



Tempo Accès Équilibré

Aperçu du portefeuille

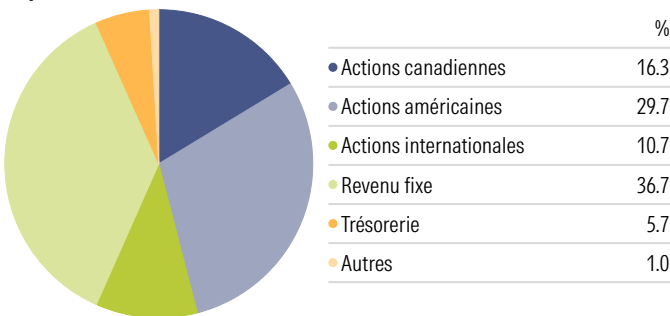
Frais de gestion moyen
0.66%

Rendement du portefeuille
2.51%

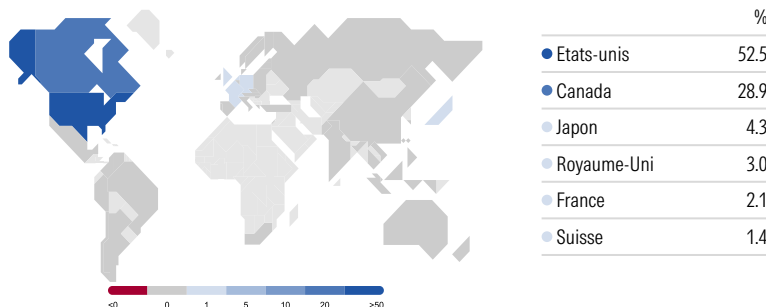
Date de création
2/20/2012

Indice de référence
Benchmark - Balanced

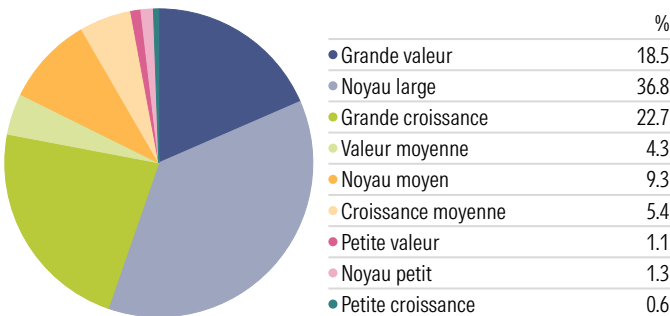
Répartition de l'actif



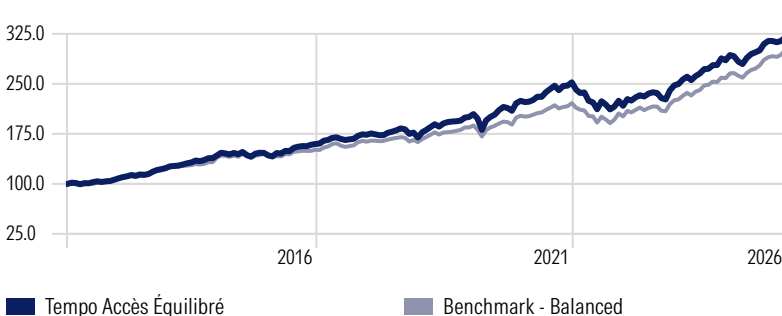
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Catégorie	Pourcentage
Cyclique	34.5%
Matériaux de base	5.9%
Consommation cyclique	8.2%
Services financiers	19.0%
Immobilier	1.5%
Sensible	51.6%
Services de communication	7.7%
Énergie	6.0%
Valeurs industrielles	13.6%
Technologie	24.3%
Défensif	13.9%
Consommation défensive	4.5%
Soins de la santé	7.2%
Services publics	2.1%

Géographique des actions

Région	Pourcentage
Amériques	81.5%
Canada	28.9%
Etats-unis	52.5%
Grande Europe	12.3%
Danemark	0.5%
France	2.1%
Allemagne	1.1%
Pays-Bas	1.1%
Suisse	1.4%
Royaume-Uni	3.0%
Grande Asie	6.2%
Australie	0.5%
Japon	4.3%
Région Emergente	0.9%

Rendements annualisés

Horizon	Portefeuille (%)	Benchmark (%)
1 Mois	1.7%	2.5%
3 Mois	1.8%	3.3%
6 Mois	6.5%	8.5%
1 an	9.7%	13.1%
3 ans	12.4%	13.2%
5 ans	7.4%	8.4%
10 ans	8.5%	8.0%
Depuis la création	8.6%	8.2%

Rendements par année civile

Année	Portefeuille (%)	Benchmark (%)
Cumul annuel	2.3%	3.7%
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%

Répartition du revenu fixe

Gouvernement	45.5%
Municipalités	0.0%
Entreprises	40.6%
Titres titrisés	4.0%
Trésorerie et équivalents	2.9%

Statistiques sur le revenu fixe

Durée effective moyenne	6.1
Échéance effective moyenne	8.2
Coupon moyen	3.8%
Qualité du crédit moyenne	AA

