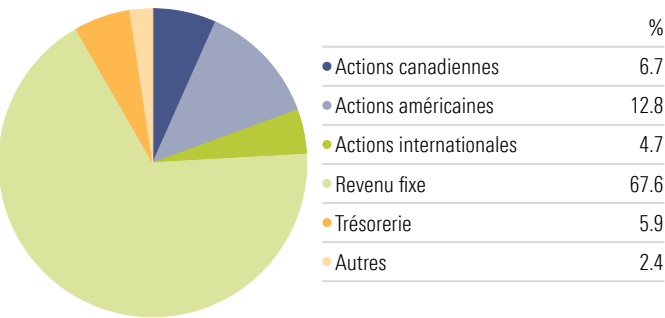




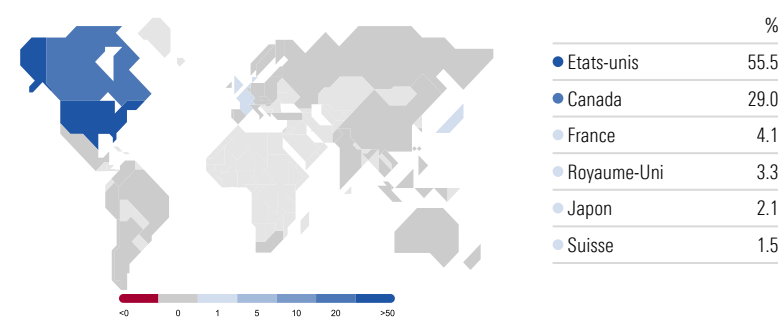
Tempo Accès Conservateur

Aperçu du portefeuille	Frais de gestion moyen 0.46%	Rendement du portefeuille 2.17%	Date de création 2/20/2012	Indice de référence Benchmark - Conservatoire
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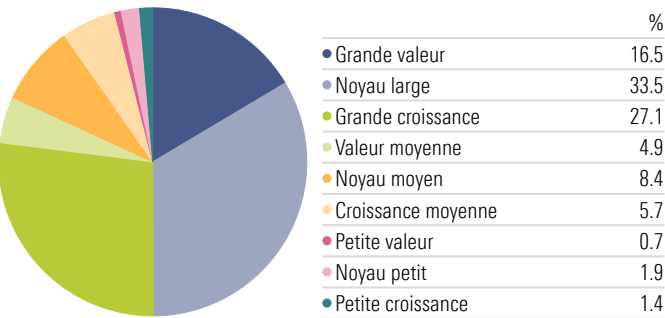
Répartition de l'actif



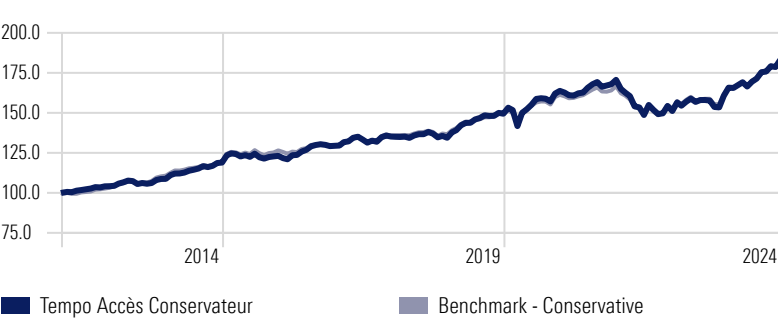
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	34.7%
Matériaux de base	5.7%
Consommation cyclique	9.3%
Services financiers	17.7%
Immobilier	2.0%
Sensible	50.4%
Services de communication	5.5%
Énergie	6.6%
Valeurs industrielles	15.8%
Technologie	22.6%
Défensif	14.9%
Consommation défensive	4.2%
Soins de la santé	8.1%
Services publics	2.7%

Géographique des actions

Amériques	84.5%
Canada	29.0%
Etats-unis	55.5%
Grande Europe	12.3%
Danemark	1.4%
France	4.1%
Allemagne	0.0%
Pays-Bas	1.3%
Suisse	1.5%
Royaume-Uni	3.3%
Grande Asie	3.2%
Australie	0.0%
Japon	2.1%
Région Emergente	0.6%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	2.5%	1.8%
3 Mois	4.1%	3.1%
6 Mois	8.0%	7.0%
1 an	13.9%	12.4%
3 ans	2.9%	3.5%
5 ans	4.1%	4.0%
10 ans	4.4%	4.3%
Depuis la création	4.8%	4.8%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	10.4%	9.7%
2023	9.6%	8.7%
2022	-11.4%	-8.4%
2021	4.2%	3.3%
2020	9.5%	8.2%
2019	11.2%	9.0%
2018	-0.6%	0.6%
2017	4.5%	4.5%
2016	5.1%	2.7%
2015	3.5%	6.0%

