



Tempo Access Aggressive Growth

Portfolio Snapshot

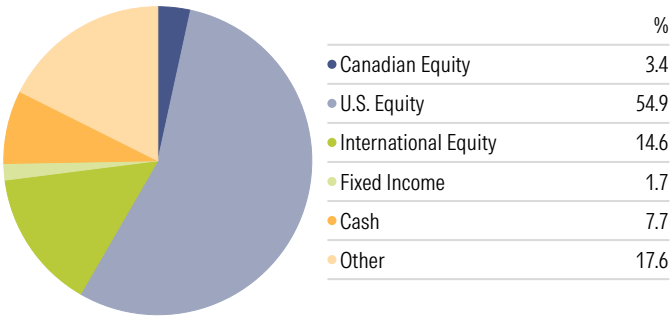
Avg. Fund MER
0.84%

Portfolio Yield
1.08%

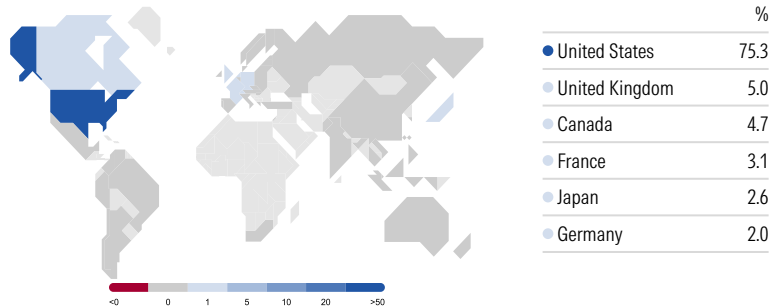
Inception Date
2/20/2012

Benchmark
Benchmark - Aggressive Growth

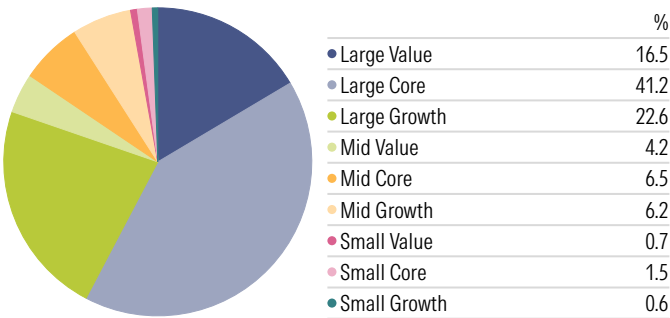
Asset Allocation



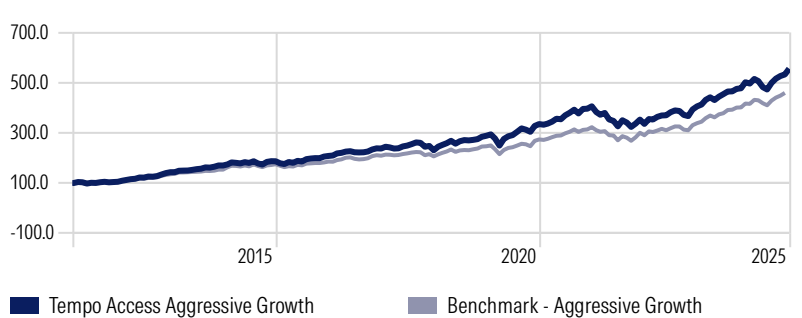
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

Cyclical	32.2%	Americas	80.1%
Basic Materials	4.6%	Canada	4.7%
Consumer Cyclical	8.8%	United States	75.3%
Financial Services	17.3%	Greater Europe	16.2%
Real Estate	1.5%	Denmark	0.9%
Sensitive	54.6%	France	3.1%
Communication Services	8.8%	Germany	2.0%
Energy	4.5%	Netherlands	1.6%
Industrials	12.4%	Switzerland	1.4%
Technology	28.8%	United Kingdom	5.0%
Defensive	13.3%	Greater Asia	3.7%
Consumer Defensive	4.8%	Australia	0.2%
Healthcare	6.4%	Japan	2.6%
Utilities	2.1%	Emerging Markets	0.5%

Equity Geographic Allocation

Trailing Returns

Calendar Year Returns

	Portfolio	Benchmark		Portfolio	Benchmark
1 Month	4.3%	—	YTD	12.0%	—
3 Months	7.7%	—	2024	22.4%	22.7%
6 Months	15.3%	—	2023	20.8%	16.6%
1 Year	17.0%	—	2022	-17.3%	-10.0%
3 Years	19.8%	—	2021	21.1%	17.9%
5 Years	12.2%	—	2020	16.1%	11.0%
10 Years	12.3%	—	2019	25.0%	19.5%
Inception	13.5%	—	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

