

# Tempo Accès Conservateur

## Aperçu du portefeuille

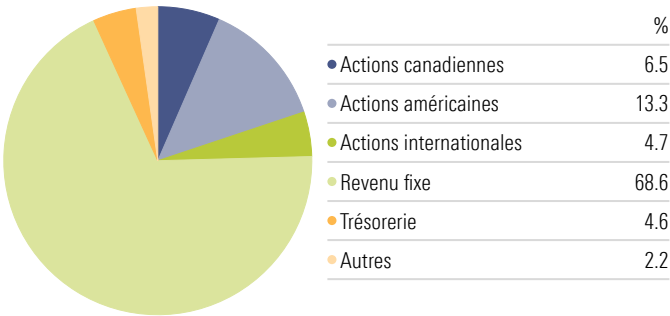
Frais de gestion moyen  
0.46%

Rendement du portefeuille  
2.38%

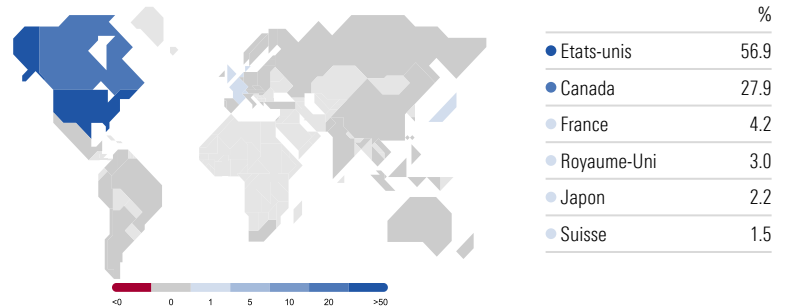
Date de création  
2/20/2012

Indice de référence  
Benchmark - Conservatoire

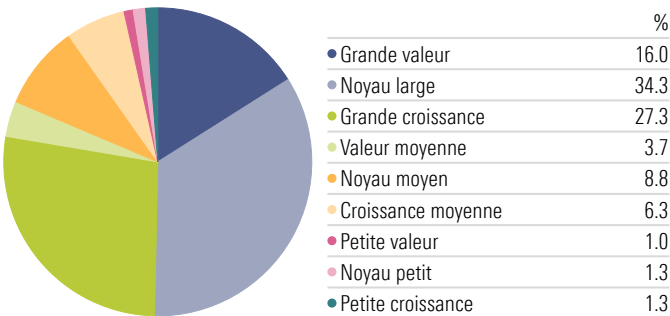
### Répartition de l'actif



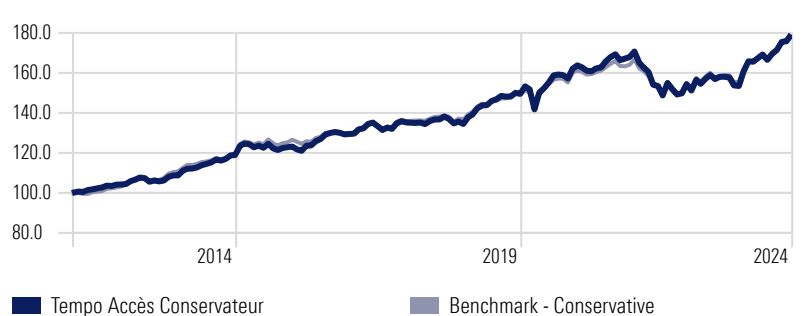
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

| Cyclique                  | 33.4%        | Amériques               | 84.8%        |
|---------------------------|--------------|-------------------------|--------------|
| Matériaux de base         | 5.9%         | Canada                  | 27.9%        |
| Consommation cyclique     | 8.9%         | Etats-unis              | 56.9%        |
| Services financiers       | 16.9%        | <b>Grande Europe</b>    | <b>12.0%</b> |
| Immobilier                | 1.8%         | Danemark                | 1.4%         |
| <b>Sensible</b>           | <b>50.5%</b> | France                  | 4.2%         |
| Services de communication | 6.4%         | Allemagne               | 0.0%         |
| Énergie                   | 6.5%         | Pays-Bas                | 1.4%         |
| Valeurs industrielles     | 14.5%        | Suisse                  | 1.5%         |
| Technologie               | 23.2%        | Royaume-Uni             | 3.0%         |
| <b>Défensif</b>           | <b>16.1%</b> | <b>Grande Asie</b>      | <b>3.2%</b>  |
| Consommation défensive    | 4.3%         | Australie               | 0.0%         |
| Soins de la santé         | 9.2%         | Japon                   | 2.2%         |
| Services publics          | 2.5%         | <b>Région Emergente</b> | <b>0.5%</b>  |

