

Tempo Accès Conservateur

Aperçu du portefeuille

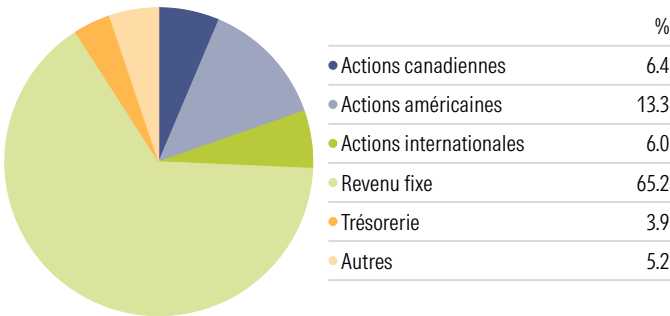
Frais de gestion moyen
0.54%

Rendement du portefeuille
3.64%

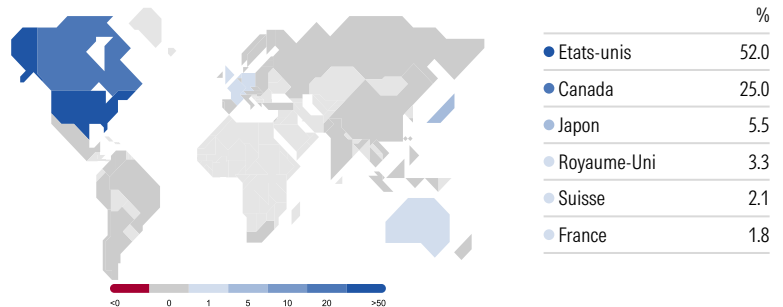
Date de création
2/20/2012

Indice de référence
Benchmark - Conservatoire

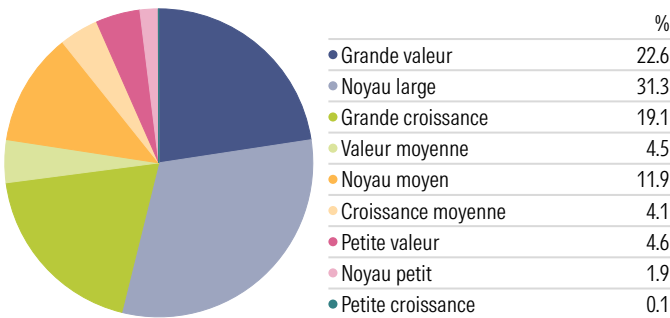
Répartition de l'actif



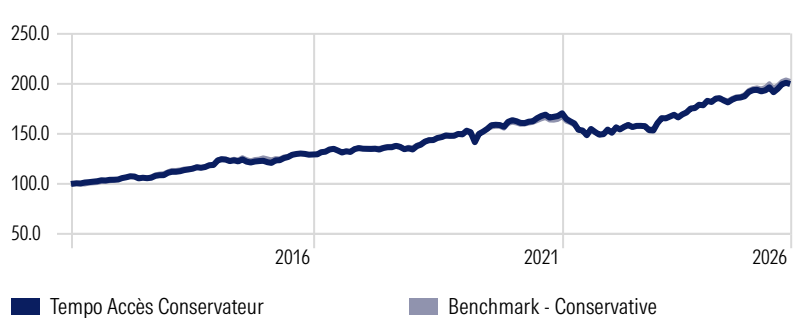
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	34.4%	Amériques	77.1%
Matériaux de base	4.7%	Canada	25.0%
Consommation cyclique	7.9%	Etats-unis	52.0%
Services financiers	19.2%	Grande Europe	14.7%
Immobilier	2.6%	Danemark	0.7%
Sensible	49.2%	France	1.8%
Services de communication	7.5%	Allemagne	1.5%
Énergie	6.0%	Pays-Bas	1.8%
Valeurs industrielles	13.4%	Suisse	2.1%
Technologie	22.3%	Royaume-Uni	3.3%
Défensif	16.4%	Grande Asie	8.3%
Consommation défensive	6.2%	Australie	1.3%
Soins de la santé	7.8%	Japon	5.5%
Services publics	2.3%	Région Emergente	0.3%

Géographique des actions

Rendements annualisés

Rendements par année civile

	Portefeuille	Benchmark		Portefeuille	Benchmark
1 Mois	-0.6%	-0.7%	Cumul annuel	3.8%	3.9%
3 Mois	2.5%	2.1%	2025	5.8%	7.6%
6 Mois	3.2%	3.0%	2024	9.7%	9.4%
1 an	7.2%	8.1%	2023	9.6%	8.7%
3 ans	8.1%	8.5%	2022	-11.4%	-8.4%
5 ans	3.5%	4.3%	2021	4.2%	3.3%
10 ans	4.5%	4.5%	2020	9.5%	8.2%
Depuis la création	4.9%	5.0%	2019	11.2%	9.0%
			2018	-0.6%	0.6%
			2017	4.5%	4.5%

