



Tempo Accès Équilibré

Aperçu du portefeuille

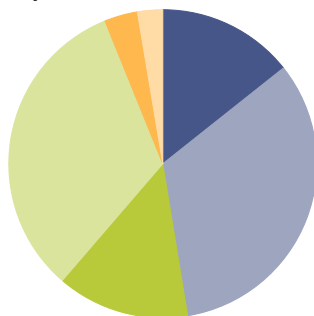
Frais de gestion moyen
0.63%

Rendement du portefeuille
2.54%

Date de création
2/20/2012

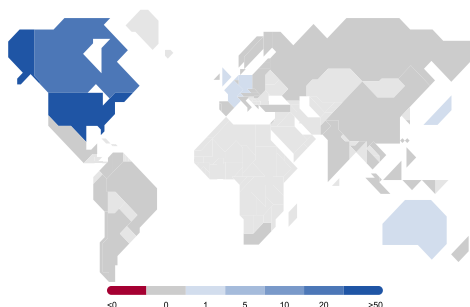
Indice de référence
Benchmark - Balanced

Répartition de l'actif



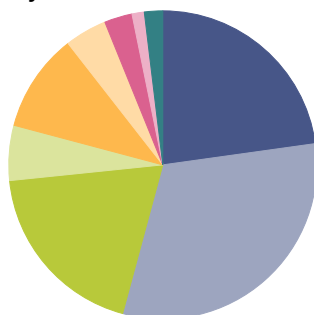
	%
• Actions canadiennes	14.3
• Actions américaines	33.1
• Actions internationales	13.9
• Revenu fixe	32.6
• Trésorerie	3.5
• Autres	2.6

Exposition aux actions par pays



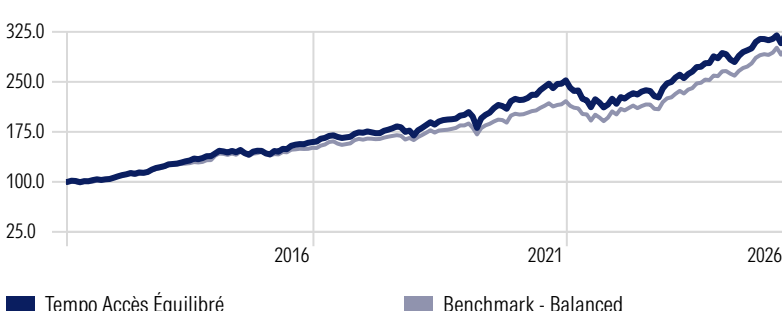
	%
• Etats-unis	54.2
• Canada	23.4
• Japon	5.0
• Royaume-Uni	3.9
• Suisse	2.0
• France	1.8

Style d'investissement en actions



	%
• Grande valeur	22.8
• Noyau large	31.4
• Grande croissance	19.2
• Valeur moyenne	5.8
• Noyau moyen	10.3
• Croissance moyenne	4.4
• Petite valeur	2.9
• Noyau petit	1.3
• Petite croissance	1.9

Performance



Sectorielle des actions

Cyclique	31.1%
Matériaux de base	4.4%
Consommation cyclique	8.4%
Services financiers	16.9%
Immobilier	1.5%
Sensible	51.3%
Services de communication	8.6%
Énergie	7.3%
Valeurs industrielles	12.7%
Technologie	22.6%
Défensif	17.6%
Consommation défensive	7.4%
Soins de la santé	7.7%
Services publics	2.4%

Géographique des actions

Amériques	77.6%
Canada	23.4%
Etats-unis	54.2%
Grande Europe	15.1%
Danemark	0.7%
France	1.8%
Allemagne	1.8%
Pays-Bas	1.5%
Suisse	2.0%
Royaume-Uni	3.9%
Grande Asie	7.2%
Australie	1.3%
Japon	5.0%
Région Emergente	0.4%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	3.9%	3.2%
3 Mois	1.7%	2.1%
6 Mois	1.8%	3.4%
1 an	14.3%	15.7%
3 ans	11.1%	11.8%
5 ans	6.7%	7.8%
10 ans	8.2%	7.8%
Depuis la création	8.5%	8.1%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	2.4%	3.3%
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	38.3%
Municipalités	0.0%
Entreprises	56.4%
Titres titrisés	0.5%
Trésorerie et équivalents	2.7%

Statistiques sur le revenu fixe

Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.6%
Qualité du crédit moyenne	AA
	5 ans

