratio de Sortino	0.37	0.36	Ratio de Sortino	0.36	0.32
Cours/Flux monétaire	15.7	15.7	AAA	36.8%	41.7%	Meilleur mois	5.4%	4.6%	Meilleur mois	5.4%	4.6%
Cours/Bénéfice	24.6	23.3	AA	24.4%	32.2%	Pire mois	-2.9%	-2.6%	Pire mois	-4.8%	-3.8%
Cours/Ventes	2.9	2.6	A	18.0%	14.6%	Perte max.	-4.7%	-4.2%	Perte max.	-14.8%	-12.3%
Ratios financiers			BBB	17.4%	11.1%						
Marge nette	19.8%	20.2%	BB	1.8%	0.0%						
RDA	11.4%	13.2%	B	0.7%	0.0%						
RCP	26.5%	28.9%	En dessous de B	0.4%	0.0%						
ROIC	19.3%	22.9%	Non noté	0.6%	0.4%						

Titres du portefeuille							
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement	
TD indiciel obligations can F	32.3%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	2.32%	
TD indiciel américain F	17.7%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.70%	
BMO act can sélection F	11.1%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.51%	
Franklin Bissett d'oblig de sociétés F	10.0%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.32%	
Lysander-Canso trrs crt trm et tx var F	9.9%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.17%	
NCM Port de croissance et de revenu F	7.7%	Faible à Moyen	Canada - Actions mondiales équilibrées	0.85%	1.92%	3.69%	
NCM international de base F	7.3%	Moyen	Canada - International Equity	0.85%	1.85%	0.00%	
TD Indiciel NASDAQ - F	2.6%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.40%	

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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	6.0%	-1.05	1.06	94.68	-0.44	1.97	7	5
3 ans	7.6%	0.05	1.07	98.17	0.10	1.76	22	14
5 ans	7.8%	0.31	1.09	97.80	0.23	2.01	35	25
10 ans	7.3%	0.51	1.14	97.67	0.33	2.35	77	43

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Modéré Équilibré		2.8	9.9	10.0	6.0	6.1	6.9	2/20/2012
BMO act can sélection F	11.1%	8.6%	21.9%	14.1%	12.9%	9.5%	9.5%	12/23/2013
Franklin Bissett d'oblig de sociétés F	10.0%	2.2%	8.0%	6.5%	2.6%	3.1%	3.8%	12/18/2006
Lysander-Canso ttrs crt trm et tx var F	9.9%	2.1%	6.4%	5.7%	3.7%	2.9%	2.9%	9/18/2013
NCM international de base F	7.3%	3.4%	1.9%	10.4%	7.1%	6.1%	7.0%	12/30/2005
NCM Port de croissance et de revenu F	7.7%	4.7%	12.9%	10.0%	8.0%	—	6.6%	9/28/2018
TD indiciel américain F	17.7%	1.0%	15.2%	22.1%	16.2%	13.8%	7.0%	11/1/2000
TD Indiciel NASDAQ - F	2.6%	6.7%	13.4%	23.9%	16.1%	16.7%	7.5%	11/1/2000
TD indiciel obligations can F	32.3%	1.4%	5.8%	4.1%	-0.5%	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 - Moderate Balanced		4.0	10.7	9.8	5.5	5.3	6.3	12/31/2011
FTSE Canada d'obligations crt terme	25.0%	2.2%	6.3%	4.4%	1.8%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	37.5%	1.4%	6.1%	4.3%	-0.4%	1.9%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	15.0%	13.3%	17.9%	17.7%	10.8%	7.4%	5.2%	5/1/2015
S&P 500 RT CAD	15.0%	0.8%	14.8%	22.0%	16.7%	14.4%	8.9%	1/31/2002
S&P/TSX composé RT CAD	7.5%	10.2%	26.4%	16.1%	15.0%	9.6%	9.2%	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 : 6/30/2025 10 premiers avoirs : 10.39% Autre : 89.61%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Apple Inc	1.60%	AAPL	USA	Technologie	—	4.08%
TD US Index F	0.81%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.39%	TPU	CAN	—	6/30/2025	—
TD NASDAQ Index - F	0.26%	—	—	—	12/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.04%	QUU	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	6/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	5/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—
NVIDIA Corp	1.57%	NVDA	USA	Technologie	—	5.10%
TD US Index F	0.69%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.48%	TPU	CAN	—	6/30/2025	—
TD NASDAQ Index - F	0.23%	—	—	—	12/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.06%	XQQ	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.05%	QUU	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.05%	QAH	CAN	—	6/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	5/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	3/31/2025	—
Microsoft Corp	1.55%	MSFT	USA	Technologie	—	4.65%
TD US Index F	0.68%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.47%	TPU	CAN	—	6/30/2025	—
TD NASDAQ Index - F	0.22%	—	—	—	12/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.05%	QUU	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.05%	QAH	CAN	—	6/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.03%	ZDJ	CAN	—	5/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—
Canada (Government of) 2%	1.27%	—	CAN	—	—	—
Lysander-Canso Short Term & Fltng Rate F	1.10%	—	—	—	4/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.17%	TDB	CAN	—	6/30/2025	—
Amazon.com Inc	0.99%	AMZN	USA	Consommation cyclique	—	2.77%
TD US Index F	0.45%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	6/30/2025	—
TD NASDAQ Index - F	0.16%	—	—	—	12/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	6/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	5/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—

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Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 6/30/2025 10 premiers avoirs : 10.39% Autre : 89.61%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Royal Bank of Canada	0.89%	RY	CAN	Services financiers	—	0.25%
BMO Canadian Stock Selection F	0.79%	—	—	—	5/31/2025	—
NCM Global Equity Balanced PortSer F	0.07%	—	—	—	6/30/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.03%	XIC	CAN	—	6/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	6/30/2025	—
Constellation Software Inc	0.67%	CSU	CAN	Technologie	—	0.10%
BMO Canadian Stock Selection F	0.66%	—	—	—	5/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.01%	XIC	CAN	—	6/30/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	3/31/2025	—
Meta Platforms Inc Class A	0.65%	META	USA	Communication Services	—	2.14%
TD US Index F	0.28%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	6/30/2025	—
TD NASDAQ Index - F	0.09%	—	—	—	12/31/2024	—
Mackenzie US Large Cap Equity ETF	0.02%	QUU	CAN	—	6/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.02%	XQQ	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.02%	QAH	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	—
The Toronto-Dominion Bank	0.61%	TD	CAN	Services financiers	—	0.17%
BMO Canadian Stock Selection F	0.59%	—	—	—	5/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	6/30/2025	—
Broadcom Inc	0.59%	AVGO	USA	Technologie	—	1.63%
TD US Index F	0.23%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.16%	TPU	CAN	—	6/30/2025	—
TD NASDAQ Index - F	0.12%	—	—	—	12/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.02%	QUU	CAN	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.02%	QAH	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	—