



Tempo Access Aggressive Growth

Portfolio Snapshot

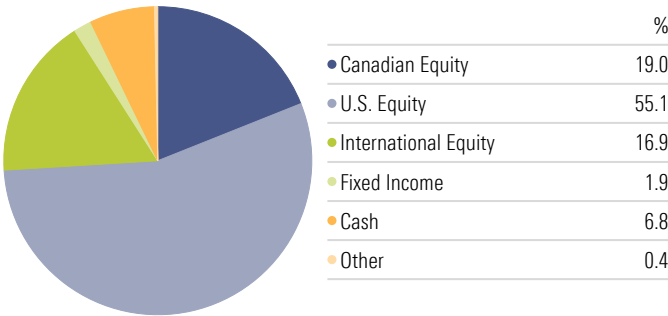
Avg. Fund MER
0.85%

Portfolio Yield
1.21%

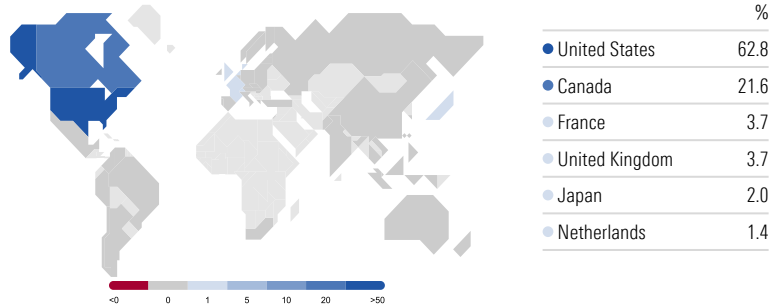
Inception Date
2/20/2012

Benchmark
Benchmark - Aggressive Growth

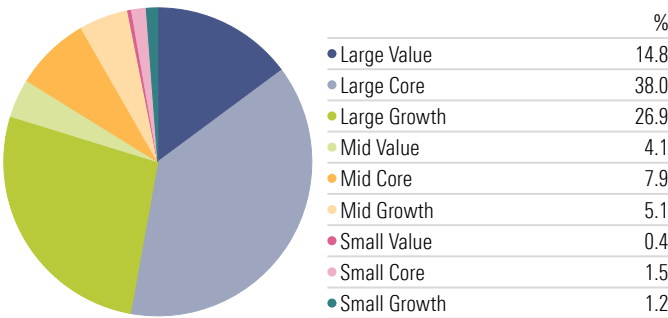
Asset Allocation



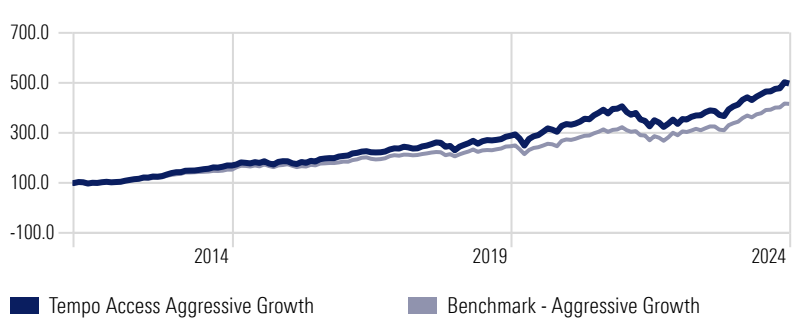
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

Cyclical	31.5%	Americas	84.5%
Basic Materials	4.6%	Canada	21.6%
Consumer Cyclical	10.5%	United States	62.8%
Financial Services	14.8%	Greater Europe	12.3%
Real Estate	1.7%	Denmark	1.2%
Sensitive	54.3%	France	3.7%
Communication Services	7.2%	Germany	0.3%
Energy	5.0%	Netherlands	1.4%
Industrials	13.9%	Switzerland	1.4%
Technology	28.1%	United Kingdom	3.7%
Defensive	14.2%	Greater Asia	3.2%
Consumer Defensive	4.4%	Australia	0.0%
Healthcare	7.6%	Japan	2.0%
Utilities	2.2%	Emerging Markets	0.7%

Equity Geographic Allocation

Trailing Returns

Calendar Year Returns

	Portfolio	Benchmark		Portfolio	Benchmark
1 Month	-1.1%	-0.3%	YTD	22.4%	22.7%
3 Months	4.5%	3.7%	2024	22.4%	22.7%
6 Months	9.3%	9.9%	2023	20.8%	16.6%
1 Year	22.4%	22.7%	2022	-17.3%	-10.0%
3 Years	7.0%	8.8%	2021	21.1%	17.9%
5 Years	11.5%	11.0%	2020	16.1%	11.0%
10 Years	11.3%	10.5%	2019	25.0%	19.5%
Inception	13.3%	11.8%	2018	-2.8%	-1.3%
			2017	14.2%	12.7%
			2016	11.3%	6.0%

