



Tempo Access Balanced

Portfolio Snapshot

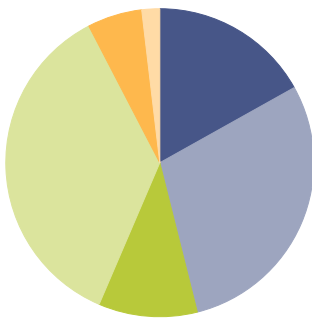
Avg. Fund MER
0.67%

Portfolio Yield
2.54%

Inception Date
2/20/2012

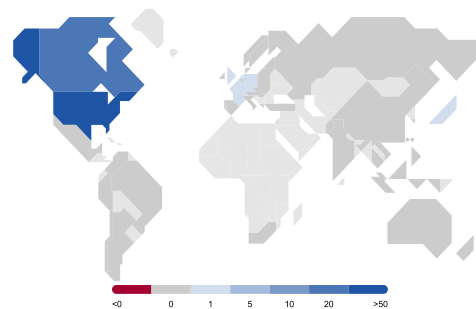
Benchmark
Benchmark - Balanced

Asset Allocation



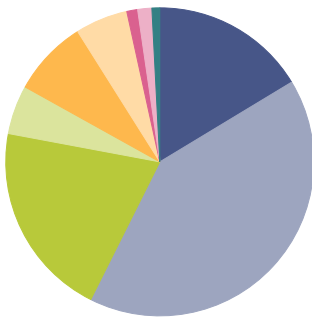
	%
Canadian Equity	16.9
U.S. Equity	29.2
International Equity	10.4
Fixed Income	35.9
Cash	5.7
Other	1.9

Equity Country Exposure



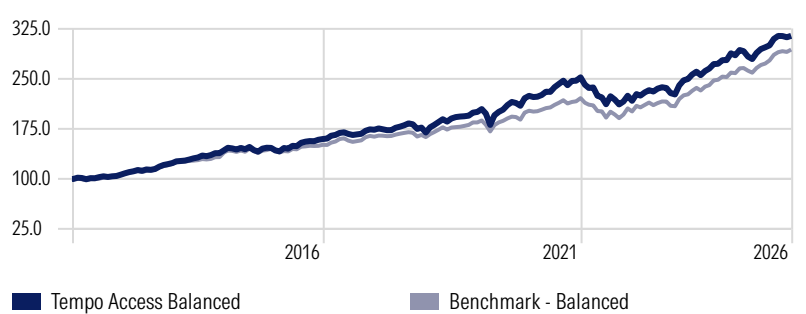
	%
United States	51.7
Canada	29.9
United Kingdom	3.7
Japan	3.3
France	3.1
Germany	1.5

Equity Investment Style



	%
Large Value	16.3
Large Core	41.1
Large Growth	20.5
Mid Value	5.1
Mid Core	8.0
Mid Growth	5.5
Small Value	1.1
Small Core	1.5
Small Growth	0.8

Performance



Equity Sector Allocation

Sector	Allocation
Cyclical	36.2%
Basic Materials	6.2%
Consumer Cyclical	8.6%
Financial Services	19.8%
Real Estate	1.6%
Sensitive	51.1%
Communication Services	7.9%
Energy	5.0%
Industrials	12.9%
Technology	25.2%
Defensive	12.7%
Consumer Defensive	4.3%
Healthcare	6.4%
Utilities	2.0%

Equity Geographic Allocation

Region	Allocation
Americas	81.7%
Canada	29.9%
United States	51.7%
Greater Europe	13.4%
Denmark	0.5%
France	3.1%
Germany	1.5%
Netherlands	1.0%
Switzerland	1.0%
United Kingdom	3.7%
Greater Asia	4.9%
Australia	0.2%
Japan	3.3%
Emerging Markets	0.9%

Trailing Returns

	Portfolio	Benchmark
1 Month	0.7%	1.2%
3 Months	0.0%	1.3%
6 Months	5.8%	7.7%
1 Year	7.2%	10.6%
3 Years	11.4%	11.9%
5 Years	7.1%	7.9%
10 Years	8.2%	7.5%
Inception	8.6%	8.1%

Calendar Year Returns

	Portfolio	Benchmark
YTD	0.7%	1.2%
2025	9.4%	12.3%
2024	15.1%	14.7%
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%

Fixed Income Allocation

Category	Allocation
Government	45.7%
Municipal	0.0%
Corporate	39.1%
Securitized	4.5%
Cash & Equivalents	3.6%

Fixed Income Statistics

Average Eff Duration	—
Average Maturity	8.1
Average Coupon	3.7%
Average Credit Quality	AA

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	6.2%	89.3%	155.3%	-4.6%
3 Years	6.7%	103.0%	122.9%	-4.6%
5 Years	8.5%	106.6%	123.5%	-16.1%

