

Tempo Accès Modéré Équilibré

Aperçu du portefeuille

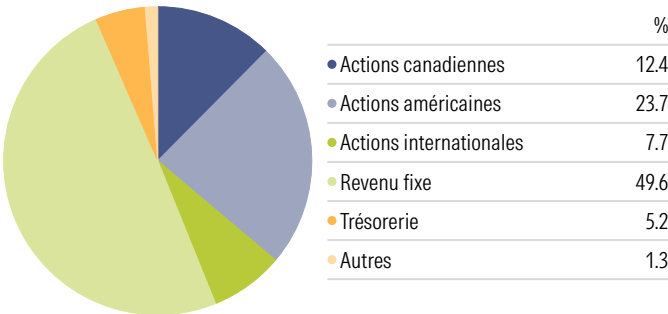
Frais de gestion moyen
0.59%

Rendement du portefeuille
2.32%

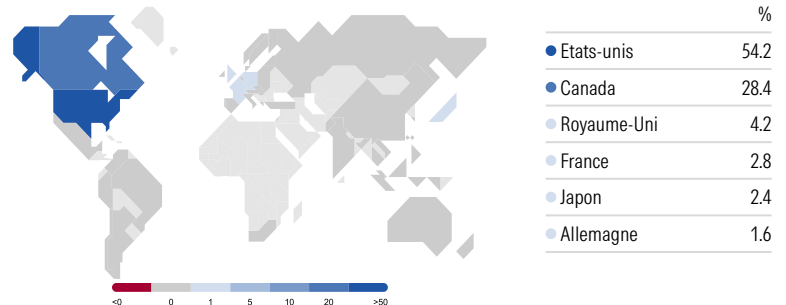
Date de création
2/20/2012

Indice de référence
Benchmark - Moderate Balanced

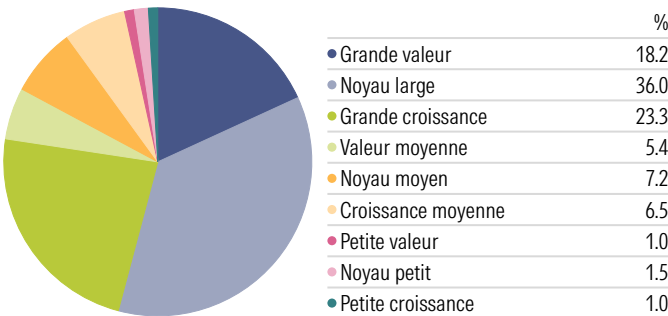
Répartition de l'actif



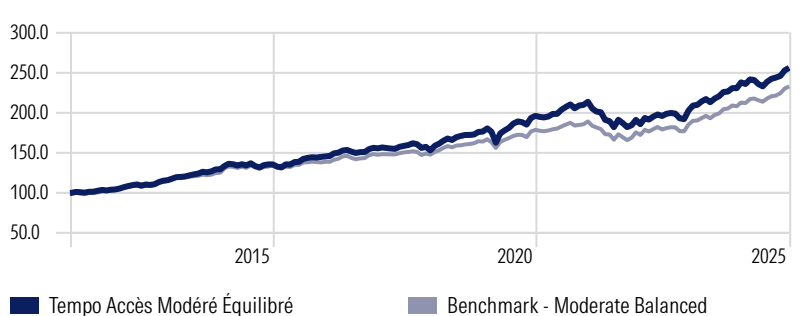
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	35.0%	Géographique des actions	
Matériaux de base	5.6%	Amériques	82.6%
Consommation cyclique	8.2%	Canada	28.4%
Services financiers	19.6%	Etats-unis	54.2%
Immobilier	1.6%	Grande Europe	13.8%
Sensible	52.3%	Danemark	0.8%
Services de communication	7.9%	France	2.8%
Énergie	5.4%	Allemagne	1.6%
Valeurs industrielles	13.4%	Pays-Bas	1.4%
Technologie	25.6%	Suisse	1.0%
Défensif	12.7%	Royaume-Uni	4.2%
Consommation défensive	4.4%	Grande Asie	3.6%
Soins de la santé	6.3%	Australie	0.2%
Services publics	2.0%	Japon	2.4%
		Région Emergente	0.5%