### Géographique des actions

### Rendements annualisés

|                    | Portefeuille | Benchmark |              | Portefeuille | Benchmark |
|--------------------|--------------|-----------|--------------|--------------|-----------|
| 1 Mois             | 1.9%         | —         | Cumul annuel | 8.1%         | —         |
| 3 Mois             | 4.5%         | —         | 2023         | 9.6%         | 8.7%      |
| 6 Mois             | 5.9%         | —         | 2022         | -11.4%       | -8.4%     |
| 1 an               | 16.5%        | —         | 2021         | 4.2%         | 3.3%      |
| 3 ans              | 2.5%         | —         | 2020         | 9.5%         | 8.2%      |
| 5 ans              | 3.9%         | —         | 2019         | 11.2%        | 9.0%      |
| 10 ans             | 4.4%         | —         | 2018         | -0.6%        | 0.6%      |
| Depuis la création | 4.7%         | —         | 2017         | 4.5%         | 4.5%      |
|                    |              |           | 2016         | 5.1%         | 2.7%      |
|                    |              |           | 2015         | 3.5%         | 6.0%      |

### Rendements par année civile

### Répartition du revenu fixe

|                           |       | Durée effective moyenne    | 6.0  |
|---------------------------|-------|----------------------------|------|
| Gouvernement              | 43.5% | Échéance effective moyenne | 8.1  |
| Municipalités             | 0.0%  | Coupon moyen               | 3.8% |
| Entreprises               | 49.5% | Qualité du crédit moyenne  | A    |
| Titres titrisés           | 3.2%  |                            |      |
| Trésorerie et équivalents | 1.5%  |                            |      |

### Statistiques sur le revenu fixe

### Statistiques de risque et rendement du portefeuille

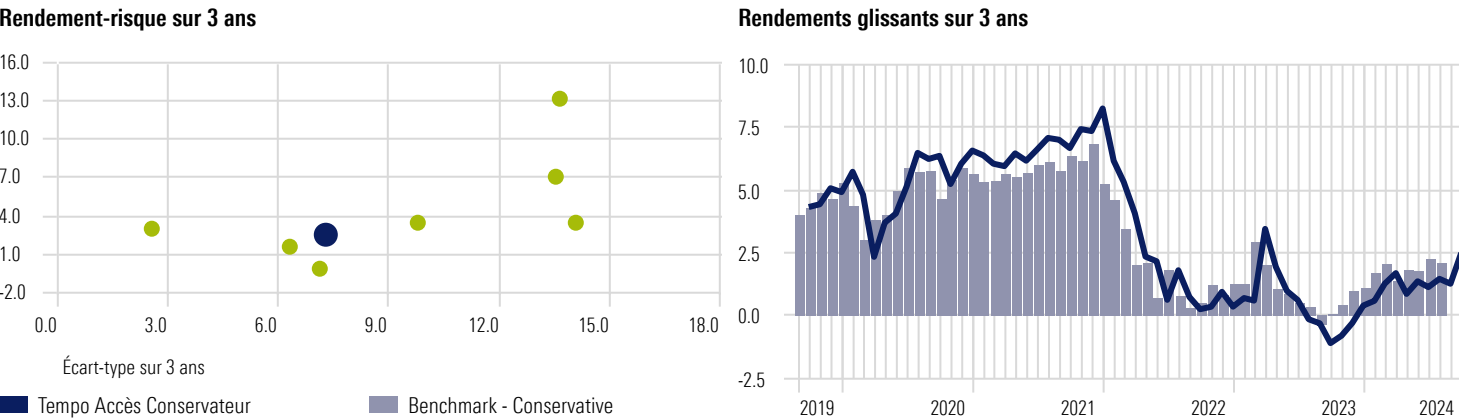
|       | Écart-type | Capture à la hausse | Capture à la baisse | Perte max. |
|-------|------------|---------------------|---------------------|------------|
| 1 an  | 5.7%       | —                   | —                   | -1.6%      |
| 3 ans | 7.3%       | —                   | —                   | -12.8%     |
| 5 ans | 7.4%       | —                   | —                   | -12.8%     |