Répartition du revenu fixe

Gouvernement	41.6%
Municipalités	0.0%
Entreprises	49.5%
Titres tritisés	3.1%
Trésorerie et équivalents	1.4%

Statistiques sur le revenu fixe

Durée effective moyenne	6.2
Échéance effective moyenne	8.2
Coupon moyen	3.8%
Qualité du crédit moyenne	A

Statistiques de risque et rendement du portefeuille

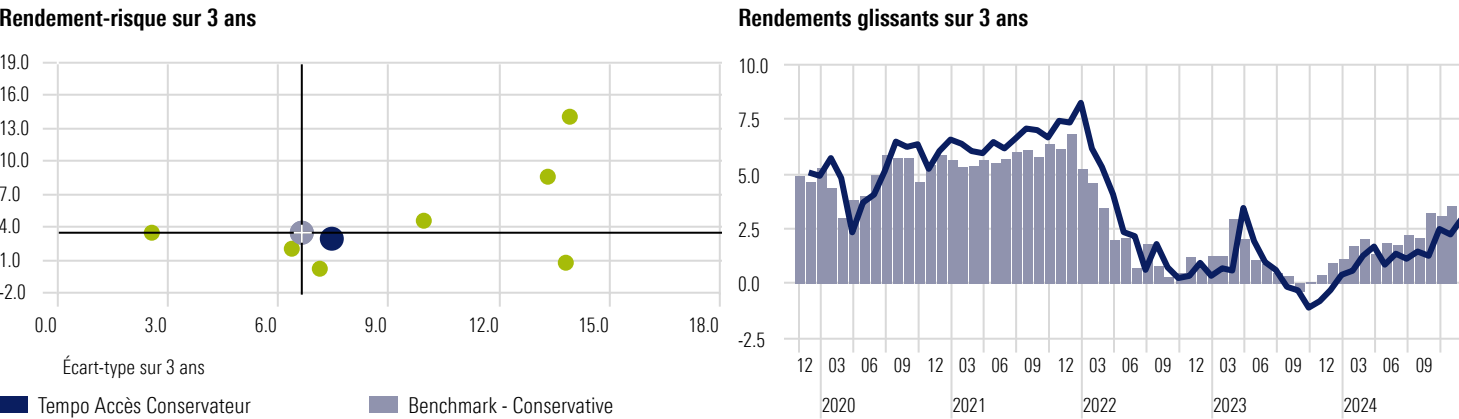
	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.7%	109.2%	96.0%	-1.6%
3 ans	7.4%	104.7%	113.9%	-12.8%
5 ans	7.5%	113.3%	120.2%	-12.8%

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Tempo Accès Conservateur

Aperçu du portefeuille	Frais de gestion moyen 0.46%	Rendement du portefeuille 2.17%	Date de création 2/20/2012	Indice de référence Benchmark - Conservative
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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	7.4%	6.6%	Écart-type	7.5%	6.0%
Cap. bours. moy. (M)	\$ 192,803	\$ 195,241	Canada	83.7%	97.8%	Écart-type perte	4.0%	3.4%	Écart-type perte	5.1%	3.4%
Multiples de valorisati			États-Unis	11.2%	1.0%	Ratio de Sharpe	-0.34	-0.32	Ratio de Sharpe	0.03	0.02
Cours/Valeur comptable	3.6	3.4	Qualité de crédit			Ratio de Sortino	-0.45	-0.41	Ratio de Sortino	0.05	0.03
Cours/Flux monétaire	15.7	15.9	AAA	32.0%	41.0%	Meilleur mois	4.7%	4.0%	Meilleur mois	5.8%	4.0%
Cours/Bénéfice	25.8	23.9	AA	24.7%	32.8%	Pire mois	-3.9%	-3.1%	Pire mois	-6.6%	-3.2%
Cours/Ventes	2.8	2.5	A	18.1%	15.1%	Perte max.	-12.8%	-10.8%	Perte max.	-12.8%	-10.8%
Ratios financiers			BBB	21.0%	10.8%						
Marge nette	18.0%	18.8%	BB	3.2%	0.0%						
RDA	11.1%	12.7%	B	0.2%	0.0%						
RCP	26.2%	28.5%	En dessous de B	0.5%	0.0%						
ROIC	19.0%	22.6%	Non noté	0.3%	0.2%						