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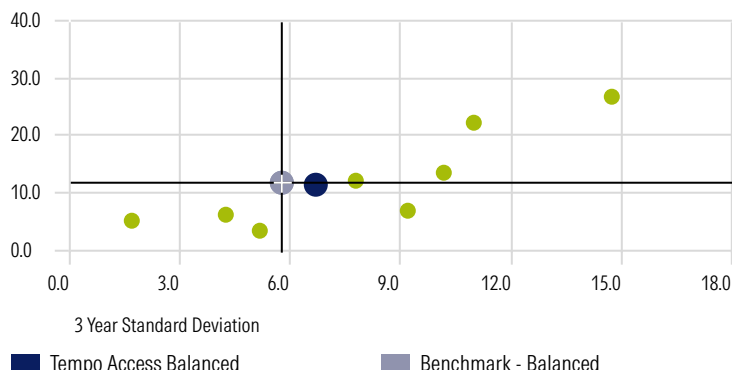
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Portfolio Yield
2.54%

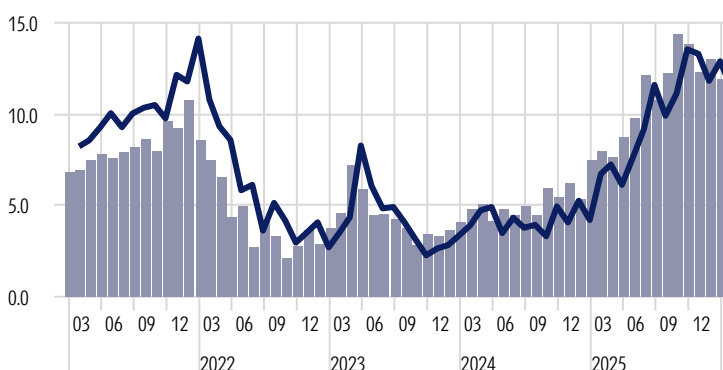
Inception Date
2/20/2012

Benchmark
Benchmark - Balanced

3 Year Risk-Reward



3 Year Rolling Returns



Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
Size			Geography		
Avg. Mkt Cap (mil)	\$ 253,339	\$ 254,165	Canada	85.3%	97.7%
Valuation Multiples			United States	8.7%	1.3%
Price/Book	3.9	3.7	Credit Quality		
Price/Cash Flow	15.6	16.8	AAA	37.8%	42.3%
Price/Earnings	25.1	24.7	AA	24.5%	32.0%
Price/Sales	3.1	2.9	A	16.5%	14.2%
Financial Ratios			BBB	15.3%	11.1%
Net Margin	21.3%	21.5%	BB	2.2%	0.0%
Return on Assets	12.1%	14.1%	B	0.9%	0.0%
Return on Equity	26.6%	29.8%	Below B	0.6%	0.0%
ROIC	20.8%	25.0%	Not Rated	2.1%	0.4%

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	6.7%	5.8%
Loss Std Dev	3.4%	3.1%
Sharpe Ratio	0.57	0.66
Sortino Ratio	0.91	1.05
Best Month	5.9%	5.1%
Worst Month	-3.3%	-2.9%
Max Drawdown	-4.6%	-3.3%

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	8.5%	7.3%
Loss Std Dev	5.3%	4.5%
Sharpe Ratio	0.21	0.28
Sortino Ratio	0.29	0.40
Best Month	5.9%	5.1%
Worst Month	-5.3%	-4.6%
Max Drawdown	-16.1%	-13.5%

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD Canadian Bond Index - F	24.3%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	3.71%
TD US Index F	21.0%	Medium	Canada Fund US Equity	0.15%	0.17%	0.81%
BMO Canadian Stock Selection F	15.4%	Medium	Canada Fund Canadian Equity	0.50%	0.78%	1.22%
NCM Global Equity Balanced PortSer F	10.3%	Low to Medium	Canada Fund Global Equity Balanced	0.85%	1.80%	7.71%
NCM Core International Series F	10.1%	Medium	Canada Fund International Equity	0.85%	1.70%	0.00%
Lysander-Canso Short Term & Fltng Rate F	7.3%	Low	Canada Fund Canadian Corporate Fixed Income	0.45%	0.68%	3.02%
TD NASDAQ Index - F	5.2%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.41%
Franklin Canadian Corporate Bond F	4.9%	Low	Canada Fund Canadian Corporate Fixed Income	0.30%	0.46%	4.23%

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Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Negative Months
1 Year	6.2%	-5.39	1.19	92.42	-1.78	1.87	7	5
3 Years	6.7%	-0.78	1.07	97.07	-0.27	1.78	24	12
5 Years	8.5%	-0.87	1.08	97.16	-0.34	2.21	38	22
10 Years	8.4%	0.05	1.13	97.22	0.27	2.55	79	41

