





# Tempo Accès Conservateur

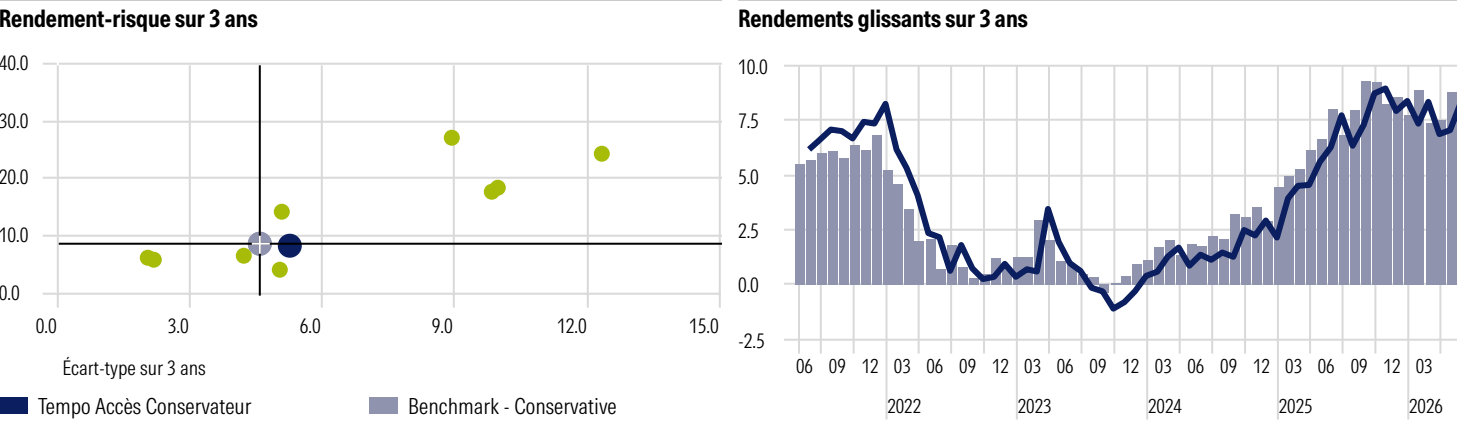
Aperçu du portefeuille

Frais de gestion moyen  
0.54%

Rendement du portefeuille  
3.46%

Date de création  
2/20/2012

Indice de référence  
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                    | 5.3%         | 4.6%      | Écart-type                    | 6.4%         | 5.7%      |
| Cap. bours. moy. (M)    | \$ 218,036   | \$ 278,985 | Canada            | 77.2%        | 97.4%     | Écart-type perte              | 3.0%         | 3.0%      | Écart-type perte              | 3.6%         | 3.3%      |
| Multiples de valorisati |              |            | États-Unis        | 15.2%        | 1.7%      | Ratio de Sharpe               | 0.32         | 0.38      | Ratio de Sharpe               | -0.22        | -0.18     |
| Cours/Valeur comptable  | 3.5          | 3.9        | Qualité de crédit |              |           | Ratio de Sortino              | 0.47         | 0.56      | Ratio de Sortino              | -0.28        | -0.23     |
| Cours/Flux monétaire    | 12.8         | 17.3       | AAA               | 23.8%        | 43.9%     | Meilleur mois                 | 4.7%         | 4.0%      | Meilleur mois                 | 4.7%         | 4.0%      |
| Cours/Bénéfice          | 22.7         | 24.4       | AA                | 16.6%        | 30.9%     | Pire mois                     | -2.5%        | -2.4%     | Pire mois                     | -3.9%        | -3.1%     |
| Cours/Ventes            | 2.4          | 3.0        | A                 | 13.7%        | 13.8%     | Perte max.                    | -2.9%        | -2.4%     | Perte max.                    | -12.8%       | -10.8%    |
| Ratios financiers       |              |            | BBB               | 23.3%        | 10.6%     |                               |              |           |                               |              |           |
| Marge nette             | 21.3%        | 22.5%      | BB                | 5.1%         | 0.0%      |                               |              |           |                               |              |           |
| RDA                     | 12.4%        | 14.8%      | B                 | 4.0%         | 0.0%      |                               |              |           |                               |              |           |
| RCP                     | 27.8%        | 30.6%      | En dessous de B   | 0.8%         | 0.0%      |                               |              |           |                               |              |           |
| ROIC                    | 22.5%        | 25.4%      | Non noté          | 12.8%        | 0.8%      |                               |              |           |                               |              |           |