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# Tempo Accès Conservateur

|                        |                                 |                                    |                               |                                                 |
|------------------------|---------------------------------|------------------------------------|-------------------------------|-------------------------------------------------|
| Aperçu du portefeuille | Frais de gestion moyen<br>0.46% | Rendement du portefeuille<br>2.38% | Date de création<br>2/20/2012 | Indice de référence<br>Benchmark - Conservative |
|------------------------|---------------------------------|------------------------------------|-------------------------------|-------------------------------------------------|



| Analyse fondamentale    |              |            | Rendement et risque sur 3 ans |              |           |  |                  |           | Rendement et risque sur 5 ans |                  |           |   |
|-------------------------|--------------|------------|-------------------------------|--------------|-----------|--|------------------|-----------|-------------------------------|------------------|-----------|---|
| Actions                 | Portefeuille | Benchmark  | Revenu fixe                   | Portefeuille | Benchmark |  | Portefeuille     | Benchmark |                               | Portefeuille     | Benchmark |   |
| Taille                  |              |            | Géographie                    |              |           |  | Écart-type       | 7.3%      | —                             | Écart-type       | 7.4%      | — |
| Cap. bours. moy. (M)    | \$ 186,915   | \$ 183,333 | Canada                        | 84.4%        | 97.7%     |  | Écart-type perte | 4.0%      | —                             | Écart-type perte | 5.1%      | — |
| Multiples de valorisati |              |            | États-Unis                    |              |           |  | Ratio de Sharpe  | -0.29     | —                             | Ratio de Sharpe  | 0.08      | — |
| Cours/Valeur comptable  | 3.7          | 3.3        | Qualité de crédit             |              |           |  | Ratio de Sortino | -0.39     | —                             | Ratio de Sortino | 0.11      | — |
| Cours/Flux monétaire    | 15.5         | 15.3       | AAA                           | 32.4%        | 41.8%     |  | Meilleur mois    | 4.7%      | —                             | Meilleur mois    | 5.8%      | — |
| Cours/Bénéfice          | 25.6         | 22.9       | AA                            | 24.1%        | 32.9%     |  | Pire mois        | -3.9%     | —                             | Pire mois        | -6.6%     | — |
| Cours/Ventes            | 2.8          | 2.4        | A                             | 18.5%        | 14.1%     |  | Perte max.       | -12.8%    | —                             | Perte max.       | -12.8%    | — |
| Ratios financiers       |              |            | BBB                           |              |           |  |                  |           |                               |                  |           |   |
| Marge nette             | 18.4%        | 18.8%      | BB                            | 3.0%         | 0.0%      |  |                  |           |                               |                  |           |   |
| RDA                     | 11.4%        | 12.6%      | B                             | 0.4%         | 0.0%      |  |                  |           |                               |                  |           |   |
| RCP                     | 26.6%        | 28.4%      | En dessous de B               | 0.3%         | 0.0%      |  |                  |           |                               |                  |           |   |
| ROIC                    | 19.4%        | 22.2%      | Non noté                      | 0.3%         | 0.3%      |  |                  |           |                               |                  |           |   |

| Titres du portefeuille                  |             |                |                                              |                  |       |           |  |
|-----------------------------------------|-------------|----------------|----------------------------------------------|------------------|-------|-----------|--|
| Nom                                     | Pondération | Cote de risque | Catégorie Morningstar                        | Frais de gestion | RFG   | Rendement |  |
| TD indiciel obligations can F           | 39.8%       | Bas            | Canada - Revenu fixe canadien                | 0.15%            | 0.17% | 2.04%     |  |
| Franklin Bissett d'oblig de sociétés F  | 20.0%       | Bas            | Canada - Revenu fixe de sociétés canadiennes | 0.30%            | 0.45% | 4.43%     |  |
| Lysander-Canso ttrs crt trm et tx var F | 12.5%       | Bas            | Canada - Produits de taux Canadiens de CT    | 0.55%            | 0.67% | 3.15%     |  |
| TD indiciel américain F                 | 11.1%       | Moyen          | Canada - Action américaine                   | 0.15%            | 0.17% | 0.79%     |  |
| BMO act can sélection F                 | 6.2%        | Moyen          | Canada - Actions canadiennes                 | 0.50%            | 0.78% | 1.91%     |  |
| NCM Port de croissance et de revenu F   | 5.0%        | Faible à Moyen | Canada - Actions mondiales équilibrées       | 0.85%            | 1.43% | 0.97%     |  |
| NCM international de base F             | 4.0%        | Moyen          | Canada - International Equity                | 0.85%            | 1.85% | 0.00%     |  |

