



Tempo Access Balanced

Portfolio Snapshot

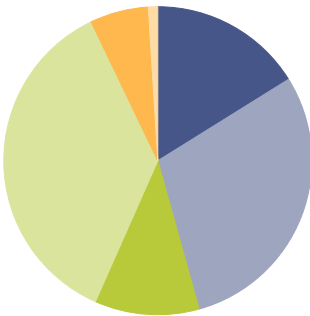
Avg. Fund MER
0.63%

Portfolio Yield
1.39%

Inception Date
2/20/2012

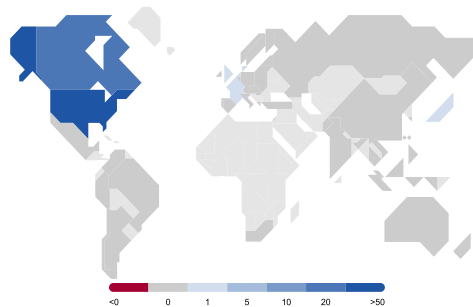
Benchmark
Benchmark - Balanced

Asset Allocation



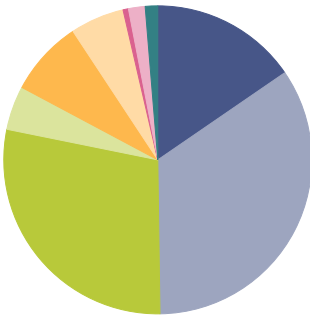
	%
Canadian Equity	16.1
U.S. Equity	29.5
International Equity	11.0
Fixed Income	36.2
Cash	6.1
Other	1.0

Equity Country Exposure



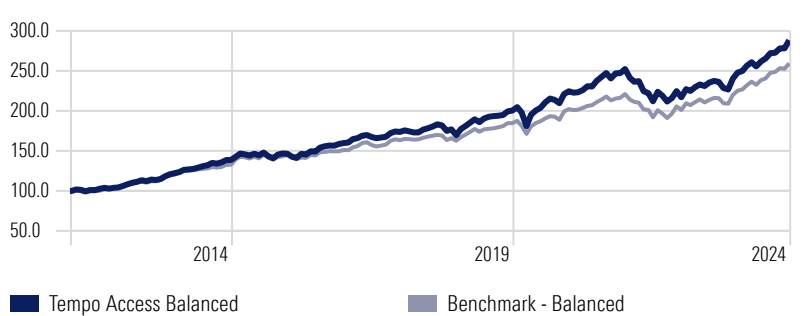
	%
United States	54.3
Canada	29.7
France	4.2
United Kingdom	3.4
Japan	2.1
Switzerland	1.5

Equity Investment Style



	%
Large Value	15.4
Large Core	34.3
Large Growth	28.4
Mid Value	4.6
Mid Core	7.9
Mid Growth	5.7
Small Value	0.6
Small Core	1.7
Small Growth	1.3

Performance



Equity Sector Allocation

Cyclical	33.8%
Basic Materials	5.8%
Consumer Cyclical	9.6%
Financial Services	16.7%
Real Estate	1.8%
Sensitive	52.0%
Communication Services	6.2%
Energy	6.4%
Industrials	15.5%
Technology	23.9%
Defensive	14.2%
Consumer Defensive	4.2%
Healthcare	7.5%
Utilities	2.6%

Equity Geographic Allocation

Americas	84.0%
Canada	29.7%
United States	54.3%
Greater Europe	12.7%
Denmark	1.4%
France	4.2%
Germany	0.0%
Netherlands	1.4%
Switzerland	1.5%
United Kingdom	3.4%
Greater Asia	3.3%
Australia	0.0%
Japan	2.1%
Emerging Markets	0.7%

Trailing Returns

	Portfolio	Benchmark
1 Month	3.6%	2.6%
3 Months	5.7%	4.3%
6 Months	10.1%	8.8%
1 Year	20.0%	18.0%
3 Years	5.2%	6.2%
5 Years	7.6%	7.0%
10 Years	7.6%	6.9%
Inception	8.6%	7.8%

Calendar Year Returns

	Portfolio	Benchmark
YTD	16.3%	15.1%
2023	14.1%	12.0%
2022	-13.9%	-9.0%
2021	12.3%	9.3%
2020	12.0%	9.5%
2019	18.1%	13.5%
2018	-2.4%	-0.4%
2017	8.7%	8.1%
2016	9.0%	4.1%
2015	5.6%	9.3%

Fixed Income Allocation

Government	46.1%
Municipal	0.0%
Corporate	39.5%
Securitized	3.2%
Cash & Equivalents	2.9%

Fixed Income Statistics

Average Eff Duration	6.1
Average Maturity	8.3
Average Coupon	3.6%
Average Credit Quality	A

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	5.4%	109.3%	101.4%	-2.0%
3 Years	9.9%	105.6%	118.1%	-16.1%
5 Years	10.3%	116.3%	121.7%	-16.1%