Rendements annualisés

	Portefeuille	Benchmark	Rendements par année civile	Portefeuille	Benchmark
1 Mois	1.2%	1.1%	Cumul annuel	8.5%	9.8%
3 Mois	5.0%	5.2%	2024	12.9%	11.6%
6 Mois	9.9%	8.9%	2023	12.5%	10.2%
1 an	11.0%	11.9%	2022	-13.0%	-8.9%
3 ans	11.5%	11.3%	2021	8.9%	5.9%
5 ans	6.7%	6.5%	2020	11.1%	8.9%
10 ans	6.6%	5.8%	2019	15.3%	11.1%
Depuis la création	7.1%	6.4%	2018	-1.7%	0.1%
			2017	6.9%	6.2%
			2016	7.3%	3.3%

Répartition du revenu fixe

		Statistiques sur le revenu fixe	
Gouvernement	46.5%	Durée effective moyenne	5.9
Municipalités	0.0%	Échéance effective moyenne	7.9
Entreprises	43.1%	Coupon moyen	3.7%
Titres titrisés	3.4%	Qualité du crédit moyenne	A
Trésorerie et équivalents	2.2%		

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	5.9%	109.4%	192.5%	-3.5%
3 ans	6.7%	108.5%	125.7%	-3.8%
5 ans	7.7%	112.7%	123.0%	-14.8%

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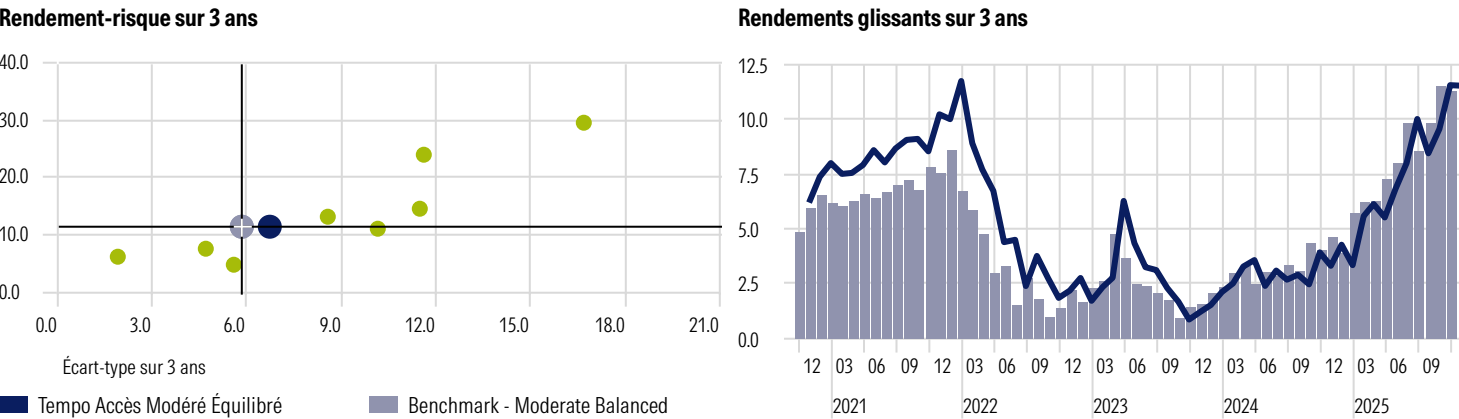
Aperçu du portefeuille

