



Tempo Access Growth

Portfolio Snapshot

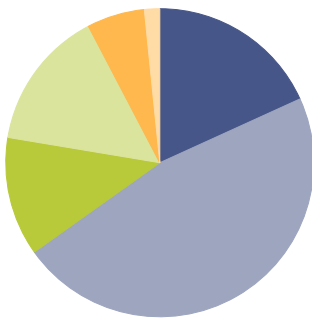
Avg. Fund MER
0.71%

Portfolio Yield
2.03%

Inception Date
2/20/2012

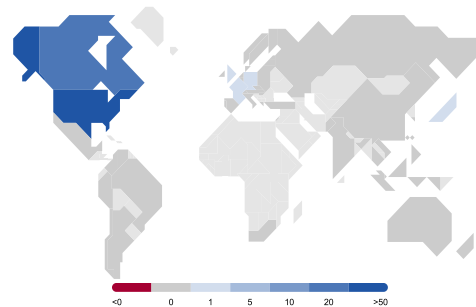
Benchmark
Benchmark - Growth

Asset Allocation



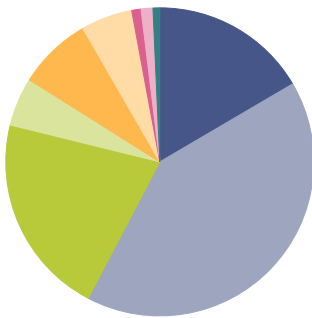
	%
Canadian Equity	18.2
U.S. Equity	47.0
International Equity	12.5
Fixed Income	14.7
Cash	6.1
Other	1.6

Equity Country Exposure



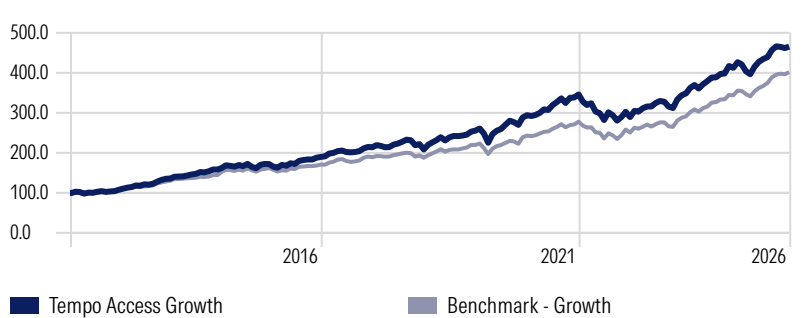
	%
United States	60.5
Canada	23.5
United Kingdom	3.2
Japan	2.9
France	2.7
Germany	1.3

Equity Investment Style



	%
Large Value	16.6
Large Core	41.1
Large Growth	21.2
Mid Value	5.1
Mid Core	7.7
Mid Growth	5.4
Small Value	1.0
Small Core	1.2
Small Growth	0.7

Performance



Equity Sector Allocation

Sector	Allocation
Cyclical	33.6%
Basic Materials	5.2%
Consumer Cyclical	9.1%
Financial Services	17.7%
Real Estate	1.6%
Sensitive	53.0%
Communication Services	9.0%
Energy	4.4%
Industrials	11.7%
Technology	27.9%
Defensive	13.4%
Consumer Defensive	4.6%
Healthcare	6.8%
Utilities	2.0%

Equity Geographic Allocation

Region	Allocation
Americas	84.0%
Canada	23.5%
United States	60.5%
Greater Europe	11.7%
Denmark	0.5%
France	2.7%
Germany	1.3%
Netherlands	0.9%
Switzerland	0.9%
United Kingdom	3.2%
Greater Asia	4.3%
Australia	0.2%
Japan	2.9%
Emerging Markets	0.8%

Trailing Returns

	Portfolio	Benchmark
1 Month	0.8%	1.4%
3 Months	-0.2%	1.6%
6 Months	7.1%	9.4%
1 Year	9.1%	13.0%
3 Years	15.1%	15.1%
5 Years	9.7%	10.7%
10 Years	10.9%	9.8%
Inception	11.7%	10.5%

Calendar Year Returns

Year	Portfolio	Benchmark
YTD	0.8%	1.4%
2025	11.9%	15.2%
2024	20.0%	19.4%
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%

