



Tempo Access Growth

Portfolio Snapshot

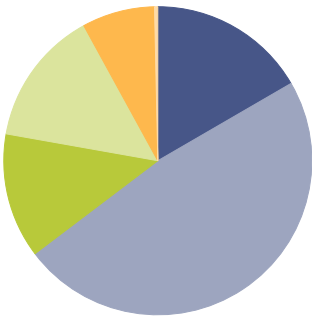
Avg. Fund MER
0.67%

Portfolio Yield
1.04%

Inception Date
2/20/2012

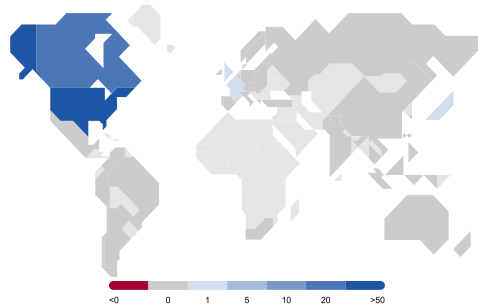
Benchmark
Benchmark - Growth

Asset Allocation



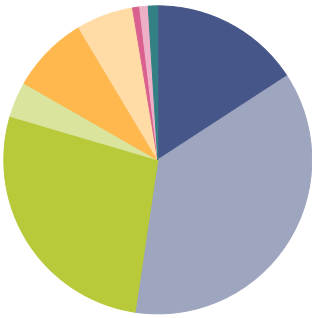
	%
Canadian Equity	16.6
U.S. Equity	48.1
International Equity	13.1
Fixed Income	14.2
Cash	7.6
Other	0.3

Equity Country Exposure



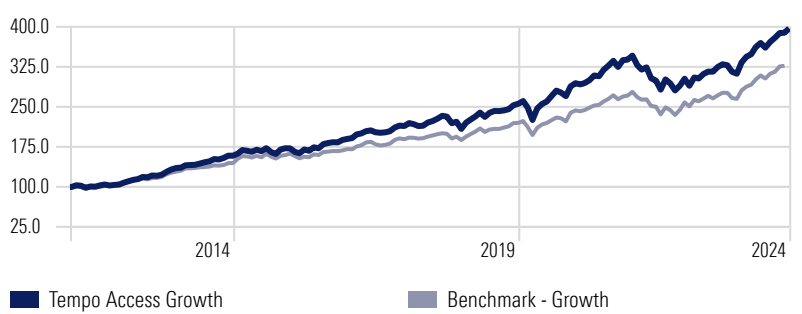
	%
United States	64.0
Canada	22.1
France	3.7
United Kingdom	2.7
Japan	1.9
Netherlands	1.4

Equity Investment Style



	%
Large Value	15.8
Large Core	36.5
Large Growth	27.2
Mid Value	3.7
Mid Core	8.1
Mid Growth	6.0
Small Value	0.7
Small Core	0.9
Small Growth	1.0

Performance



Equity Sector Allocation

Cyclical	30.5%
Basic Materials	5.1%
Consumer Cyclical	9.4%
Financial Services	14.5%
Real Estate	1.6%
Sensitive	53.3%
Communication Services	7.7%
Energy	5.4%
Industrials	12.7%
Technology	27.4%
Defensive	16.2%
Consumer Defensive	4.6%
Healthcare	9.2%
Utilities	2.3%

Equity Geographic Allocation

Americas	86.2%
Canada	22.1%
United States	64.0%
Greater Europe	10.9%
Denmark	1.3%
France	3.7%
Germany	0.0%
Netherlands	1.4%
Switzerland	1.3%
United Kingdom	2.7%
Greater Asia	2.9%
Australia	0.0%
Japan	1.9%
Emerging Markets	0.6%

Trailing Returns

	Portfolio	Benchmark
1 Month	2.1%	—
3 Months	4.7%	—
6 Months	7.4%	—
1 Year	25.7%	—
3 Years	6.9%	—
5 Years	10.3%	—
10 Years	10.1%	—
Inception	11.6%	—

Calendar Year Returns

	Portfolio	Benchmark
YTD	15.4%	—
2023	18.7%	14.7%
2022	-16.3%	-9.8%
2021	17.5%	14.2%
2020	15.0%	10.6%
2019	22.5%	17.1%
2018	-2.5%	-0.8%
2017	12.7%	10.7%
2016	10.3%	5.2%
2015	8.6%	12.2%

Fixed Income Allocation

Government	50.4%
Municipal	0.0%
Corporate	20.5%
Securitized	0.1%
Cash & Equivalents	8.4%

Fixed Income Statistics

Average Eff Duration	6.8
Average Maturity	9.3
Average Coupon	3.2%
Average Credit Quality	A

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	8.1%	—	—	-2.4%
3 Years	11.8%	—	—	-18.8%
5 Years	12.3%	—	—	-18.8%