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	6.1%	90.6%	155.3%	-4.0%
3 ans	6.6%	101.1%	126.7%	-4.6%
5 ans	8.5%	105.4%	123.5%	-16.1%

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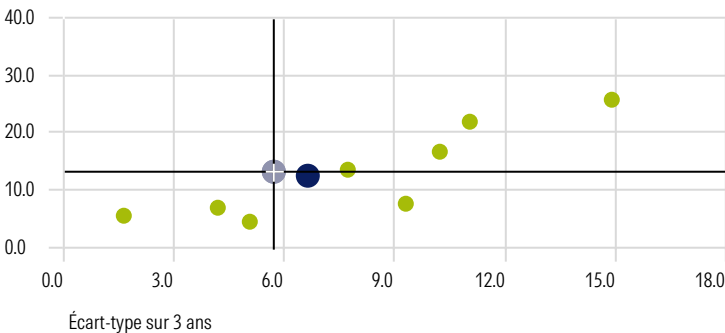
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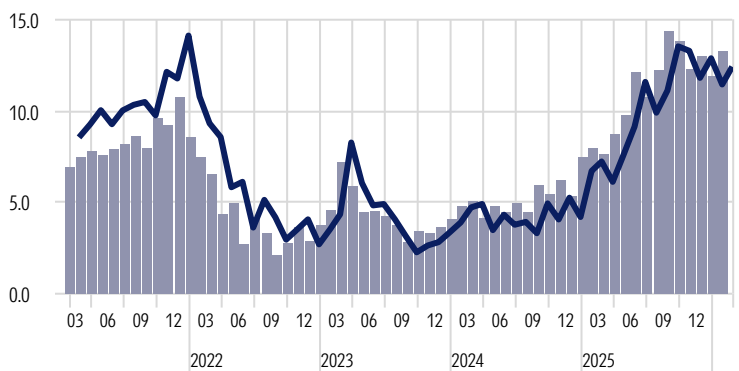
Indice de référence
Benchmark - Balanced

Rendement-risque sur 3 ans



■ Tempo Accès Équilibré ■ Benchmark - Balanced

Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 247,637	\$ 240,285	Canada	86.1%	97.7%
Multiples de valorisat			États-Unis	7.9%	1.3%
Cours/Valeur comptabl	3.9	3.7	Qualité de crédit		
Cours/Flux monétaire	15.6	16.9	AAA	36.6%	44.2%
Cours/Bénéfice	24.8	24.6	AA	24.7%	30.1%
Cours/Ventes	3.1	2.9	A	17.5%	14.0%
Ratios financiers			BBB	16.0%	11.0%
Marge nette	21.4%	21.4%	BB	1.5%	0.0%
RDA	12.0%	13.7%	B	0.9%	0.0%
RCP	26.7%	29.4%	En dessous de B	0.3%	0.0%
ROIC	20.6%	24.0%	Non noté	2.5%	0.6%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	6.6%	5.7%
Écart-type perte	3.5%	3.2%
Ratio de Sharpe	0.73	0.87
Ratio de Sortino	1.19	1.44
Meilleur mois	5.9%	5.1%
Pire mois	-3.3%	-2.9%
Perte max.	-4.6%	-3.3%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	8.5%	7.3%
Écart-type perte	5.3%	4.5%
Ratio de Sharpe	0.20	0.29
Ratio de Sortino	0.28	0.40
Meilleur mois	5.9%	5.1%
Pire mois	-5.3%	-4.6%
Perte max.	-16.1%	-13.5%

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	25.1%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.64%
TD indiciel américain F	20.8%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.81%
BMO act can sélection F	15.1%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.17%
NCM Port de croissance et de revenu F	10.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	0.85%	1.80%	7.54%
NCM international de base F	9.9%	Moyen	Canada - International Equity	0.85%	1.70%	0.00%
Lysander-Canso trrs crt trm et tx var F	7.5%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.01%
Franklin Bissett d'oblig de sociétés F	5.0%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.23%
TD indiciel Nasdaq® - F	5.0%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.42%

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Tempo Accès Équilibré

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	6.1%	-5.35	1.16	91.22	-1.83	1.89	8	4
3 ans	6.6%	-1.24	1.07	96.71	-0.46	1.83	25	11
5 ans	8.5%	-1.02	1.08	97.05	-0.41	2.23	38	22
10 ans	8.3%	-0.11	1.13	97.18	0.20	2.55	80	40

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Équilibré		2.3	9.7	12.4	7.4	8.5	8.6	2/20/2012
TD indiciel obligations can F	25.1%	2.2%	2.3%	4.6%	0.7%	1.6%	3.9%	11/1/2000
TD indiciel américain F	20.8%	-0.1%	10.1%	21.9%	15.0%	14.7%	7.2%	11/1/2000
BMO act can sélection F	15.1%	5.3%	21.3%	16.8%	12.7%	11.5%	10.3%	12/23/2013
NCM Port de croissance et de revenu F	10.0%	4.4%	18.3%	13.4%	8.5%	—	7.9%	9/28/2018
NCM international de base F	9.9%	4.8%	6.9%	7.6%	5.9%	6.1%	7.1%	12/30/2005
Lysander-Canso ttrs crt trm et tx var F	7.5%	0.8%	3.4%	5.5%	3.1%	3.1%	3.0%	9/18/2013
Franklin Bissett d'oblig de sociétés F	5.0%	1.9%	4.7%	6.9%	2.8%	3.9%	3.9%	12/18/2006
TD indiciel Nasdaq® - F	5.0%	-1.5%	17.0%	25.7%	12.7%	18.0%	7.6%	11/1/2000

