



Tempo Access Aggressive Growth

Portfolio Snapshot

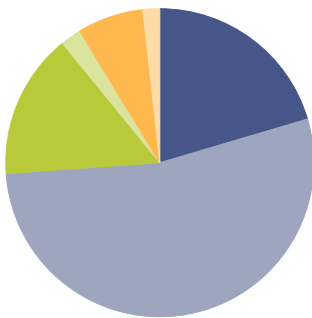
Avg. Fund MER
0.81%

Portfolio Yield
1.79%

Inception Date
2/20/2012

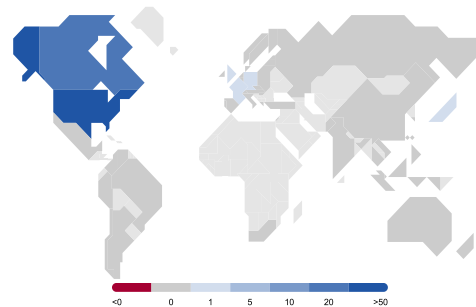
Benchmark
Benchmark - Aggressive Growth

Asset Allocation



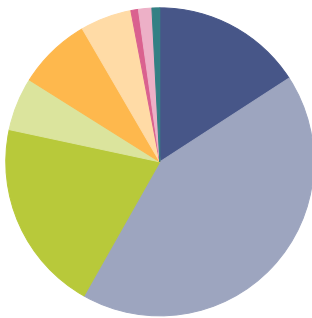
	%
Canadian Equity	20.4
U.S. Equity	53.5
International Equity	15.2
Fixed Income	2.2
Cash	6.9
Other	1.8

Equity Country Exposure



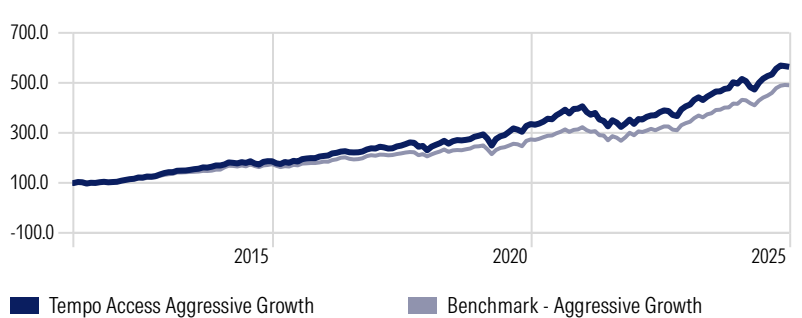
	%
United States	60.0
Canada	22.9
United Kingdom	3.4
Japan	3.0
France	2.9
Germany	1.4

Equity Investment Style



	%
Large Value	15.8
Large Core	42.3
Large Growth	20.2
Mid Value	5.6
Mid Core	7.7
Mid Growth	5.4
Small Value	0.8
Small Core	1.4
Small Growth	0.8

Performance



Equity Sector Allocation

	%
Cyclical	33.3%
Basic Materials	5.0%
Consumer Cyclical	9.0%
Financial Services	17.7%
Real Estate	1.5%
Sensitive	53.5%
Communication Services	9.0%
Energy	4.4%
Industrials	11.8%
Technology	28.3%
Defensive	13.2%
Consumer Defensive	4.4%
Healthcare	7.0%
Utilities	1.9%

Equity Geographic Allocation

	%
Americas	83.0%
Canada	22.9%
United States	60.0%
Greater Europe	12.4%
Denmark	0.5%
France	2.9%
Germany	1.4%
Netherlands	1.0%
Switzerland	1.0%
United Kingdom	3.4%
Greater Asia	4.5%
Australia	0.2%
Japan	3.0%
Emerging Markets	0.9%

Trailing Returns

	Portfolio	Benchmark
1 Month	-0.5%	-0.2%
3 Months	1.3%	2.4%
6 Months	9.1%	11.2%
1 Year	13.4%	17.8%
3 Years	18.8%	19.0%
5 Years	10.9%	12.3%
10 Years	11.7%	10.8%
Inception	13.3%	12.2%

Calendar Year Returns

	Portfolio	Benchmark
YTD	13.4%	17.8%
2025	13.4%	17.8%
2024	22.4%	22.7%
2023	20.8%	16.6%
2022	-17.3%	-10.0%
2021	21.1%	17.9%
2020	16.1%	11.0%
2019	25.0%	19.5%
2018	-2.8%	-1.3%
2017	14.2%	12.7%

Fixed Income Allocation

	%
Government	7.0%
Municipal	0.0%
Corporate	25.2%
Securitized	1.6%
Cash & Equivalents	22.3%