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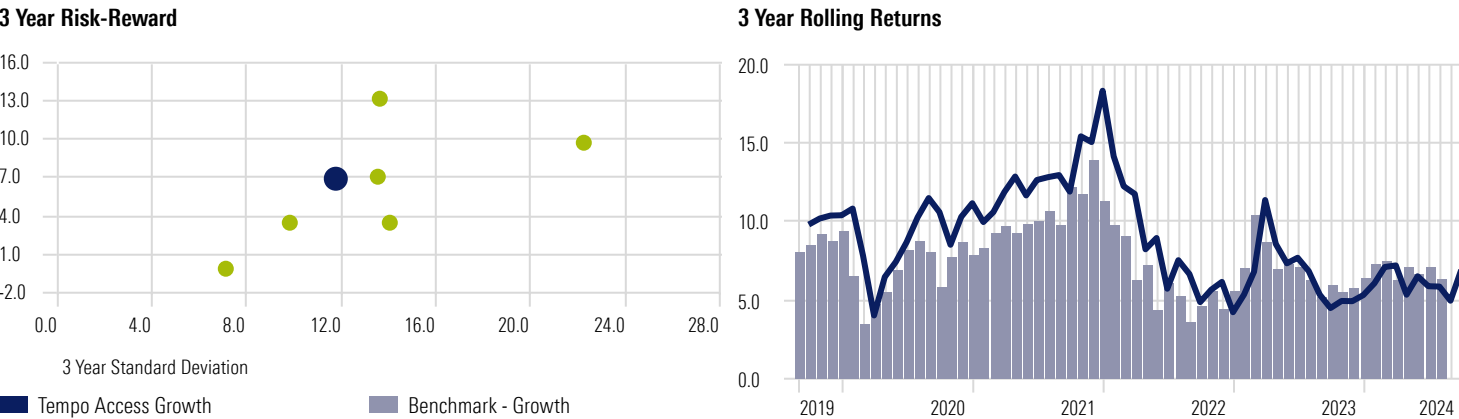
Portfolio Snapshot

Avg. Fund MER
0.67%

Portfolio Yield
1.04%

Inception Date
2/20/2012

Benchmark
Benchmark - Growth



Fundamental Analysis						3 Year Risk & Return			5 Year Risk & Return		
Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark		Portfolio	Benchmark		Portfolio	Benchmark
Size			Geography			Standard Deviation	11.8%	—	Standard Deviation	12.3%	—
Avg. Mkt Cap (mil)	\$ 237,584	\$ 183,333	Canada	85.9%	97.7%	Loss Std Dev	7.1%	—	Loss Std Dev	8.2%	—
Valuation Multiples			United States	4.4%	1.0%	Sharpe Ratio	0.08	—	Sharpe Ratio	0.43	—
Price/Book	4.1	3.3	Credit Quality			Sortino Ratio	0.11	—	Sortino Ratio	0.63	—
Price/Cash Flow	16.4	15.3	AAA	43.5%	41.8%	Best Month	6.8%	—	Best Month	9.5%	—
Price/Earnings	26.5	22.9	AA	28.8%	32.9%	Worst Month	-6.3%	—	Worst Month	-9.3%	—
Price/Sales	3.0	2.4	A	14.2%	14.1%	Max Drawdown	-18.8%	—	Max Drawdown	-18.8%	—
Financial Ratios			BBB	11.4%	10.9%						
Net Margin	19.1%	18.8%	BB	1.7%	0.0%						
Return on Assets	12.5%	12.6%	B	0.2%	0.0%						
Return on Equity	28.1%	28.4%	Below B	0.1%	0.0%						
ROIC	20.8%	22.2%	Not Rated	0.1%	0.3%						

Portfolio Holdings							
Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield	
TD US Index F	34.1%	Medium	Canada Fund US Equity	0.15%	0.17%	0.79%	
BMO Canadian Stock Selection F	16.3%	Medium	Canada Fund Canadian Equity	0.50%	0.78%	1.91%	
TD Canadian Bond Index - F	13.8%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	2.04%	
NCM Global Equity Balanced PortSer F	12.5%	Low to Medium	Canada Fund Global Equity Balanced	0.85%	1.43%	0.97%	
NCM Core International Series F	11.9%	Medium	Canada Fund International Equity	0.85%	1.85%	0.00%	
TD NASDAQ Index - F	10.0%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.42%	

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Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	8.1%	—	—	—	—	—	10	2
3 Years	11.8%	—	—	—	—	—	22	14
5 Years	12.3%	—	—	—	—	—	39	21
10 Years	10.6%	—	—	—	—	—	77	43