Fixed Income Allocation

Fixed Income Statistics

Portfolio Risk & Return Statistics

			Std Dev	Upside Capture	Downside Capture	Max Drawdown
Government	6.6%	Average Eff Duration	3.9			
Municipal	0.0%	Average Maturity	5.2			
Corporate	21.2%	Average Coupon	3.8%	7.5%	104.7%	156.8%
Securitized	0.1%	Average Credit Quality	BB	13.0%	105.0%	121.4%
Cash & Equivalents	13.2%		5 Years	13.7%	111.8%	117.8%
						-2.5%
						-20.2%
						-20.2%

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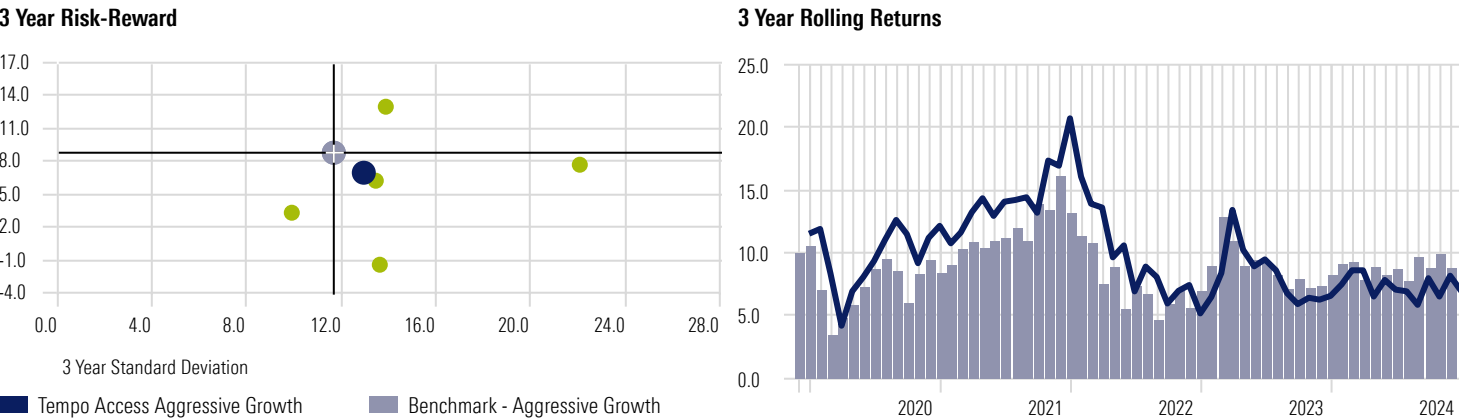
Portfolio Snapshot

Avg. Fund MER
0.85%

Portfolio Yield
1.21%

Inception Date
2/20/2012

Benchmark
Benchmark - Aggressive Growth



Fundamental Analysis						3 Year Risk & Return			5 Year Risk & Return		
Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark		Portfolio	Benchmark		Portfolio	Benchmark
Size			Geography			Standard Deviation	13.0%	11.7%	Standard Deviation	13.7%	12.0%
Avg. Mkt Cap (mil)	\$ 221,967	\$ 202,030	Canada	33.4%	97.8%	Loss Std Dev	7.5%	6.8%	Loss Std Dev	8.8%	7.9%
Valuation Multiples			United States	20.8%	1.0%	Sharpe Ratio	-0.07	0.03	Sharpe Ratio	0.37	0.37
Price/Book	4.1	3.4	Credit Quality			Sortino Ratio	-0.09	0.04	Sortino Ratio	0.54	0.54
Price/Cash Flow	16.6	15.6	AAA	9.1%	41.0%	Best Month	7.4%	6.4%	Best Month	10.5%	8.6%
Price/Earnings	26.7	23.4	AA	8.8%	33.1%	Worst Month	-6.8%	-6.6%	Worst Month	-10.1%	-8.3%
Price/Sales	3.1	2.5	A	19.3%	14.9%	Max Drawdown	-20.2%	-16.8%	Max Drawdown	-20.2%	-16.8%
Financial Ratios			BBB	30.4%	10.8%						
Net Margin	19.0%	18.9%	BB	27.0%	0.0%						
Return on Assets	12.5%	12.9%	B	2.9%	0.0%						
Return on Equity	28.2%	28.8%	Below B	2.0%	0.0%						
ROIC	21.0%	22.8%	Not Rated	0.4%	0.2%						

Portfolio Holdings						
Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD US Index F	38.4%	Medium	Canada Fund US Equity	0.15%	0.17%	0.70%
BMO Canadian Stock Selection F	17.6%	Medium	Canada Fund Canadian Equity	0.50%	0.78%	1.62%
NCM Global Equity Balanced PortSer F	15.0%	Low to Medium	Canada Fund Global Equity Balanced	0.85%	1.92%	3.87%
NCM Core International Series F	14.9%	Medium	Canada Fund International Equity	0.85%	1.85%	0.00%
TD NASDAQ Index - F	12.6%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.42%

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Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	7.5%	-0.50	1.05	94.68	-0.12	2.36	10	2
3 Years	13.0%	-1.59	1.06	96.65	-0.57	3.26	22	14
5 Years	13.7%	0.10	1.09	96.96	0.13	3.56	39	21
10 Years	11.8%	0.15	1.12	96.08	0.23	3.66	78	42