Frais de gestion moyen
0.59%

Rendement du portefeuille
2.32%

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	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark		Portefeuille	Benchmark		Portefeuille	Benchmark
Taille			Géographie			Écart-type	6.7%	5.9%	Écart-type	7.7%	6.6%
Cap. bours. moy. (M)	\$ 253,265	\$ 260,973	Canada	85.2%	97.6%	Écart-type perte	3.4%	2.8%	Écart-type perte	4.6%	3.8%
Multiples de valorisati			États-Unis	9.5%	1.4%	Ratio de Sharpe	0.52	0.53	Ratio de Sharpe	0.20	0.20
Cours/Valeur comptable	3.9	3.7	Qualité de crédit			Ratio de Sortino	0.84	0.85	Ratio de Sortino	0.29	0.29
Cours/Flux monétaire	16.3	16.8	AAA	35.1%	43.0%	Meilleur mois	5.4%	4.6%	Meilleur mois	5.4%	4.6%
Cours/Bénéfice	25.2	24.4	AA	23.9%	30.8%	Pire mois	-2.9%	-2.6%	Pire mois	-4.8%	-3.8%
Cours/Ventes	3.1	2.8	A	17.8%	14.5%	Perte max.	-3.8%	-2.9%	Perte max.	-14.8%	-12.3%
Ratios financiers			BBB	18.5%	11.2%						
Marge nette	21.2%	21.1%	BB	2.1%	0.0%						
RDA	12.2%	14.3%	B	0.8%	0.0%						
RCP	27.2%	30.0%	En dessous de B	0.5%	0.0%						
ROIC	20.5%	24.8%	Non noté	1.3%	0.5%						

Titres du portefeuille							
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement	
TD indiciel obligations can F	32.0%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.26%	
TD indiciel américain F	18.2%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.61%	
BMO act can sélection F	11.2%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.42%	
Franklin Bissett d'oblig de sociétés F	9.8%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.16%	
Lysander-Canso ttrs crt trm et tx var F	9.7%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.08%	
NCM Port de croissance et de revenu F	7.6%	Faible à Moyen	Canada - Actions mondiales équilibrées	0.85%	1.92%	3.38%	
NCM international de base F	7.3%	Moyen	Canada - International Equity	0.85%	1.85%	0.00%	
TD indiciel Nasdaq® - F	2.7%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.35%	

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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	5.9%	-1.52	1.13	93.10	-0.43	2.02	8	4
3 ans	6.7%	-0.02	1.06	97.57	0.14	1.65	24	12
5 ans	7.7%	0.04	1.08	97.75	0.07	1.91	37	23
10 ans	7.2%	0.48	1.14	97.54	0.35	2.34	79	41