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	7.0%	95.8%	110.3%	-3.7%
3 ans	7.3%	102.4%	121.5%	-4.6%
5 ans	8.8%	104.9%	121.9%	-16.1%

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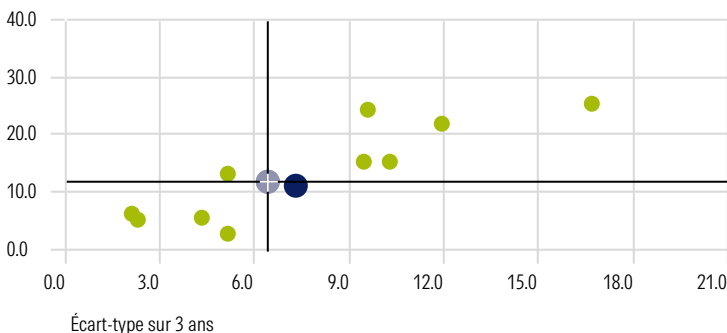
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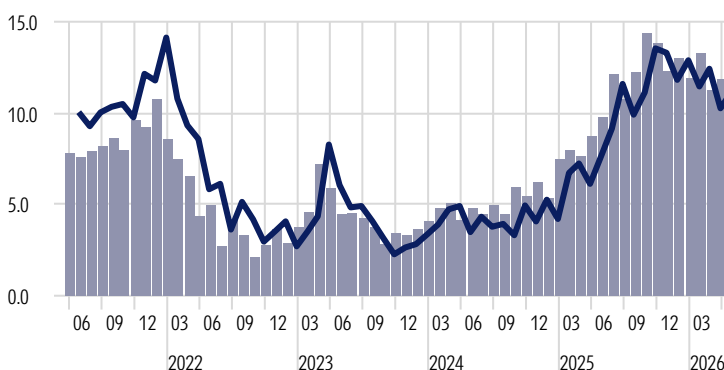
Indice de référence
Benchmark - Balanced

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)	\$ 204,718	\$ 245,214	Canada	76.1%	97.6%
Multiples de valorisat			États-Unis	13.6%	1.4%
Cours/Valeur comptabl	3.5	3.6	Qualité de crédit		
Cours/Flux monétaire	14.1	16.3	AAA	26.1%	44.4%
Cours/Bénéfice	22.6	23.2	AA	18.2%	30.2%
Cours/Ventes	2.6	2.7	A	12.8%	13.9%
Ratios financiers			BBB	20.2%	10.7%
Marge nette	20.6%	22.0%	BB	4.5%	0.0%
RDA	12.3%	14.6%	B	4.5%	0.0%
RCP	27.7%	29.9%	En dessous de B	0.6%	0.0%
ROIC	21.2%	25.0%	Non noté	13.1%	0.8%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	7.3%	6.4%
Écart-type perte	4.1%	4.0%
Ratio de Sharpe	0.54	0.64
Ratio de Sortino	0.85	1.00
Meilleur mois	5.9%	5.1%
Pire mois	-3.7%	-3.4%
Perte max.	-4.6%	-3.4%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	8.8%	7.7%
Écart-type perte	5.3%	4.6%
Ratio de Sharpe	0.09	0.17
Ratio de Sortino	0.12	0.24
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 américain F	22.8%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.78%
TD indiciel obligations can F	17.0%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.66%
NCM canadien de base F	14.4%	Moyen	Canada - Actions canadiennes	0.75%	1.53%	1.69%
TD indiciel international F	10.8%	Moyen	Canada - International Equity	0.25%	0.28%	2.11%
NCM Cat mondiale de croiss du revenu F	9.5%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.11%
Pender Corporate Bond I	7.4%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.09%
TD Indiciel NASDAQ - F	5.5%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.39%
Franklin Bissett d'oblig de sociétés F	4.9%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.37%
Mackenzie revenu taux variable F	3.9%	Faible à Moyen	Canada - Floating Rate Loans	0.65%	0.88%	8.06%
Fidelity Canadian S/T Cprt Bd ETF F	2.4%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.77%