Fixed Income Statistics

Average Eff Duration	—
Average Maturity	—
Average Coupon	—
Average Credit Quality	BB

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	10.5%	99.3%	167.3%	-8.1%
3 Years	9.5%	104.9%	124.9%	-8.1%
5 Years	11.7%	106.2%	126.4%	-20.2%

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Portfolio Snapshot

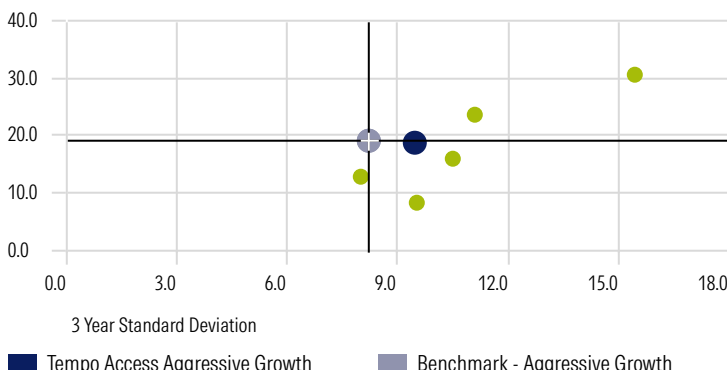
Avg. Fund MER
0.81%

Portfolio Yield
1.79%

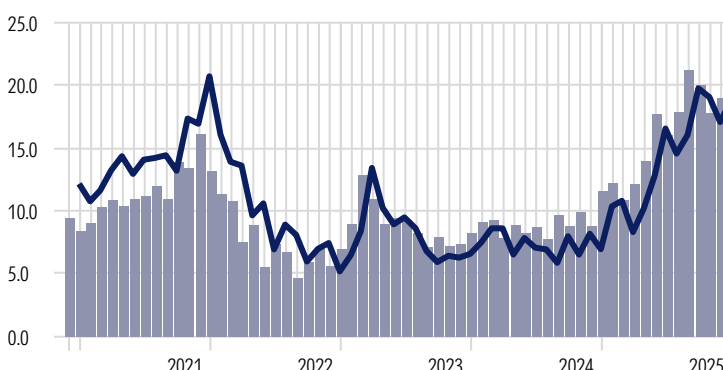
Inception Date
2/20/2012

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)	\$ 256,629	\$ 255,013	Canada	24.1%	97.7%
Valuation Multiples			United States	28.7%	1.3%
Price/Book	4.1	3.7	Credit Quality		
Price/Cash Flow	16.5	16.7	AAA	11.9%	42.7%
Price/Earnings	25.5	24.4	AA	13.1%	31.3%
Price/Sales	3.3	2.8	A	6.2%	14.3%
Financial Ratios			BBB	10.8%	11.2%
Net Margin	21.8%	21.4%	BB	15.9%	0.0%
Return on Assets	13.2%	14.1%	B	6.7%	0.0%
Return on Equity	28.3%	29.8%	Below B	3.4%	0.0%
ROIC	22.3%	24.9%	Not Rated	31.9%	0.4%

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	9.5%	8.2%
Loss Std Dev	5.1%	4.2%
Sharpe Ratio	1.03	1.14
Sortino Ratio	1.83	2.06
Best Month	7.2%	6.4%
Worst Month	-4.8%	-3.9%
Max Drawdown	-8.1%	-5.0%

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	11.7%	10.1%
Loss Std Dev	7.2%	6.3%
Sharpe Ratio	0.41	0.54
Sortino Ratio	0.60	0.79
Best Month	7.4%	6.4%
Worst Month	-6.8%	-6.6%
Max Drawdown	-20.2%	-16.8%

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD US Index F	37.5%	Medium	Canada Fund US Equity	0.15%	0.17%	0.81%
BMO Canadian Stock Selection F	18.5%	Medium	Canada Fund Canadian Equity	0.50%	0.78%	1.22%
NCM Global Equity Balanced PortSer F	15.0%	Low to Medium	Canada Fund Global Equity Balanced	0.85%	1.80%	7.87%
NCM Core International Series F	14.9%	Medium	Canada Fund International Equity	0.85%	1.70%	0.00%
TD NASDAQ Index - F	12.7%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.42%

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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	10.5%	-9.43	1.33	94.90	-1.41	3.11	7	5
3 Years	9.5%	-1.03	1.08	94.91	-0.07	2.84	25	11
5 Years	11.7%	-1.69	1.08	95.67	-0.43	3.26	38	22
10 Years	11.8%	-0.05	1.12	96.12	0.24	3.46	79	41