Composition de l'indice de référence

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Benchmark - Balanced		3.7	13.1	13.2	8.4	8.0	8.4	12/31/2011
FTSE Canada obligataire universel	27.5%	2.2%	2.6%	4.9%	0.8%	2.1%	6.4%	12/31/1985
S&P 500 RT CAD	22.5%	0.2%	10.8%	21.9%	15.9%	15.3%	9.2%	1/31/2002
FTSE Canada d'obligations crt terme	20.0%	1.2%	3.7%	5.1%	2.2%	2.2%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	20.0%	10.0%	29.3%	18.9%	12.0%	9.2%	5.9%	5/1/2015
S&P/TSX composé RT CAD	10.0%	8.6%	38.8%	22.9%	17.1%	13.1%	9.5%	1/3/1977

Divulgarion de l'indice de référence

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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Tempo Accès Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 2/28/2026 10 premiers avoirs : 12.35% Autre : 87.65%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	2.15%	NVDA	USA	Technologie	—	5.04%
TD US Index F	0.87%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.59%	TPU	CAN	—	2/28/2026	—
TD NASDAQ Index - F	0.46%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.08%	QUU	CAN	—	2/27/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.08%	QAH	CAN	—	2/27/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	2/28/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	2/4/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	1/31/2026	—
Microsoft Corp	1.89%	MSFT	USA	Technologie	—	3.25%
TD US Index F	0.85%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.44%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.41%	TPU	CAN	—	2/28/2026	—
Mackenzie US Large Cap Equity ETF	0.06%	QUU	CAN	—	2/27/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.05%	QAH	CAN	—	2/27/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	2/28/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.04%	ZDJ	CAN	—	2/4/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	1/31/2026	—
Apple Inc	1.83%	AAPL	USA	Technologie	—	4.55%
TD US Index F	0.70%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.54%	TPU	CAN	—	2/28/2026	—
TD NASDAQ Index - F	0.36%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.07%	QUU	CAN	—	2/27/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.07%	QAH	CAN	—	2/27/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.06%	XQQ	CAN	—	2/28/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.03%	ZDJ	CAN	—	2/4/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	1/31/2026	—
Royal Bank of Canada	1.30%	RY	CAN	Services financiers	—	0.28%
BMO Canadian Stock Selection F	1.16%	—	—	—	1/31/2026	—
NCM Global Equity Balanced PortSer F	0.12%	—	—	—	1/31/2026	—
iShares Core S&P/TSX Capped Compost ETF	0.03%	XIC	CAN	—	2/28/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	1/31/2026	—
Amazon.com Inc	1.18%	AMZN	USA	Consommation cyclique	—	2.37%
TD US Index F	0.49%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	2/28/2026	—
TD NASDAQ Index - F	0.28%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.04%	QUU	CAN	—	2/27/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	2/27/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	2/28/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	2/4/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	1/31/2026	—

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Broadcom Inc	0.85%	AVGO	USA	Technologie	—	1.69%
TD US Index F	0.30%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.25%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	2/28/2026	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	2/27/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	2/27/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.02%	XQQ	CAN	—	2/28/2026	—
Vanguard Global Momentum Factor ETF CAD	0.01%	VMO	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	1/31/2026	—
Meta Platforms Inc Class A	0.85%	META	USA	Communication Services	—	1.65%
TD US Index F	0.38%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.20%	TPU	CAN	—	2/28/2026	—
TD NASDAQ Index - F	0.19%	—	—	—	6/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	2/28/2026	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	2/27/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	2/27/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	1/31/2026	—
The Toronto-Dominion Bank	0.80%	TD	CAN	Services financiers	—	0.19%
BMO Canadian Stock Selection F	0.78%	—	—	—	1/31/2026	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	2/28/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
Bank of Montreal	0.77%	BMO	CAN	Services financiers	—	0.12%
BMO Canadian Stock Selection F	0.66%	—	—	—	1/31/2026	—
NCM Global Equity Balanced PortSer F	0.11%	—	—	—	1/31/2026	—
iShares Core S&P/TSX Capped Compost ETF	0.01%	XIC	CAN	—	2/28/2026	—
Alphabet Inc Class A	0.72%	GOOGL	USA	Communication Services	—	2.13%
TD U.S. Equity Index ETF	0.26%	TPU	CAN	—	2/28/2026	—
TD US Index F	0.24%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.12%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	2/27/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	2/27/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	2/28/2026	—
Vanguard Global Momentum Factor ETF CAD	0.01%	VMO	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	1/31/2026	—