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# Tempo Accès Conservateur

## Statistiques PTM du portefeuille

|        | Écart-type | Alpha | Bêta | R2 | Ratio d'information | Écart de suivi | Mois positifs | Mois négatifs |
|--------|------------|-------|------|----|---------------------|----------------|---------------|---------------|
| 1 an   | 5.7%       | —     | —    | —  | —                   | —              | 9             | 3             |
| 3 ans  | 7.3%       | —     | —    | —  | —                   | —              | 20            | 16            |
| 5 ans  | 7.4%       | —     | —    | —  | —                   | —              | 35            | 25            |
| 10 ans | 5.9%       | —     | —    | —  | —                   | —              | 75            | 45            |

## Composition du portefeuille

|                                         | Pondération  | Cumul annuel | 1 an        | 3 ans      | 5 ans      | 10 ans     | Depuis la création | Date de création |
|-----------------------------------------|--------------|--------------|-------------|------------|------------|------------|--------------------|------------------|
| <b>Tempo Accès Conservateur</b>         |              | <b>8.1</b>   | <b>16.5</b> | <b>2.5</b> | <b>3.9</b> | <b>4.4</b> | <b>4.7</b>         | <b>2/20/2012</b> |
| BMO act can sélection F                 | <b>6.2%</b>  | 17.7%        | 27.9%       | 7.1%       | 9.6%       | 8.3%       | 9.1%               | 12/23/2013       |
| Franklin Bissett d'oblig de sociétés F  | <b>20.0%</b> | 6.6%         | 14.8%       | 1.6%       | 2.7%       | 3.1%       | 3.8%               | 12/18/2006       |
| Lysander-Canso ttrs crt trm et tx var F | <b>12.5%</b> | 5.7%         | 9.2%        | 3.0%       | 3.6%       | 2.8%       | 2.8%               | 9/18/2013        |
| NCM international de base F             | <b>4.0%</b>  | 10.9%        | 20.1%       | 3.5%       | 7.4%       | 8.1%       | 7.3%               | 12/30/2005       |
| NCM Port de croissance et de revenu F   | <b>5.0%</b>  | 10.8%        | 18.4%       | 3.4%       | 5.7%       | —          | 5.9%               | 9/28/2018        |
| TD indicel américain F                  | <b>11.1%</b> | 24.3%        | 35.6%       | 13.2%      | 16.0%      | 14.7%      | 6.7%               | 11/1/2000        |
| TD indicel obligations can F            | <b>39.8%</b> | 4.1%         | 12.4%       | -0.2%      | 0.5%       | 1.8%       | 3.9%               | 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  |
|-------------------------------------|--------------|--------------|----------|----------|----------|----------|--------------------|-------------------|
| <b>Benchmark - Conservative</b>     |              | <b>—</b>     | <b>—</b> | <b>—</b> | <b>—</b> | <b>—</b> | <b>—</b>           | <b>12/31/2011</b> |
| FTSE Canada d'obligations crt terme | <b>35.0%</b> | 3.7%         | 7.5%     | 1.2%     | 1.7%     | 1.8%     | 6.7%               | 12/31/1979        |
| FTSE Canada obligataire universel   | <b>40.0%</b> | 2.3%         | 7.9%     | -1.2%    | 0.1%     | 2.0%     | 7.6%               | 12/31/1979        |
| Morningstar DM xNA NR CAD           | <b>10.0%</b> | 15.4%        | 24.4%    | 6.8%     | 8.4%     | 7.7%     | 5.0%               | 5/1/2015          |
| S&P 500 RT CAD                      | <b>10.0%</b> | 25.1%        | 36.2%    | 14.3%    | 16.4%    | 15.4%    | 8.8%               | 1/31/2002         |
| S&P/TSX composé RT CAD              | <b>5.0%</b>  | 17.2%        | 26.7%    | 9.5%     | 10.9%    | 8.2%     | 9.1%               | 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 Conservateur



## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 9/30/2024 10 premiers avoirs : 7.64% Autre : 92.36%

|                                         | Pondération portefeuille | Symbole     | Pays       | Secteur            | Date du portefeuille | Pondération de l'indice |
|-----------------------------------------|--------------------------|-------------|------------|--------------------|----------------------|-------------------------|
| <b>Canada (Government of) 2%</b>        | <b>1.11%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| Lysander-Canso ttrs crt trm et tx var F | 0.84%                    | —           | —          | —                  | 7/31/2024            | —                       |
| TD Canadian Aggregate Bond Index ETF    | 0.27%                    | TDB         | CAN        | —                  | 8/31/2024            | —                       |
| <b>Microsoft Corp</b>                   | <b>0.88%</b>             | <b>MSFT</b> | <b>USA</b> | <b>Technologie</b> | —                    | <b>4.32%</b>            |
| TD indiciel américain F                 | 0.50%                    | —           | —          | —                  | 6/30/2024            | —                       |
| TD U.S. Equity Index ETF                | 0.26%                    | TPU         | CAN        | —                  | 8/31/2024            | —                       |
| Vanguard S&P 500 ETF                    | 0.07%                    | VOO         | USA        | —                  | 8/31/2024            | —                       |
| iShares NASDAQ 100 ETF (CAD-Hedged)     | 0.05%                    | XQQ         | CAN        | —                  | 9/27/2024            | —                       |
| NCM Core Global Series A                | 0.00%                    | —           | CAN        | —                  | 8/31/2024            | —                       |
| Vanguard Global Momentum Factor ETF CAD | 0.00%                    | VMO         | CAN        | —                  | 6/30/2024            | —                       |
| <b>Apple Inc</b>                        | <b>0.88%</b>             | <b>AAPL</b> | <b>USA</b> | <b>Technologie</b> | —                    | <b>4.83%</b>            |
| TD indiciel américain F                 | 0.47%                    | —           | —          | —                  | 6/30/2024            | —                       |
| TD U.S. Equity Index ETF                | 0.28%                    | TPU         | CAN        | —                  | 8/31/2024            | —                       |
| Vanguard S&P 500 ETF                    | 0.08%                    | VOO         | USA        | —                  | 8/31/2024            | —                       |
| iShares NASDAQ 100 ETF (CAD-Hedged)     | 0.05%                    | XQQ         | CAN        | —                  | 9/27/2024            | —                       |
| NCM Core Global Series A                | 0.00%                    | —           | CAN        | —                  | 8/31/2024            | —                       |
| <b>Canada (Government of) 0.5%</b>      | <b>0.83%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| TD Canadian Aggregate Bond Index ETF    | 0.83%                    | TDB         | CAN        | —                  | 8/31/2024            | —                       |
| <b>NVIDIA Corp</b>                      | <b>0.81%</b>             | <b>NVDA</b> | <b>USA</b> | <b>Technologie</b> | —                    | <b>4.25%</b>            |
| TD indiciel américain F                 | 0.45%                    | —           | —          | —                  | 6/30/2024            | —                       |
| TD U.S. Equity Index ETF                | 0.24%                    | TPU         | CAN        | —                  | 8/31/2024            | —                       |
| Vanguard S&P 500 ETF                    | 0.07%                    | VOO         | USA        | —                  | 8/31/2024            | —                       |
| iShares NASDAQ 100 ETF (CAD-Hedged)     | 0.05%                    | XQQ         | CAN        | —                  | 9/27/2024            | —                       |
| Vanguard Global Momentum Factor ETF CAD | 0.00%                    | VMO         | CAN        | —                  | 6/30/2024            | —                       |
| NCM Core Global Series A                | 0.00%                    | —           | CAN        | —                  | 8/31/2024            | —                       |
| <b>New York Life Global Funding 2%</b>  | <b>0.67%</b>             | —           | <b>USA</b> | —                  | —                    | —                       |
| Lysander-Canso ttrs crt trm et tx var F | 0.67%                    | —           | —          | —                  | 7/31/2024            | —                       |
| <b>Canada (Government of) 1.5%</b>      | <b>0.64%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| TD Canadian Aggregate Bond Index ETF    | 0.64%                    | TDB         | CAN        | —                  | 8/31/2024            | —                       |
| <b>Canada (Government of) 3%</b>        | <b>0.64%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| TD Canadian Aggregate Bond Index ETF    | 0.64%                    | TDB         | CAN        | —                  | 8/31/2024            | —                       |
| <b>Canada (Government of) 0.25%</b>     | <b>0.61%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| TD Canadian Aggregate Bond Index ETF    | 0.61%                    | TDB         | CAN        | —                  | 8/31/2024            | —                       |
| <b>Canada (Government of) 1%</b>        | <b>0.57%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| Lysander-Canso ttrs crt trm et tx var F | 0.31%                    | —           | —          | —                  | 7/31/2024            | —                       |
| TD Canadian Aggregate Bond Index ETF    | 0.26%                    | TDB         | CAN        | —                  | 8/31/2024            | —                       |