Government	—	Average Eff Duration	—					
Municipal	—	Average Maturity	—		Std Dev	Upside Capture	Downside Capture	Max Drawdown
Corporate	—	Average Coupon	—	1 Year	11.2%	—	—	-8.1%
Securitized	—	Average Credit Quality	BB	3 Years	10.3%	—	—	-8.1%
Cash & Equivalents	—			5 Years	12.1%	—	—	-20.2%

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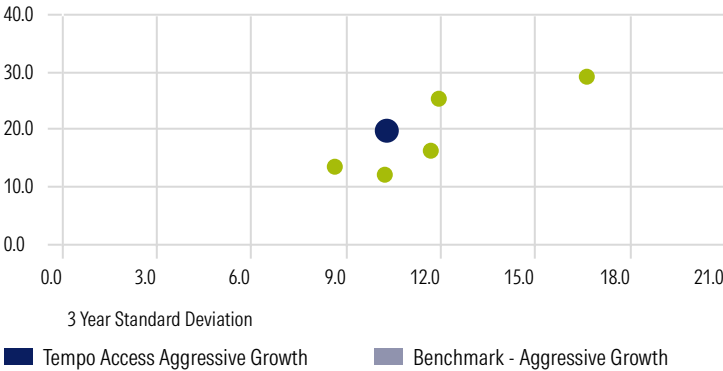
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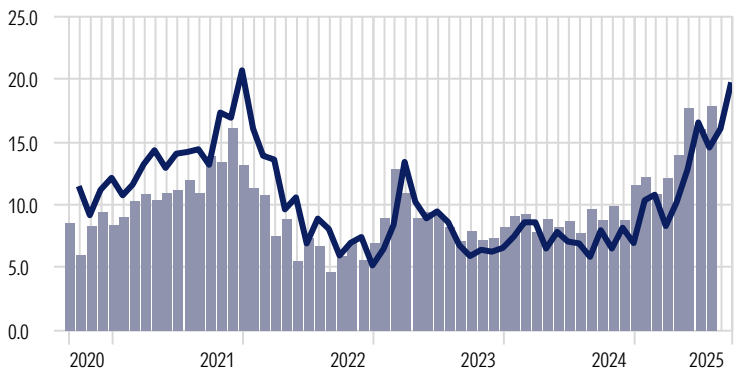
Inception Date
2/20/2012

Benchmark
Benchmark - Aggressive Growth

3 Year Risk-Reward



3 Year Rolling Returns



Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
Size			Geography		
Avg. Mkt Cap (mil)	\$ 365,814	\$ 244,012	Canada	—	97.8%
Valuation Multiples			United States	—	1.2%
Price/Book	4.8	3.7	Credit Quality		
Price/Cash Flow	18.6	16.6	AAA	10.7%	43.0%
Price/Earnings	26.8	24.6	AA	7.2%	30.7%
Price/Sales	3.4	2.8	A	4.6%	14.6%
Financial Ratios			BBB	10.6%	11.2%
Net Margin	22.3%	21.0%	BB	19.5%	0.0%
Return on Assets	15.2%	14.0%	B	7.7%	0.0%
Return on Equity	32.1%	29.9%	Below B	4.1%	0.0%
ROIC	24.7%	24.4%	Not Rated	35.5%	0.4%

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	10.3%	—
Loss Std Dev	5.8%	—
Sharpe Ratio	1.02	—
Sortino Ratio	1.79	—
Best Month	7.2%	—
Worst Month	-4.8%	—
Max Drawdown	-8.1%	—

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	12.1%	—
Loss Std Dev	6.9%	—
Sharpe Ratio	0.52	—
Sortino Ratio	0.79	—
Best Month	7.7%	—
Worst Month	-6.8%	—
Max Drawdown	-20.2%	—

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD US Index F	38.2%	Medium	Canada Fund US Equity	0.15%	0.17%	0.63%
BMO Canadian Stock Selection F	18.2%	Medium	Canada Fund Canadian Equity	0.50%	0.78%	1.42%
NCM Global Equity Balanced PortSer F	15.0%	Low to Medium	Canada Fund Global Equity Balanced	0.85%	1.92%	3.44%
NCM Core International Series F	14.4%	Medium	Canada Fund International Equity	0.85%	1.85%	0.00%
TD NASDAQ Index - F	12.7%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.37%

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Tempo Access Aggressive Growth

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	11.2%	—	—	—	—	—	8	4
3 Years	10.3%	—	—	—	—	—	26	10
5 Years	12.1%	—	—	—	—	—	39	21
10 Years	11.9%	—	—	—	—	—	80	40