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Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	7.0%	-1.79	1.05	97.20	-0.77	1.75	9	3
3 ans	7.3%	-1.02	1.07	97.39	-0.37	1.87	24	12
5 ans	8.8%	-1.03	1.08	97.32	-0.47	2.21	37	23
10 ans	8.5%	-0.07	1.12	97.29	0.15	2.49	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		2.4	14.3	11.1	6.7	8.2	8.5	2/20/2012
TD indiciel américain F	22.8%	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
TD indiciel obligations can F	17.0%	0.3%	1.3%	2.9%	0.6%	1.4%	3.8%	11/1/2000
NCM canadien de base F	14.4%	8.7%	43.5%	24.5%	16.6%	11.9%	12.3%	2/16/2016
TD indiciel international - F	10.8%	5.5%	23.1%	15.4%	10.7%	9.6%	4.6%	11/1/2000
NCM Cat mondiale de croiss du revenu F	9.5%	6.0%	21.1%	15.2%	10.3%	9.9%	9.8%	5/31/2011
Pender Corporate Bond I	7.4%	3.6%	18.8%	13.3%	7.9%	8.9%	7.2%	6/30/2014
TD Indiciel NASDAQ - F	5.5%	7.7%	37.2%	25.5%	13.2%	19.5%	8.0%	11/1/2000
Franklin Bissett d'oblig de sociétés F	4.9%	0.6%	4.4%	5.7%	2.6%	3.4%	3.8%	12/18/2006
Mackenzie revenu taux variable F	3.9%	1.6%	4.4%	6.1%	3.8%	4.4%	4.1%	5/9/2013
Fidelity Canadian S/T Cprt Bd ETF F	2.4%	0.6%	3.4%	5.3%	2.6%	—	2.8%	9/25/2019

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		3.3	15.7	11.8	7.8	7.8	8.2	12/31/2011
FTSE Canada obligataire universel	27.5%	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
S&P 500 RT CAD	22.5%	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
FTSE Canada d'obligations crt terme	20.0%	0.3%	2.4%	4.2%	2.0%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	20.0%	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
S&P/TSX composé RT CAD	10.0%	7.9%	40.1%	21.5%	15.5%	12.8%	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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Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 4/30/2026 10 premiers avoirs : 13.11% Autre : 86.89%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	2.20%	NVDA	USA	Technologie	—	5.89%
TD indiciel américain F	0.99%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.71%	TPU	CAN	—	4/30/2026	—
TD indiciel Nasdaq® - F	0.50%	—	—	—	12/31/2025	—
Apple Inc	1.93%	AAPL	USA	Technologie	—	4.60%
TD indiciel américain F	0.89%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.59%	TPU	CAN	—	4/30/2026	—
TD indiciel Nasdaq® - F	0.44%	—	—	—	12/31/2025	—
Microsoft Corp	1.82%	MSFT	USA	Technologie	—	3.47%
TD indiciel américain F	0.81%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.45%	TPU	CAN	—	4/30/2026	—
TD indiciel Nasdaq® - F	0.40%	—	—	—	12/31/2025	—
NCM Cat mondiale de croiss du revenu F	0.16%	—	—	—	3/31/2026	—
Royal Bank of Canada	1.39%	RY	CAN	Services financiers	—	0.29%
NCM canadien de base F	1.16%	—	—	—	3/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.23%	—	—	—	3/31/2026	—
Alphabet Inc Class A	1.19%	GOOGL	USA	Communication Services	—	2.36%
TD indiciel américain F	0.41%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.34%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.23%	—	—	—	3/31/2026	—
TD indiciel Nasdaq® - F	0.20%	—	—	—	12/31/2025	—
Amazon.com Inc	1.16%	AMZN	USA	Consommation cyclique	—	2.93%
TD indiciel américain F	0.50%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.38%	TPU	CAN	—	4/30/2026	—
TD indiciel Nasdaq® - F	0.27%	—	—	—	12/31/2025	—
Broadcom Inc	1.09%	AVGO	USA	Technologie	—	2.11%
TD indiciel américain F	0.36%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.29%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.25%	—	—	—	3/31/2026	—
TD indiciel Nasdaq® - F	0.18%	—	—	—	12/31/2025	—
Alphabet Inc Class C	0.84%	GOOG	USA	Communication Services	—	1.96%
TD indiciel américain F	0.36%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.29%	TPU	CAN	—	4/30/2026	—
TD indiciel Nasdaq® - F	0.19%	—	—	—	12/31/2025	—
Meta Platforms Inc Class A	0.82%	META	USA	Communication Services	—	1.69%
TD indiciel américain F	0.32%	—	—	—	12/31/2025	—
TD indiciel Nasdaq® - F	0.21%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.20%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.08%	—	—	—	3/31/2026	—
Tesla Inc	0.68%	TSLA	USA	Consommation cyclique	—	1.22%
TD indiciel américain F	0.30%	—	—	—	12/31/2025	—
TD indiciel Nasdaq® - F	0.22%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	4/30/2026	—