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Modéré Équilibré		8.5	11.0	11.5	6.7	6.6	7.1	2/20/2012
BMO act can sélection F	11.2%	16.5%	18.3%	14.6%	13.7%	10.3%	9.9%	12/23/2013
Franklin Bissett d'oblig de sociétés F	9.8%	5.2%	6.8%	7.6%	2.9%	3.7%	3.9%	12/18/2006
Lysander-Canso ttrs crt trm et tx var F	9.7%	3.7%	4.8%	6.1%	3.6%	3.1%	3.0%	9/18/2013
NCM international de base F	7.3%	6.2%	4.8%	11.0%	6.9%	6.4%	7.0%	12/30/2005
NCM Port de croissance et de revenu F	7.6%	14.3%	18.0%	13.1%	9.1%	—	7.5%	9/28/2018
TD indiciel américain F	18.2%	15.1%	22.9%	24.0%	18.2%	14.4%	7.4%	11/1/2000
TD indiciel Nasdaq® - F	2.7%	21.0%	27.7%	29.6%	17.2%	17.1%	7.9%	11/1/2000
TD indiciel obligations can F	32.0%	3.4%	4.4%	4.9%	0.0%	1.9%	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		9.8	11.9	11.3	6.5	5.8	6.5	12/31/2011
FTSE Canada d'obligations crt terme	25.0%	4.0%	4.9%	5.1%	2.0%	2.1%	6.7%	12/31/1979
FTSE Canada obligataire universel	37.5%	3.7%	4.7%	5.2%	0.1%	2.1%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	15.0%	23.5%	24.0%	20.9%	12.9%	8.2%	5.5%	5/1/2015
S&P 500 RT CAD	15.0%	14.5%	22.1%	23.8%	18.8%	15.0%	9.4%	1/31/2002
S&P/TSX composé RT CAD	7.5%	25.1%	28.7%	19.5%	17.6%	11.5%	9.3%	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 : 10/31/2025 10 premiers avoirs : 10.60% Autre : 89.40%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	1.81%	NVDA	USA	Technologie	—	6.00%
TD indiciel américain F	0.76%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.59%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.24%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.06%	QUU	CAN	—	10/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.06%	XQQ	CAN	—	10/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.06%	QAH	CAN	—	10/31/2025	—
Kipling Global Enhanced Growth M	0.02%	—	CAN	—	9/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	9/30/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	9/30/2025	—
Microsoft Corp	1.66%	MSFT	USA	Technologie	—	4.44%
TD indiciel américain F	0.74%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.47%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.23%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.05%	QUU	CAN	—	10/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	10/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.05%	QAH	CAN	—	10/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.03%	ZDJ	CAN	—	9/30/2025	—
Kipling Global Enhanced Growth M	0.02%	—	CAN	—	9/30/2025	—
Kipling Global Enhanced Dividend M	0.02%	—	CAN	—	9/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	9/30/2025	—
Apple Inc	1.46%	AAPL	USA	Technologie	—	4.90%
TD indiciel américain F	0.61%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.49%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.19%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.05%	QUU	CAN	—	10/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	10/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.05%	QAH	CAN	—	10/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	9/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	9/30/2025	—
Canada (Government of) 2%	1.05%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.86%	—	—	—	8/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.19%	TDB	CAN	—	10/31/2025	—

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	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Amazon.com Inc	0.98%	AMZN	USA	Consommation cyclique	—	2.83%
TD indiciel américain F	0.42%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.29%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.15%	—	—	—	6/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	10/31/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	10/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	10/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	9/30/2025	—
Kipling Global Enhanced Growth M	0.01%	—	CAN	—	9/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	9/30/2025	—
Royal Bank of Canada	0.96%	RY	CAN	Services financiers	—	0.25%
BMO act can sélection F	0.85%	—	—	—	9/30/2025	—
NCM Port de croissance et de revenu F	0.08%	—	—	—	9/30/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	10/31/2025	—
Kipling Global Enhanced Dividend M	0.02%	—	CAN	—	9/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	9/30/2025	—
Broadcom Inc	0.71%	AVGO	USA	Technologie	—	2.00%
TD indiciel américain F	0.26%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.14%	—	—	—	6/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	10/31/2025	—
Mackenzie US Large Cap Equity ETF	0.02%	QUU	CAN	—	10/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.02%	QAH	CAN	—	10/31/2025	—
Kipling Global Enhanced Dividend M	0.01%	—	CAN	—	9/30/2025	—
Kipling Global Enhanced Growth M	0.01%	—	CAN	—	9/30/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	9/30/2025	—
Meta Platforms Inc Class A	0.69%	META	USA	Communication Services	—	1.71%
TD indiciel américain F	0.33%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.10%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.02%	QUU	CAN	—	10/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.02%	QAH	CAN	—	10/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.02%	XQQ	CAN	—	10/31/2025	—
Kipling Global Enhanced Dividend M	0.02%	—	CAN	—	9/30/2025	—
Kipling Global Enhanced Growth M	0.02%	—	CAN	—	9/30/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	9/30/2025	—
Canada (Government of) 3.25%	0.66%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.64%	TDB	CAN	—	10/31/2025	—
Franklin Bissett d'oblig de sociétés F	0.01%	—	—	—	9/30/2025	—

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Brookfield Corp Registered Shs -A- Limited Vtg	0.61%	BN	CAN	Services financiers	—	0.11%
BMO act can sélection F	0.60%	—	—	—	9/30/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.01%	XIC	CAN	—	10/31/2025	—