Répartition du revenu fixe

Gouvernement	33.8%	Durée effective moyenne	—
Municipalités	0.0%	Échéance effective moyenne	—
Entreprises	62.9%	Coupon moyen	4.6%
Titres titrisés	0.8%	Qualité du crédit moyenne	AA
Trésorerie et équivalents	2.6%		

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	4.8%	94.5%	104.6%	-2.5%
3 ans	5.3%	102.9%	121.3%	-2.9%
5 ans	6.3%	101.9%	114.9%	-12.8%

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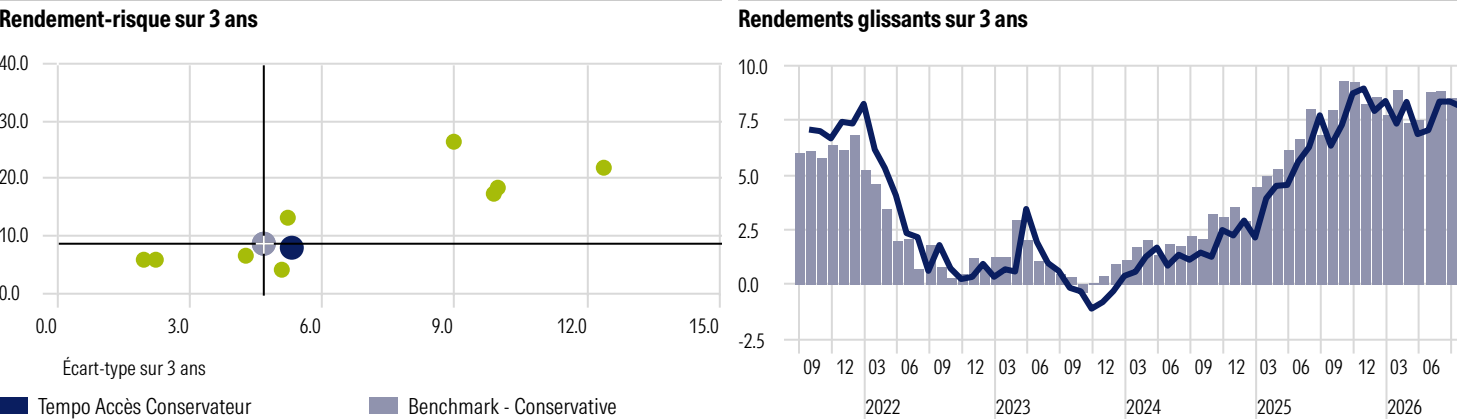
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0.54%

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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%	4.7%	Écart-type	6.3%	5.7%
Cap. bours. moy. (M)	\$ 205,885	\$ 282,257	Canada	77.2%	96.6%	Écart-type perte	2.9%	2.8%	Écart-type perte	3.6%	3.3%
Multiples de valorisati			États-Unis	15.6%	2.4%	Ratio de Sharpe	0.11	0.16	Ratio de Sharpe	-0.26	-0.20
Cours/Valeur comptable	3.3	3.9	Qualité de crédit			Ratio de Sortino	0.17	0.23	Ratio de Sortino	-0.34	-0.27
Cours/Flux monétaire	13.8	16.7	AAA	24.1%	44.9%	Meilleur mois	4.7%	4.0%	Meilleur mois	4.7%	4.0%
Cours/Bénéfice	21.5	23.1	AA	16.0%	30.0%	Pire mois	-2.5%	-2.4%	Pire mois	-3.9%	-3.1%
Cours/Ventes	2.1	3.0	A	12.6%	13.4%	Perte max.	-2.9%	-2.4%	Perte max.	-12.8%	-10.8%
Ratios financiers			BBB	23.9%	10.6%						
Marge nette	21.9%	23.9%	BB	5.2%	0.0%						
RDA	12.2%	15.4%	B	3.7%	0.0%						
RCP	27.9%	31.5%	En dessous de B	0.7%	0.0%						
ROIC	22.6%	27.7%	Non noté	14.0%	1.0%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	29.7%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.53%
Franklin Bissett d'oblig de sociétés F	14.9%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.47%
Pender Corporate Bond I	12.6%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.56%
TD indiciel américain F	11.4%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.72%
Mackenzie revenu taux variable F	7.6%	Faible à Moyen	Canada - Floating Rate Loans	0.65%	0.89%	7.19%
Fidelity Canadian S/T Cprt Bd ETF F	7.5%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.80%
NCM canadien de base F	6.2%	Moyen	Canada - Actions canadiennes	0.75%	1.53%	2.84%
TD indiciel international F	4.6%	Moyen	Canada - International Equity	0.25%	0.28%	1.91%
NCM Cat mondiale de croiss du revenu F	4.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.90%