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Access Growth	15.4%	25.7%	6.9%	10.3%	10.1%	11.6%	2/20/2012	
BMO Canadian Stock Selection F	16.3%	17.7%	27.9%	7.1%	9.6%	8.3%	9.1%	12/23/2013
NCM Core International Series F	11.9%	10.9%	20.1%	3.5%	7.4%	8.1%	7.3%	12/30/2005
NCM Global Equity Balanced PortSer F	12.5%	10.8%	18.4%	3.4%	5.7%	—	5.9%	9/28/2018
TD Canadian Bond Index - F	13.8%	4.1%	12.4%	-0.2%	0.5%	1.8%	3.9%	11/1/2000
TD NASDAQ Index - F	10.0%	18.4%	34.8%	9.7%	19.6%	16.4%	7.2%	11/1/2000
TD US Index F	34.1%	24.3%	35.6%	13.2%	16.0%	14.7%	6.7%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Growth	—	—	—	—	—	—	—	12/31/2011
FTSE Canada ST Bond	7.5%	3.7%	7.5%	1.2%	1.7%	1.8%	6.7%	12/31/1979
FTSE Canada Universe Bond	20.0%	2.3%	7.9%	-1.2%	0.1%	2.0%	7.6%	12/31/1979
Morningstar DM xNA NR CAD	25.0%	15.4%	24.4%	6.8%	8.4%	7.7%	5.0%	5/1/2015
S&P 500 TR CAD	35.0%	25.1%	36.2%	14.3%	16.4%	15.4%	8.8%	1/31/2002
S&P/TSX Composite TR	12.5%	17.2%	26.7%	9.5%	10.9%	8.2%	9.1%	1/3/1977

Benchmark Disclosure

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

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 9/30/2024 Top 10 holdings: 19.19% Other: 80.81%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Microsoft Corp	3.50%	MSFT	USA	Technology	—	4.32%
TD US Index F	1.53%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	0.86%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.80%	TPU	CAN	—	8/31/2024	—
Vanguard S&P 500 ETF	0.18%	VOO	USA	—	8/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.12%	XQQ	CAN	—	9/27/2024	—
NCM Core Global Series A	0.01%	—	CAN	—	8/31/2024	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	6/30/2024	—
Apple Inc	3.45%	AAPL	USA	Technology	—	4.83%
TD US Index F	1.43%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.86%	TPU	CAN	—	8/31/2024	—
TD NASDAQ Index - F	0.84%	—	—	—	6/30/2024	—
Vanguard S&P 500 ETF	0.19%	VOO	USA	—	8/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.13%	XQQ	CAN	—	9/27/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2024	—
NVIDIA Corp	3.20%	NVDA	USA	Technology	—	4.25%
TD US Index F	1.39%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	0.79%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.74%	TPU	CAN	—	8/31/2024	—
Vanguard S&P 500 ETF	0.17%	VOO	USA	—	8/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.11%	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	—
Amazon.com Inc	1.95%	AMZN	USA	Consumer Cyclical	—	2.48%
TD US Index F	0.82%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	0.52%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.43%	TPU	CAN	—	8/31/2024	—
Vanguard S&P 500 ETF	0.09%	VOO	USA	—	8/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.08%	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	—
Meta Platforms Inc Class A	1.42%	META	USA	Communication Services	—	1.79%
TD US Index F	0.52%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	0.46%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.30%	TPU	CAN	—	8/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.08%	XQQ	CAN	—	9/27/2024	—
Vanguard S&P 500 ETF	0.07%	VOO	USA	—	8/31/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2024	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	6/30/2024	—
Royal Bank of Canada	1.31%	RY	CAN	Financial Services	—	0.25%
BMO Canadian Stock Selection F	1.27%	—	—	—	8/31/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.04%	XIC	CAN	—	9/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2024	—

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Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 9/30/2024 Top 10 holdings: 19.19% Other: 80.81%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Broadcom Inc	1.16%	AVGO	USA	Technology	—	1.09%
TD NASDAQ Index - F	0.50%	—	—	—	6/30/2024	—
TD US Index F	0.34%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.19%	TPU	CAN	—	8/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.08%	XQQ	CAN	—	9/27/2024	—
Vanguard S&P 500 ETF	0.04%	VOO	USA	—	8/31/2024	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	6/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2024	—
Alphabet Inc Class A	1.13%	GOOGL	USA	Communication Services	—	1.39%
TD US Index F	0.50%	—	—	—	6/30/2024	—
TD NASDAQ Index - F	0.28%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.25%	TPU	CAN	—	8/31/2024	—
Vanguard S&P 500 ETF	0.06%	VOO	USA	—	8/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	9/27/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	8/31/2024	—
The Toronto-Dominion Bank	1.04%	TD	CAN	Financial Services	—	0.16%
BMO Canadian Stock Selection F	1.02%	—	—	—	8/31/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.03%	XIC	CAN	—	9/30/2024	—
Pend Corp Bd Cl O Delay	1.03%	—	—	—	—	—
NCM Global Equity Balanced PortSer F	1.03%	—	—	—	8/31/2024	—