Fixed Income Allocation

Category	Allocation
Government	51.3%
Municipal	0.0%
Corporate	24.2%
Securitized	0.5%
Cash & Equivalents	8.7%

Fixed Income Statistics

Statistic	Value
Average Eff Duration	—
Average Maturity	—
Average Coupon	3.7%
Average Credit Quality	AA

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	8.8%	99.3%	175.3%	-7.0%
3 Years	8.3%	106.7%	128.0%	-7.0%
5 Years	10.5%	108.6%	128.4%	-18.8%

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Portfolio Snapshot

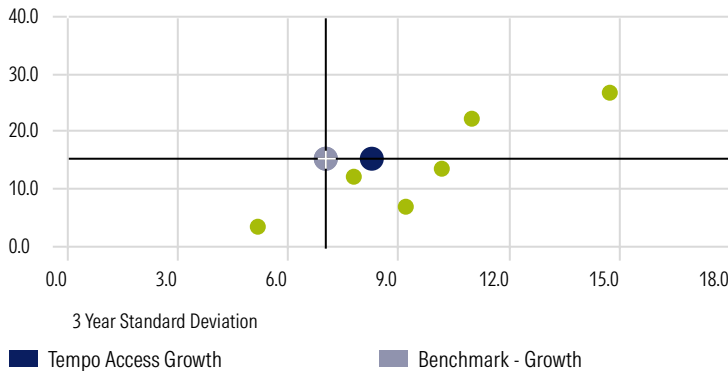
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Portfolio Yield
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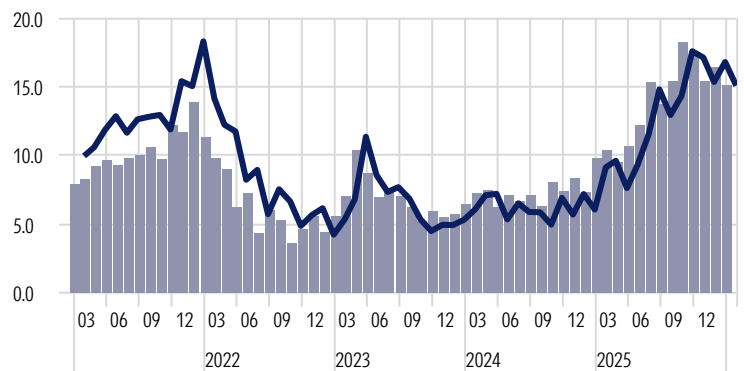
Inception Date
2/20/2012

Benchmark
Benchmark - Growth

3 Year Risk-Reward



3 Year Rolling Returns



Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
Size			Geography		
Avg. Mkt Cap (mil)	\$ 310,472	\$ 254,165	Canada	82.8%	97.7%
			United States	7.0%	1.3%
Valuation Multiples			Credit Quality		
Price/Book	4.2	3.7	AAA	41.2%	42.3%
Price/Cash Flow	16.4	16.8	AA	26.4%	32.0%
Price/Earnings	25.7	24.7	A	12.0%	14.2%
Price/Sales	3.2	2.9	BBB	10.2%	11.1%
Financial Ratios			BB	3.3%	0.0%
Net Margin	21.7%	21.5%	B	1.4%	0.0%
Return on Assets	13.3%	14.1%	Below B	0.7%	0.0%
Return on Equity	28.3%	29.8%	Not Rated	4.8%	0.4%
ROIC	22.4%	25.0%			

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	8.3%	7.0%
Loss Std Dev	4.6%	3.8%
Sharpe Ratio	0.83	0.91
Sortino Ratio	1.38	1.52
Best Month	6.7%	5.9%
Worst Month	-4.1%	-3.6%
Max Drawdown	-7.0%	-4.1%

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	10.5%	9.0%
Loss Std Dev	6.6%	5.6%
Sharpe Ratio	0.37	0.47
Sortino Ratio	0.53	0.68
Best Month	6.8%	5.9%
Worst Month	-6.3%	-5.7%
Max Drawdown	-18.8%	-15.5%