Titres du portefeuille							
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement	
TD indicel obligations can F	40.1%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	1.50%	
Franklin Bissett d'oblig de sociétés F	20.0%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.45%	4.58%	
Lysander-Canso ttrs crt trm et tx var F	12.4%	Bas	Canada - Produits de taux Canadiens de CT	0.55%	0.67%	3.12%	
TD indicel américain F	11.0%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.72%	
BMO act can sélection F	6.0%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.80%	
NCM Port de croissance et de revenu F	5.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	0.85%	1.43%	0.93%	
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	4.7%	1.26	1.03	98.91	1.53	0.99	9	3
3 ans	7.4%	-0.32	1.06	99.05	-0.45	1.30	19	17
5 ans	7.5%	0.12	1.12	98.02	0.03	2.17	34	26
10 ans	5.9%	0.13	1.10	98.10	0.06	1.72	74	46

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Conservateur		10.4	13.9	2.9	4.1	4.4	4.8	2/20/2012
BMO act can sélection F	6.0%	24.8%	29.4%	8.5%	10.1%	9.3%	9.6%	12/23/2013
Franklin Bissett d'oblig de sociétés F	20.0%	7.9%	11.4%	2.0%	2.8%	3.3%	3.8%	12/18/2006
Lysander-Canso ttrs crt trm et tx var F	12.4%	6.8%	8.7%	3.5%	3.7%	2.9%	2.9%	9/18/2013
NCM international de base F	4.0%	8.1%	10.4%	0.6%	6.1%	7.5%	7.1%	12/30/2005
NCM Port de croissance et de revenu F	5.0%	16.3%	19.8%	4.5%	6.4%	—	6.5%	9/28/2018
TD indicel américain F	11.0%	35.8%	38.6%	14.0%	16.7%	15.2%	7.1%	11/1/2000
TD indicel obligations can F	40.1%	4.7%	8.2%	0.1%	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
Benchmark - Conservative		9.7	12.4	3.5	4.0	4.3	4.9	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	5.3%	6.9%	2.1%	2.0%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	40.0%	5.0%	8.6%	0.2%	0.7%	2.1%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	12.4%	15.3%	6.4%	6.6%	7.5%	4.9%	5/1/2015
S&P 500 RT CAD	10.0%	36.0%	38.3%	14.7%	17.0%	15.9%	9.1%	1/31/2002
S&P/TSX composé RT CAD	5.0%	25.8%	30.7%	10.9%	11.9%	9.2%	9.2%	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 : 11/30/2024 10 premiers avoirs : 7.13% Autre : 92.87%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada (Government of) 2%	1.18%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.94%	—	—	—	9/30/2024	—
TD Canadian Aggregate Bond Index ETF	0.23%	TDB	CAN	—	11/30/2024	—
iShares Core Canadian Universe Bond ETF	0.00%	XBB	CAN	—	11/30/2024	—
Apple Inc	0.85%	AAPL	USA	Technologie	—	5.00%
TD indiciel américain F	0.46%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	11/30/2024	—
Vanguard S&P 500 ETF	0.07%	VOO	USA	—	10/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	11/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	10/31/2024	—
Microsoft Corp	0.84%	MSFT	USA	Technologie	—	4.15%
TD indiciel américain F	0.49%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.25%	TPU	CAN	—	11/30/2024	—
Vanguard S&P 500 ETF	0.06%	VOO	USA	—	10/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	11/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	10/31/2024	—
NVIDIA Corp	0.81%	NVDA	USA	Technologie	—	4.71%
TD indiciel américain F	0.45%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.26%	TPU	CAN	—	11/30/2024	—
Vanguard S&P 500 ETF	0.07%	VOO	USA	—	10/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	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	—
New York Life Global Funding 2%	0.71%	—	USA	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.71%	—	—	—	9/30/2024	—
Canada (Government of) 3.25%	0.55%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.55%	TDB	CAN	—	11/30/2024	—
iShares Core Canadian Universe Bond ETF	0.00%	XBB	CAN	—	11/30/2024	—
Canada (Government of) 1.25%	0.55%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.55%	TDB	CAN	—	11/30/2024	—
iShares Core Canadian Universe Bond ETF	0.00%	XBB	CAN	—	11/30/2024	—
The Toronto-Dominion Bank 4.52%	0.54%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.52%	—	—	—	9/30/2024	—
TD Canadian Aggregate Bond Index ETF	0.02%	TDB	CAN	—	11/30/2024	—
iShares Core Canadian Universe Bond ETF	0.00%	XBB	CAN	—	11/30/2024	—
Canada (Government of) 1.5%	0.54%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.54%	TDB	CAN	—	11/30/2024	—
iShares Core Canadian Universe Bond ETF	0.00%	XBB	CAN	—	11/30/2024	—
Canada (Government of) 0.25%	0.54%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.54%	TDB	CAN	—	11/30/2024	—
iShares Core Canadian Universe Bond ETF	0.00%	XBB	CAN	—	11/30/2024	—