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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	4.8%	-0.79	1.00	98.81	-1.05	0.83	9	3
3 ans	5.3%	-0.39	1.04	98.84	-0.37	1.04	24	12
5 ans	6.3%	-0.58	1.05	98.90	-0.64	1.16	36	24
10 ans	5.9%	-0.14	1.09	97.87	-0.06	1.68	75	45

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Conservateur		3.8	7.2	8.1	3.5	4.5	4.9	2/20/2012
TD indiciel d'obligations canadiennes F	29.7%	0.5%	2.3%	4.0%	0.1%	1.2%	3.8%	11/1/2000
Franklin Bissett d'oblig de sociétés F	14.9%	1.2%	3.8%	6.5%	2.2%	3.2%	3.8%	12/18/2006
Pender Corporate Bond I	12.6%	5.0%	16.9%	13.3%	7.9%	8.4%	7.2%	6/30/2014
TD indiciel américain F	11.4%	12.3%	20.3%	21.8%	14.8%	15.5%	7.6%	11/1/2000
Mackenzie revenu taux variable F	7.6%	2.9%	2.8%	5.8%	3.9%	4.2%	4.1%	5/9/2013
Fidelity Canadian S/T Cprt Bd ETF F	7.5%	1.2%	2.8%	5.8%	2.7%	—	2.8%	9/25/2019
NCM canadien de base F	6.2%	14.1%	32.9%	26.3%	16.2%	11.7%	12.5%	2/16/2016
TD indiciel international F	4.6%	14.3%	26.2%	18.2%	11.6%	9.9%	4.9%	11/1/2000
NCM Cat mondiale de croiss du revenu F	4.0%	15.0%	20.4%	17.4%	10.7%	10.4%	10.3%	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
Benchmark - Conservative		3.9	8.1	8.5	4.3	4.5	5.1	12/31/2011
FTSE Canada obligataire universel	40.0%	0.7%	2.6%	4.3%	0.3%	1.5%	6.3%	12/31/1985
FTSE Canada d'obligations crt terme	35.0%	1.1%	2.8%	4.9%	2.1%	2.0%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	10.0%	13.7%	25.6%	18.3%	11.3%	10.2%	5.9%	5/1/2015
S&P 500 RT CAD	10.0%	12.7%	21.3%	21.9%	15.5%	16.1%	9.5%	1/31/2002
S&P/TSX composé RT CAD	5.0%	12.5%	32.3%	22.9%	14.9%	12.7%	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 : 7/31/2026 10 premiers avoirs : 5.67% Autre : 94.33%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	0.83%	NVDA	USA	Technologie	—	5.16%
TD indiciel américain F	0.49%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.34%	TPU	CAN	—	7/31/2026	—
Apple Inc	0.77%	AAPL	USA	Technologie	—	5.05%
TD indiciel américain F	0.45%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.32%	TPU	CAN	—	7/31/2026	—
Microsoft Corp	0.71%	MSFT	USA	Technologie	—	3.65%
TD indiciel américain F	0.40%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.25%	TPU	CAN	—	7/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.06%	—	—	—	6/30/2026	—
Royal Bank of Canada	0.61%	RY	CAN	Services financiers	—	0.33%
NCM canadien de base F	0.50%	—	—	—	6/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.11%	—	—	—	6/30/2026	—
Canada (Government of)	0.47%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.40%	TDB	CAN	—	7/31/2026	—
Fidelity Canadian S/T Cprt Bd ETF F	0.08%	—	—	—	3/31/2026	—
Canada (Government of)	0.47%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.47%	TDB	CAN	—	7/31/2026	—
Alphabet Inc Class A	0.47%	GOOGL	USA	Communication Services	—	2.31%
TD indiciel américain F	0.21%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.15%	TPU	CAN	—	7/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.11%	—	—	—	6/30/2026	—
Canada (Government of)	0.45%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.45%	TDB	CAN	—	7/31/2026	—
Canada (Government of)	0.44%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.42%	TDB	CAN	—	7/31/2026	—
Franklin Bissett d'oblig de sociétés F	0.02%	—	—	—	6/30/2026	—
Amazon.com Inc	0.44%	AMZN	USA	Consommation cyclique	—	2.93%
TD indiciel américain F	0.25%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.19%	TPU	CAN	—	7/31/2026	—