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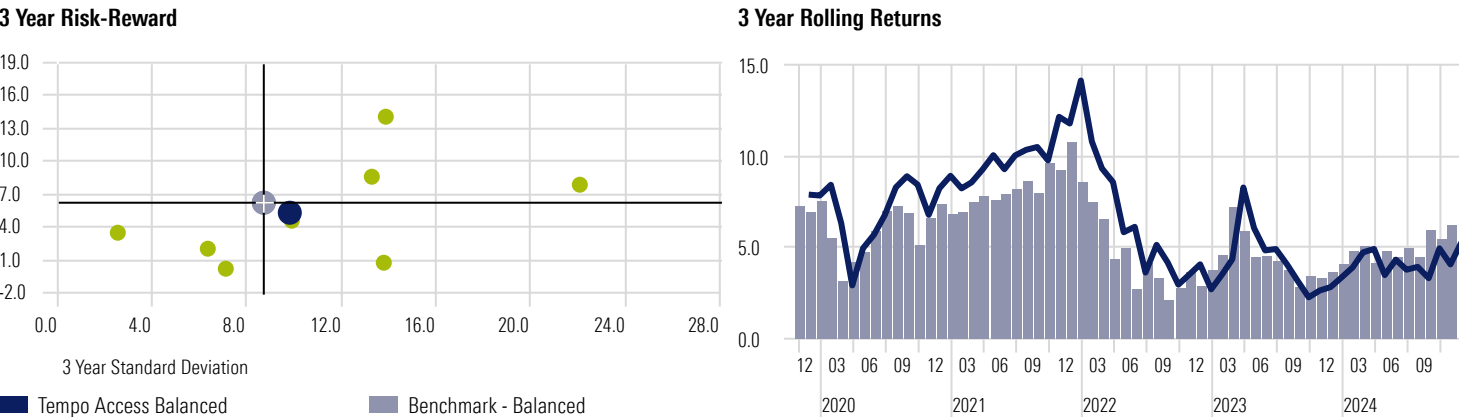
Portfolio Snapshot

Avg. Fund MER
0.63%

Portfolio Yield
1.39%

Inception Date
2/20/2012

Benchmark
Benchmark - Balanced



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	9.9%	8.7%	Standard Deviation	10.3%	8.5%
Avg. Mkt Cap (mil)	\$ 205,047	\$ 195,241	Canada	83.8%	97.8%	Loss Std Dev	5.4%	4.8%	Loss Std Dev	7.0%	5.3%
Valuation Multiples			United States	9.6%	1.0%	Sharpe Ratio	-0.11	-0.06	Sharpe Ratio	0.27	0.24
Price/Book	3.7	3.4	Credit Quality			Sortino Ratio	-0.15	-0.08	Sortino Ratio	0.37	0.34
Price/Cash Flow	15.8	15.9	AAA	36.4%	41.0%	Best Month	5.9%	5.1%	Best Month	7.9%	5.5%
Price/Earnings	26.3	23.9	AA	26.8%	32.8%	Worst Month	-5.3%	-4.6%	Worst Month	-8.6%	-5.5%
Price/Sales	2.9	2.5	A	16.6%	15.1%	Max Drawdown	-16.1%	-13.5%	Max Drawdown	-16.1%	-13.5%
Financial Ratios			BBB	16.3%	10.8%						
Net Margin	18.1%	18.8%	BB	2.8%	0.0%						
Return on Assets	11.3%	12.7%	B	0.2%	0.0%						
Return on Equity	26.2%	28.5%	Below B	0.5%	0.0%						
ROIC	19.0%	22.6%	Not Rated	0.3%	0.2%						

Portfolio Holdings						
Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD Canadian Bond Index - F	25.1%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	1.50%
TD US Index F	21.0%	Medium	Canada Fund US Equity	0.15%	0.17%	0.72%
BMO Canadian Stock Selection F	15.1%	Medium	Canada Fund Canadian Equity	0.50%	0.78%	1.80%
NCM Core International Series F	10.0%	Medium	Canada Fund International Equity	0.85%	1.85%	0.00%
NCM Global Equity Balanced PortSer F	10.0%	Low to Medium	Canada Fund Global Equity Balanced	0.85%	1.43%	0.93%
Lysander-Canso Short Term & Fltng Rate F	7.4%	Low	Canada Fund Canadian Short Term Fixed Income	0.55%	0.67%	3.12%
Franklin Canadian Corporate Bond F	5.0%	Low	Canada Fund Canadian Corporate Fixed Income	0.30%	0.45%	4.58%
TD NASDAQ Index - F	5.0%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.41%

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Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	5.4%	1.49	1.03	97.41	1.33	1.49	11	1
3 Years	9.9%	-0.76	1.07	98.09	-0.45	2.15	22	14
5 Years	10.3%	0.36	1.12	97.81	0.23	2.79	39	21
10 Years	8.5%	0.33	1.14	97.44	0.25	2.64	78	42