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Access Balanced		0.7%	7.2%	11.4%	7.1%	8.2%	8.6%	2/20/2012
BMO Canadian Stock Selection F	15.4%	-0.2%	15.1%	13.7%	12.0%	11.5%	9.9%	12/23/2013
Franklin Canadian Corporate Bond F	4.9%	0.7%	4.5%	6.1%	2.3%	3.9%	3.9%	12/18/2006
Lysander-Canso Short Term & Fltng Rate F	7.3%	0.4%	3.3%	5.3%	3.0%	3.2%	2.9%	9/18/2013
NCM Core International Series F	10.1%	1.5%	0.5%	7.0%	5.5%	7.1%	6.9%	12/30/2005
NCM Global Equity Balanced PortSer F	10.3%	2.2%	14.1%	12.2%	8.4%	—	7.7%	9/28/2018
TD Canadian Bond Index - F	24.3%	0.5%	1.6%	3.4%	-0.1%	1.5%	3.8%	11/1/2000
TD NASDAQ Index - F	5.2%	1.0%	16.5%	26.6%	13.3%	18.6%	7.8%	11/1/2000
TD US Index F	21.0%	0.6%	8.9%	22.2%	15.6%	14.9%	7.3%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Balanced		1.2	10.6	11.9	7.9	7.5	8.2	12/31/2011
FTSE Canada ST Bond	20.0%	0.4%	3.4%	4.5%	1.9%	2.1%	6.6%	12/31/1979
FTSE Canada Universe Bond	27.5%	0.6%	2.0%	3.7%	0.0%	1.9%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	20.0%	4.2%	23.8%	16.7%	11.1%	9.5%	5.7%	5/1/2015
S&P 500 TR CAD	22.5%	0.2%	8.8%	21.7%	16.3%	15.6%	9.2%	1/31/2002
S&P/TSX Composite TR	10.0%	0.8%	28.3%	18.9%	16.4%	13.0%	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: 1/31/2026 Top 10 holdings: 13.07% Other: 86.93%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	2.21%	NVDA	USA	Technology	—	5.47%
TD indiciel américain F	0.87%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.63%	TPU	CAN	—	1/31/2026	—
TD indiciel Nasdaq® - F	0.47%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.08%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.08%	QAH	CAN	—	1/30/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	1/31/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	1/7/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Microsoft Corp	1.95%	MSFT	USA	Technology	—	3.58%
TD indiciel américain F	0.86%	—	—	—	6/30/2025	—
TD indiciel Nasdaq® - F	0.45%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.44%	TPU	CAN	—	1/31/2026	—
Mackenzie US Large Cap Equity ETF	0.05%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.05%	QAH	CAN	—	1/30/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	1/31/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.03%	ZDJ	CAN	—	1/7/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Apple Inc	1.81%	AAPL	USA	Technology	—	4.53%
TD indiciel américain F	0.71%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.53%	TPU	CAN	—	1/31/2026	—
TD indiciel Nasdaq® - F	0.38%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.06%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.06%	QAH	CAN	—	1/30/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.06%	XQQ	CAN	—	1/31/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	1/7/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Royal Bank of Canada	1.32%	RY	CAN	Financial Services	—	0.28%
BMO act can sélection F	1.19%	—	—	—	12/31/2025	—
NCM Port de croissance et de revenu F	0.10%	—	—	—	12/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.03%	XIC	CAN	—	1/31/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Amazon.com Inc	1.23%	AMZN	USA	Consumer Cyclical	—	2.70%
TD indiciel américain F	0.49%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.32%	TPU	CAN	—	1/31/2026	—
TD indiciel Nasdaq® - F	0.29%	—	—	—	6/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	1/31/2026	—
Mackenzie US Large Cap Equity ETF	0.04%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	1/30/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	1/7/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—

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Consolidated Holdings

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	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Canada (Government of) 0.5%	0.96%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.71%	—	—	—	11/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.25%	TDB	CAN	—	1/31/2026	—
The Toronto-Dominion Bank	0.93%	TD	CAN	Financial Services	—	0.19%
BMO act can sélection F	0.91%	—	—	—	12/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	1/31/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
Shopify Inc Registered Shs -A- Subord Vtg	0.92%	SHOP	CAN	Technology	—	0.19%
BMO act can sélection F	0.84%	—	—	—	12/31/2025	—
TD indiciel Nasdaq® - F	0.04%	—	—	—	6/30/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	1/31/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.01%	XQQ	CAN	—	1/31/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Meta Platforms Inc Class A	0.88%	META	USA	Communication Services	—	1.83%
TD indiciel américain F	0.38%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	1/31/2026	—
TD indiciel Nasdaq® - F	0.20%	—	—	—	6/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	1/31/2026	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	1/30/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Broadcom Inc	0.86%	AVGO	USA	Technology	—	1.75%
TD indiciel américain F	0.30%	—	—	—	6/30/2025	—
TD indiciel Nasdaq® - F	0.26%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	1/31/2026	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	1/30/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.02%	XQQ	CAN	—	1/31/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—