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Access Aggressive Growth	12.0%	17.0%	19.8%	12.2%	12.3%	13.5%	2/20/2012	
BMO Canadian Stock Selection F	18.2%	16.0%	18.6%	16.4%	12.8%	10.9%	9.9%	12/23/2013
NCM Core International Series F	14.4%	5.5%	0.7%	12.0%	6.0%	7.2%	7.0%	12/30/2005
NCM Global Equity Balanced PortSer F	15.0%	12.4%	17.1%	13.5%	8.4%	—	7.4%	9/28/2018
TD NASDAQ Index - F	12.7%	15.7%	21.0%	29.3%	15.4%	18.1%	7.8%	11/1/2000
TD US Index F	38.2%	11.5%	21.7%	25.3%	16.8%	15.3%	7.3%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Aggressive Growth	—	—	—	—	—	—	—	12/31/2011
FTSE Canada ST Bond	2.5%	2.7%	4.7%	4.7%	1.7%	2.0%	6.7%	12/31/1979
FTSE Canada Universe Bond	10.0%	3.0%	2.9%	4.7%	-0.2%	2.0%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	30.0%	21.5%	18.8%	22.0%	11.6%	8.5%	5.5%	5/1/2015
S&P 500 TR CAD	42.5%	11.1%	21.1%	25.5%	17.4%	15.8%	9.3%	1/31/2002
S&P/TSX Composite TR	15.0%	23.9%	28.6%	21.3%	16.7%	11.7%	9.3%	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: 9/30/2025 Top 10 holdings: 22.88% Other: 77.12%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	4.28%	NVDA	USA	Technology	—	5.63%
TD US Index F	1.59%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	1.17%	TPU	CAN	—	9/30/2025	—
TD NASDAQ Index - F	1.16%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.12%	QAH	CAN	—	9/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.12%	XQQ	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF	0.10%	QUU	CAN	—	9/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	7/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	6/30/2025	—
Microsoft Corp	4.07%	MSFT	USA	Technology	—	4.52%
TD US Index F	1.56%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	1.11%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	1.02%	TPU	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.11%	QAH	CAN	—	9/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.10%	XQQ	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF	0.09%	QUU	CAN	—	9/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.06%	ZDJ	CAN	—	7/31/2025	—
Kipling Global Enhanced Dividend M	0.02%	—	CAN	—	8/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2025	—
Apple Inc	3.51%	AAPL	USA	Technology	—	4.70%
TD US Index F	1.29%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.99%	TPU	CAN	—	9/30/2025	—
TD NASDAQ Index - F	0.92%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.10%	QAH	CAN	—	9/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.10%	XQQ	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF	0.08%	QUU	CAN	—	9/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	7/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2025	—
Amazon.com Inc	2.35%	AMZN	USA	Consumer Cyclical	—	2.59%
TD US Index F	0.89%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.70%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.56%	TPU	CAN	—	9/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.06%	XQQ	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.06%	QAH	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF	0.05%	QUU	CAN	—	9/30/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	7/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2025	—

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	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Broadcom Inc	1.78%	AVGO	USA	Technology	—	1.82%
TD NASDAQ Index - F	0.65%	—	—	—	6/30/2025	—
TD US Index F	0.54%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.41%	TPU	CAN	—	9/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	9/30/2025	—
Kipling Global Enhanced Dividend M	0.03%	—	CAN	—	8/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.01%	VMO	CAN	—	6/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2025	—
Meta Platforms Inc Class A	1.75%	META	USA	Communication Services	—	1.97%
TD US Index F	0.69%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.48%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.43%	TPU	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	9/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF	0.04%	QUU	CAN	—	9/30/2025	—
Kipling Global Enhanced Dividend M	0.02%	—	CAN	—	8/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.01%	VMO	CAN	—	6/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2025	—
Royal Bank of Canada	1.59%	RY	CAN	Financial Services	—	0.26%
BMO Canadian Stock Selection F	1.39%	—	—	—	8/31/2025	—
NCM Global Equity Balanced PortSer F	0.12%	—	—	—	8/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.05%	XIC	CAN	—	9/30/2025	—
Kipling Global Enhanced Dividend M	0.03%	—	CAN	—	8/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2025	—
Alphabet Inc Class A	1.27%	GOOGL	USA	Communication Services	—	1.75%
TD US Index F	0.44%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.38%	TPU	CAN	—	9/30/2025	—
TD NASDAQ Index - F	0.31%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	9/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	9/30/2025	—
Kipling Global Enhanced Dividend M	0.03%	—	CAN	—	8/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2025	—
Tesla Inc	1.17%	TSLA	USA	Consumer Cyclical	—	1.59%
TD US Index F	0.38%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.35%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.34%	TPU	CAN	—	9/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	9/30/2025	—
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TD U.S. Equity Index ETF	0.33%	TPU	CAN	—	9/30/2025	—
TD NASDAQ Index - F	0.29%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	9/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	9/30/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	9/30/2025	—