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Access Balanced		16.3%	20.0%	5.2%	7.6%	7.6%	8.6%	2/20/2012
BMO Canadian Stock Selection F	15.1%	24.8%	29.4%	8.5%	10.1%	9.3%	9.6%	12/23/2013
Franklin Canadian Corporate Bond F	5.0%	7.9%	11.4%	2.0%	2.8%	3.3%	3.8%	12/18/2006
Lysander-Canso Short Term & Fltng Rate F	7.4%	6.8%	8.7%	3.5%	3.7%	2.9%	2.9%	9/18/2013
NCM Core International Series F	10.0%	8.1%	10.4%	0.6%	6.1%	7.5%	7.1%	12/30/2005
NCM Global Equity Balanced PortSer F	10.0%	16.3%	19.8%	4.5%	6.4%	—	6.5%	9/28/2018
TD Canadian Bond Index - F	25.1%	4.7%	8.2%	0.1%	0.5%	1.8%	3.9%	11/1/2000
TD NASDAQ Index - F	5.0%	23.5%	30.0%	7.8%	18.6%	16.5%	7.4%	11/1/2000
TD US Index F	21.0%	35.8%	38.6%	14.0%	16.7%	15.2%	7.1%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Balanced		15.1	18.0	6.2	7.0	6.9	8.0	12/31/2011
FTSE Canada ST Bond	20.0%	5.3%	6.9%	2.1%	2.0%	1.9%	6.7%	12/31/1979
FTSE Canada Universe Bond	27.5%	5.0%	8.6%	0.2%	0.7%	2.1%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	20.0%	12.4%	15.3%	6.4%	6.6%	7.5%	4.9%	5/1/2015
S&P 500 TR CAD	22.5%	36.0%	38.3%	14.7%	17.0%	15.9%	9.1%	1/31/2002
S&P/TSX Composite TR	10.0%	25.8%	30.7%	10.9%	11.9%	9.2%	9.2%	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: 11/30/2024 Top 10 holdings: 12.74% Other: 87.26%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Apple Inc	2.06%	AAPL	USA	Technology	—	5.00%
TD US Index F	0.88%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.53%	TPU	CAN	—	11/30/2024	—
TD NASDAQ Index - F	0.42%	—	—	—	6/30/2024	—
Vanguard S&P 500 ETF	0.14%	VOO	USA	—	10/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.09%	XQQ	CAN	—	11/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	10/31/2024	—
Microsoft Corp	2.04%	MSFT	USA	Technology	—	4.15%
TD US Index F	0.94%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.47%	TPU	CAN	—	11/30/2024	—
TD NASDAQ Index - F	0.43%	—	—	—	6/30/2024	—
Vanguard S&P 500 ETF	0.12%	VOO	USA	—	10/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	11/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	10/31/2024	—
NVIDIA Corp	1.96%	NVDA	USA	Technology	—	4.71%
TD US Index F	0.85%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.49%	TPU	CAN	—	11/30/2024	—
TD NASDAQ Index - F	0.39%	—	—	—	6/30/2024	—
Vanguard S&P 500 ETF	0.13%	VOO	USA	—	10/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.08%	XQQ	CAN	—	11/30/2024	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	10/31/2024	—
Royal Bank of Canada	1.21%	RY	CAN	Financial Services	—	0.25%
BMO Canadian Stock Selection F	1.18%	—	—	—	10/31/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.03%	XIC	CAN	—	11/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	10/31/2024	—
Amazon.com Inc	1.19%	AMZN	USA	Consumer Cyclical	—	2.73%
TD US Index F	0.51%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.29%	TPU	CAN	—	11/30/2024	—
TD NASDAQ Index - F	0.26%	—	—	—	6/30/2024	—
Vanguard S&P 500 ETF	0.07%	VOO	USA	—	10/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	11/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	10/31/2024	—
Canadian Pacific Kansas City Ltd	0.93%	CP	CAN	Industrials	—	0.10%
BMO Canadian Stock Selection F	0.92%	—	—	—	10/31/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.01%	XIC	CAN	—	11/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	10/31/2024	—
The Toronto-Dominion Bank	0.91%	TD	CAN	Financial Services	—	0.14%
BMO Canadian Stock Selection F	0.89%	—	—	—	10/31/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	11/30/2024	—
Pend Corp Bd Cl O Delay	0.86%	—	—	—	—	—
NCM Global Equity Balanced PortSer F	0.86%	—	—	—	10/31/2024	—

Tempo Access Balanced



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 11/30/2024 Top 10 holdings: 12.74% Other: 87.26%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Meta Platforms Inc Class A	0.84%	META	USA	Communication Services	—	1.74%
TD US Index F	0.32%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	0.23%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.19%	TPU	CAN	—	11/30/2024	—
Vanguard S&P 500 ETF	0.05%	VOO	USA	—	10/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	11/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	10/31/2024	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2024	—
Constellation Software Inc	0.73%	CSU	CAN	Technology	—	0.10%
BMO Canadian Stock Selection F	0.72%	—	—	—	10/31/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.01%	XIC	CAN	—	11/30/2024	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	9/30/2024	—