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Access Aggressive Growth		13.4%	13.4%	18.8%	10.9%	11.7%	13.3%	2/20/2012
BMO Canadian Stock Selection F	18.5%	19.4%	19.4%	16.0%	11.8%	11.8%	9.9%	12/23/2013
NCM Core International Series F	14.9%	4.6%	4.6%	8.2%	4.8%	7.1%	6.9%	12/30/2005
NCM Global Equity Balanced PortSer F	15.0%	14.8%	14.8%	13.0%	7.8%	—	7.4%	9/28/2018
TD NASDAQ Index - F	12.7%	17.8%	17.8%	30.4%	13.1%	18.4%	7.7%	11/1/2000
TD US Index F	37.5%	12.6%	12.6%	23.7%	15.3%	14.8%	7.3%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Aggressive Growth		17.8	17.8	19.0	12.3	10.8	12.5	12/31/2011
FTSE Canada ST Bond	2.5%	3.9%	3.9%	4.9%	1.9%	2.1%	6.6%	12/31/1979
FTSE Canada Universe Bond	10.0%	2.6%	2.6%	4.5%	-0.4%	1.9%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	30.0%	25.5%	25.5%	17.5%	10.1%	8.7%	5.5%	5/1/2015
S&P 500 TR CAD	42.5%	12.4%	12.4%	23.5%	16.1%	15.4%	9.2%	1/31/2002
S&P/TSX Composite TR	15.0%	31.7%	31.7%	21.4%	16.1%	13.4%	9.4%	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: 12/31/2025 Top 10 holdings: 22.72% Other: 77.28%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	4.19%	NVDA	USA	Technology	—	5.45%
TD US Index F	1.56%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	1.16%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	1.12%	TPU	CAN	—	12/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.11%	XQQ	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.11%	QAH	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF	0.11%	QUU	CAN	—	12/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	12/10/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Microsoft Corp	3.87%	MSFT	USA	Technology	—	4.11%
TD US Index F	1.54%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	1.11%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.91%	TPU	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.09%	QAH	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF	0.09%	QUU	CAN	—	12/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.09%	XQQ	CAN	—	12/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.05%	ZDJ	CAN	—	12/10/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Apple Inc	3.52%	AAPL	USA	Technology	—	4.85%
TD US Index F	1.26%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	1.01%	TPU	CAN	—	12/31/2025	—
TD NASDAQ Index - F	0.92%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.10%	QAH	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF	0.10%	QUU	CAN	—	12/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.10%	XQQ	CAN	—	12/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.03%	ZDJ	CAN	—	12/10/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Amazon.com Inc	2.34%	AMZN	USA	Consumer Cyclical	—	2.67%
TD US Index F	0.88%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.70%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.56%	TPU	CAN	—	12/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.06%	XQQ	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.05%	QAH	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF	0.05%	QUU	CAN	—	12/31/2025	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	12/10/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Royal Bank of Canada	1.72%	RY	CAN	Financial Services	—	0.29%
BMO Canadian Stock Selection F	1.53%	—	—	—	11/30/2025	—
NCM Global Equity Balanced PortSer F	0.14%	—	—	—	11/30/2025	—
iShares Core S&P/TSX Capped Compst ETF	0.05%	XIC	CAN	—	12/31/2025	—
NCM Core Canadian Series A	0.00%	—	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—

Tempo Access Aggressive Growth



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 12/31/2025 Top 10 holdings: 22.72% Other: 77.28%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Broadcom Inc	1.72%	AVGO	USA	Technology	—	1.87%
TD NASDAQ Index - F	0.65%	—	—	—	6/30/2025	—
TD US Index F	0.53%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.41%	TPU	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF	0.04%	QUU	CAN	—	12/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	12/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.01%	VMO	CAN	—	9/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Meta Platforms Inc Class A	1.65%	META	USA	Communication Services	—	1.72%
TD US Index F	0.68%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.48%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.37%	TPU	CAN	—	12/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF	0.04%	QUU	CAN	—	12/31/2025	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Alphabet Inc Class A	1.34%	GOOGL	USA	Communication Services	—	2.19%
TD U.S. Equity Index ETF	0.47%	TPU	CAN	—	12/31/2025	—
TD US Index F	0.43%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.31%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.05%	QAH	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF	0.05%	QUU	CAN	—	12/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Alphabet Inc Class C	1.20%	GOOG	USA	Communication Services	—	1.85%
TD U.S. Equity Index ETF	0.41%	TPU	CAN	—	12/31/2025	—
TD US Index F	0.38%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.29%	—	—	—	6/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF	0.04%	QUU	CAN	—	12/31/2025	—
Tesla Inc	1.17%	TSLA	USA	Consumer Cyclical	—	1.53%
TD US Index F	0.37%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.35%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.33%	TPU	CAN	—	12/31/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	12/31/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	12/31/2025	—