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Access Aggressive Growth	22.4%	22.4%	7.0%	11.5%	11.3%	13.3%	2/20/2012	
BMO Canadian Stock Selection F	17.6%	20.3%	20.3%	6.2%	9.3%	9.1%	9.1%	12/23/2013
NCM Core International Series F	14.9%	5.8%	5.8%	-1.4%	5.1%	6.8%	7.0%	12/30/2005
NCM Global Equity Balanced PortSer F	15.0%	15.4%	15.4%	3.4%	6.0%	—	6.3%	9/28/2018
TD NASDAQ Index - F	12.6%	23.9%	23.9%	7.6%	17.8%	16.6%	7.4%	11/1/2000
TD US Index F	38.4%	35.6%	35.6%	12.9%	16.5%	14.7%	7.1%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Aggressive Growth	22.7	22.7	8.8	11.0	10.5	12.1	12/31/2011	
FTSE Canada ST Bond	2.5%	5.7%	5.7%	2.1%	2.1%	1.9%	6.7%	12/31/1979
FTSE Canada Universe Bond	10.0%	4.2%	4.2%	-0.6%	0.8%	2.0%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	30.0%	12.9%	12.9%	5.4%	6.5%	7.5%	4.9%	5/1/2015
S&P 500 TR CAD	42.5%	36.4%	36.4%	13.8%	16.9%	15.4%	9.1%	1/31/2002
S&P/TSX Composite TR	15.0%	21.7%	21.7%	8.6%	11.1%	8.9%	9.1%	1/3/1977

Benchmark Disclosure

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

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 12/31/2024 Top 10 holdings: 22.46% Other: 77.54%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Apple Inc	4.08%	AAPL	USA	Technology	—	5.43%
TD US Index F	1.61%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	1.06%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	1.06%	TPU	CAN	—	12/31/2024	—
Vanguard S&P 500 ETF	0.21%	V00	USA	—	11/30/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.15%	XQQ	CAN	—	12/31/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2024	—
Microsoft Corp	4.00%	MSFT	USA	Technology	—	4.25%
TD US Index F	1.72%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	1.09%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.88%	TPU	CAN	—	12/31/2024	—
Vanguard S&P 500 ETF	0.18%	V00	USA	—	11/30/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.12%	XQQ	CAN	—	12/31/2024	—
NCM Core Global Series A	0.01%	—	CAN	—	12/31/2024	—
NVIDIA Corp	3.79%	NVDA	USA	Technology	—	4.70%
TD US Index F	1.56%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	1.00%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.90%	TPU	CAN	—	12/31/2024	—
Vanguard S&P 500 ETF	0.20%	V00	USA	—	11/30/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.13%	XQQ	CAN	—	12/31/2024	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2024	—
Amazon.com Inc	2.38%	AMZN	USA	Consumer Cyclical	—	2.96%
TD US Index F	0.93%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	0.66%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.59%	TPU	CAN	—	12/31/2024	—
Vanguard S&P 500 ETF	0.11%	V00	USA	—	11/30/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.09%	XQQ	CAN	—	12/31/2024	—
NCM Core Global Series A	0.01%	—	CAN	—	12/31/2024	—
Meta Platforms Inc Class A	1.65%	META	USA	Communication Services	—	1.82%
TD US Index F	0.58%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	0.58%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.36%	TPU	CAN	—	12/31/2024	—
Vanguard S&P 500 ETF	0.07%	V00	USA	—	11/30/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	12/31/2024	—
NCM Core Global Series A	0.01%	—	CAN	—	12/31/2024	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2024	—
Royal Bank of Canada	1.46%	RY	CAN	Financial Services	—	0.24%
BMO Canadian Stock Selection F	1.40%	—	—	—	11/30/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.05%	XIC	CAN	—	12/31/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2024	—

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Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 12/31/2024 Top 10 holdings: 22.46% Other: 77.54%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Broadcom Inc	1.44%	AVGO	USA	Technology	—	1.47%
TD NASDAQ Index - F	0.63%	—	—	—	6/30/2024	—
TD US Index F	0.38%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.30%	TPU	CAN	—	12/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	12/31/2024	—
Vanguard S&P 500 ETF	0.04%	VOO	USA	—	11/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2024	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2024	—
Alphabet Inc Class A	1.34%	GOOGL	USA	Communication Services	—	1.58%
TD US Index F	0.56%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	0.35%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.32%	TPU	CAN	—	12/31/2024	—
Vanguard S&P 500 ETF	0.06%	VOO	USA	—	11/30/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	12/31/2024	—
NCM Core Global Series A	0.01%	—	CAN	—	12/31/2024	—
Pend Corp Bd Cl O Delay	1.28%	—	—	—	—	—
NCM Global Equity Balanced PortSer F	1.28%	—	—	—	11/30/2024	—
Canadian Pacific Kansas City Ltd	1.04%	CP	CAN	Industrials	—	0.09%
BMO Canadian Stock Selection F	1.02%	—	—	—	11/30/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	12/31/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2024	—