| Titres du portefeuille                 |             |                |                                              |                  |       |           |
|----------------------------------------|-------------|----------------|----------------------------------------------|------------------|-------|-----------|
| Nom                                    | Pondération | Cote de risque | Catégorie Morningstar                        | Frais de gestion | RFG   | Rendement |
| TD indiciel obligations can F          | 29.3%       | Bas            | Canada - Revenu fixe canadien                | 0.15%            | 0.17% | 3.58%     |
| Franklin Bissett d'oblig de sociétés F | 14.7%       | Bas            | Canada - Revenu fixe de sociétés canadiennes | 0.30%            | 0.46% | 4.37%     |
| TD indiciel américain F                | 12.7%       | Moyen          | Canada - Actions américaines                 | 0.15%            | 0.17% | 0.73%     |
| Pender Corporate Bond I                | 12.4%       | Faible à Moyen | Canada - Multi-Sector Fixed Income           | 0.60%            | 1.03% | 4.04%     |
| Mackenzie revenu taux variable F       | 7.3%        | Faible à Moyen | Canada - Floating Rate Loans                 | 0.65%            | 0.88% | 7.37%     |
| Fidelity Canadian S/T Cprt Bd ETF F    | 7.3%        | Bas            | Canada - Produits de taux Canadiens de CT    | 0.50%            | 0.51% | 3.73%     |
| NCM canadien de base F                 | 6.0%        | Moyen          | Canada - Actions canadiennes                 | 0.75%            | 1.53% | 1.66%     |
| TD indiciel international F            | 4.6%        | Moyen          | Canada - International Equity                | 0.25%            | 0.28% | 2.03%     |
| NCM Cat mondiale de croiss du revenu F | 4.2%        | Faible à Moyen | Canada - Actions mondiales équilibrées       | 1.00%            | 1.37% | 2.94%     |

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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   | 4.7%       | -0.63 | 0.99 | 98.67 | -0.85               | 0.84           | 10            | 2             |
| 3 ans  | 5.3%       | -0.51 | 1.05 | 98.84 | -0.41               | 1.05           | 25            | 11            |
| 5 ans  | 6.4%       | -0.40 | 1.05 | 98.72 | -0.44               | 1.22           | 37            | 23            |
| 10 ans | 5.9%       | -0.12 | 1.09 | 97.85 | -0.02               | 1.69           | 76            | 44            |

## 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>3.7</b>   | <b>8.4</b> | <b>8.3</b> | <b>4.2</b> | <b>4.7</b> | <b>4.9</b>         | <b>2/20/2012</b> |
| TD indiciel d'obligations canadiennes F | <b>29.3%</b> | 1.6%         | 2.7%       | 4.0%       | 0.7%       | 1.4%       | 3.8%               | 11/1/2000        |
| Franklin Bissett d'oblig de sociétés F  | <b>14.7%</b> | 1.8%         | 5.0%       | 6.6%       | 2.7%       | 3.4%       | 3.9%               | 12/18/2006       |
| TD indiciel américain F                 | <b>12.7%</b> | 11.8%        | 30.1%      | 24.4%      | 16.6%      | 15.6%      | 7.6%               | 11/1/2000        |
| Pender Corporate Bond I                 | <b>12.4%</b> | 5.8%         | 21.8%      | 14.3%      | 8.1%       | 8.7%       | 7.4%               | 6/30/2014        |
| Mackenzie revenu taux variable F        | <b>7.3%</b>  | 2.0%         | 3.3%       | 6.3%       | 3.8%       | 4.3%       | 4.1%               | 5/9/2013         |
| Fidelity Canadian S/T Cprt Bd ETF F     | <b>7.3%</b>  | 1.3%         | 3.4%       | 5.8%       | 2.7%       | —          | 2.8%               | 9/25/2019        |
| NCM canadien de base F                  | <b>6.0%</b>  | 10.9%        | 36.7%      | 27.0%      | 16.0%      | 11.6%      | 12.4%              | 2/16/2016        |
| TD indiciel international F             | <b>4.6%</b>  | 10.0%        | 23.4%      | 18.5%      | 11.3%      | 9.5%       | 4.7%               | 11/1/2000        |
| NCM Cat mondiale de croiss du revenu F  | <b>4.2%</b>  | 12.8%        | 23.2%      | 17.9%      | 11.5%      | 10.1%      | 10.2%              | 5/31/2011        |

## 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>3.8</b>   | <b>9.1</b> | <b>8.8</b> | <b>4.7</b> | <b>4.7</b> | <b>5.2</b>         | <b>12/31/2011</b> |
| FTSE Canada obligataire universel   | <b>40.0%</b> | 1.7%         | 3.0%       | 4.3%       | 0.9%       | 1.8%       | 6.4%               | 12/31/1985        |
| FTSE Canada d'obligations crt terme | <b>35.0%</b> | 1.1%         | 3.0%       | 4.8%       | 2.1%       | 2.1%       | 6.6%               | 12/31/1979        |
| Morningstar DM xNA NR CAD           | <b>10.0%</b> | 10.3%        | 24.1%      | 18.9%      | 11.3%      | 9.7%       | 5.8%               | 5/1/2015          |
| S&P 500 RT CAD                      | <b>10.0%</b> | 11.8%        | 30.0%      | 24.2%      | 17.2%      | 16.2%      | 9.5%               | 1/31/2002         |
| S&P/TSX composé RT CAD              | <b>5.0%</b>  | 10.6%        | 36.1%      | 24.6%      | 15.3%      | 12.5%      | 9.5%               | 1/3/1977          |

## Divulgaration 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 : 5/31/2026 10 premiers avoirs : 6.03% Autre : 93.97%

|                                         | Pondération portefeuille | Symbole      | Pays       | Secteur                       | Date du portefeuille | Pondération de l'indice |
|-----------------------------------------|--------------------------|--------------|------------|-------------------------------|----------------------|-------------------------|
| <b>NVIDIA Corp</b>                      | <b>0.94%</b>             | <b>NVDA</b>  | <b>USA</b> | <b>Technologie</b>            | —                    | <b>5.42%</b>            |
| TD US Index F                           | 0.55%                    | —            | —          | —                             | 12/31/2025           | —                       |
| TD U.S. Equity Index ETF                | 0.39%                    | TPU          | CAN        | —                             | 5/31/2026            | —                       |
| <b>Apple Inc</b>                        | <b>0.85%</b>             | <b>AAPL</b>  | <b>USA</b> | <b>Technologie</b>            | —                    | <b>5.09%</b>            |
| TD US Index F                           | 0.50%                    | —            | —          | —                             | 12/31/2025           | —                       |
| TD U.S. Equity Index ETF                | 0.36%                    | TPU          | CAN        | —                             | 5/31/2026            | —                       |
| <b>Microsoft Corp</b>                   | <b>0.79%</b>             | <b>MSFT</b>  | <b>USA</b> | <b>Technologie</b>            | —                    | <b>3.53%</b>            |
| TD US Index F                           | 0.45%                    | —            | —          | —                             | 12/31/2025           | —                       |
| TD U.S. Equity Index ETF                | 0.26%                    | TPU          | CAN        | —                             | 5/31/2026            | —                       |
| NCM Global Income Growth Class Series F | 0.08%                    | —            | —          | —                             | 4/30/2026            | —                       |
| <b>Royal Bank of Canada</b>             | <b>0.59%</b>             | <b>RY</b>    | <b>CAN</b> | <b>Services financiers</b>    | —                    | <b>0.30%</b>            |
| NCM Core Canadian Series F              | 0.49%                    | —            | —          | —                             | 4/30/2026            | —                       |
| NCM Global Income Growth Class Series F | 0.11%                    | —            | —          | —                             | 4/30/2026            | —                       |
| <b>Alphabet Inc Class A</b>             | <b>0.54%</b>             | <b>GOOGL</b> | <b>USA</b> | <b>Communication Services</b> | —                    | <b>2.46%</b>            |
| TD US Index F                           | 0.23%                    | —            | —          | —                             | 12/31/2025           | —                       |
| TD U.S. Equity Index ETF                | 0.18%                    | TPU          | CAN        | —                             | 5/31/2026            | —                       |
| NCM Global Income Growth Class Series F | 0.13%                    | —            | —          | —                             | 4/30/2026            | —                       |
| <b>Broadcom Inc</b>                     | <b>0.51%</b>             | <b>AVGO</b>  | <b>USA</b> | <b>Technologie</b>            | —                    | <b>2.23%</b>            |
| TD US Index F                           | 0.20%                    | —            | —          | —                             | 12/31/2025           | —                       |
| TD U.S. Equity Index ETF                | 0.17%                    | TPU          | CAN        | —                             | 5/31/2026            | —                       |
| NCM Global Income Growth Class Series F | 0.14%                    | —            | —          | —                             | 4/30/2026            | —                       |
| <b>Amazon.com Inc</b>                   | <b>0.48%</b>             | <b>AMZN</b>  | <b>USA</b> | <b>Consommation cyclique</b>  | —                    | <b>2.91%</b>            |
| TD US Index F                           | 0.28%                    | —            | —          | —                             | 12/31/2025           | —                       |
| TD U.S. Equity Index ETF                | 0.21%                    | TPU          | CAN        | —                             | 5/31/2026            | —                       |
| <b>Canada (Government of)</b>           | <b>0.47%</b>             | <b>—</b>     | <b>CAN</b> | <b>—</b>                      | <b>—</b>             | <b>—</b>                |
| TD Canadian Aggregate Bond Index ETF    | 0.40%                    | TDB          | CAN        | —                             | 5/31/2026            | —                       |
| Fidelity Canadian S/T Cprt Bd ETF F     | 0.07%                    | —            | —          | —                             | 3/31/2026            | —                       |
| <b>Canada (Government of)</b>           | <b>0.42%</b>             | <b>—</b>     | <b>CAN</b> | <b>—</b>                      | <b>—</b>             | <b>—</b>                |
| TD Canadian Aggregate Bond Index ETF    | 0.42%                    | TDB          | CAN        | —                             | 5/31/2026            | —                       |
| <b>Canada (Government of)</b>           | <b>0.42%</b>             | <b>—</b>     | <b>CAN</b> | <b>—</b>                      | <b>—</b>             | <b>—</b>                |
| TD Canadian Aggregate Bond Index ETF    | 0.42%                    | TDB          | CAN        | —                             | 5/31/2026            | —                       |