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD US Index F	33.7%	Medium	Canada Fund US Equity	0.15%	0.17%	0.81%
BMO Canadian Stock Selection F	16.3%	Medium	Canada Fund Canadian Equity	0.50%	0.78%	1.22%
TD Canadian Bond Index - F	13.5%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	3.71%
NCM Global Equity Balanced PortSer F	12.8%	Low to Medium	Canada Fund Global Equity Balanced	0.85%	1.80%	7.71%
NCM Core International Series F	12.0%	Medium	Canada Fund International Equity	0.85%	1.70%	0.00%
TD NASDAQ Index - F	10.2%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.41%

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Tempo Access Growth

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Negative Months
1 Year	8.8%	-8.14	1.32	93.07	-1.40	2.81	7	5
3 Years	8.3%	-0.65	1.08	94.99	-0.02	2.54	24	12
5 Years	10.5%	-1.23	1.09	96.08	-0.32	2.93	38	22
10 Years	10.4%	0.15	1.13	96.46	0.34	3.17	79	41

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Access Growth		0.8%	9.1%	15.1%	9.7%	10.9%	11.7%	2/20/2012
BMO Canadian Stock Selection F	16.3%	-0.2%	15.1%	13.7%	12.0%	11.5%	9.9%	12/23/2013
NCM Core International Series F	12.0%	1.5%	0.5%	7.0%	5.5%	7.1%	6.9%	12/30/2005
NCM Global Equity Balanced PortSer F	12.8%	2.2%	14.1%	12.2%	8.4%	—	7.7%	9/28/2018
TD Canadian Bond Index - F	13.5%	0.5%	1.6%	3.4%	-0.1%	1.5%	3.8%	11/1/2000
TD NASDAQ Index - F	10.2%	1.0%	16.5%	26.6%	13.3%	18.6%	7.8%	11/1/2000
TD US Index F	33.7%	0.6%	8.9%	22.2%	15.6%	14.9%	7.3%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Growth		1.4	13.0	15.1	10.7	9.8	10.8	12/31/2011
FTSE Canada ST Bond	7.5%	0.4%	3.4%	4.5%	1.9%	2.1%	6.6%	12/31/1979
FTSE Canada Universe Bond	20.0%	0.6%	2.0%	3.7%	0.0%	1.9%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	25.0%	4.2%	23.8%	16.7%	11.1%	9.5%	5.7%	5/1/2015
S&P 500 TR CAD	35.0%	0.2%	8.8%	21.7%	16.3%	15.6%	9.2%	1/31/2002
S&P/TSX Composite TR	12.5%	0.8%	28.3%	18.9%	16.4%	13.0%	9.4%	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: 1/31/2026 Top 10 holdings: 19.51% Other: 80.49%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	3.64%	NVDA	USA	Technology	—	5.47%
TD US Index F	1.40%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	1.01%	TPU	CAN	—	1/31/2026	—
TD NASDAQ Index - F	0.94%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.09%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.09%	QAH	CAN	—	1/30/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.09%	XQQ	CAN	—	1/31/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	1/7/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Microsoft Corp	3.23%	MSFT	USA	Technology	—	3.58%
TD US Index F	1.38%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.90%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.71%	TPU	CAN	—	1/31/2026	—
Mackenzie US Large Cap Equity ETF	0.07%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.07%	QAH	CAN	—	1/30/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.06%	XQQ	CAN	—	1/31/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.04%	ZDJ	CAN	—	1/7/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Apple Inc	2.98%	AAPL	USA	Technology	—	4.53%
TD US Index F	1.13%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.85%	TPU	CAN	—	1/31/2026	—
TD NASDAQ Index - F	0.75%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.08%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.08%	QAH	CAN	—	1/30/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.08%	XQQ	CAN	—	1/31/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	1/7/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Amazon.com Inc	2.04%	AMZN	USA	Consumer Cyclical	—	2.70%
TD US Index F	0.79%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.57%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.52%	TPU	CAN	—	1/31/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	1/31/2026	—
Mackenzie US Large Cap Equity ETF	0.05%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.05%	QAH	CAN	—	1/30/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	1/7/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—

Tempo Access Growth



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 1/31/2026 Top 10 holdings: 19.51% Other: 80.49%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Meta Platforms Inc Class A	1.45%	META	USA	Communication Services	—	1.83%
TD US Index F	0.61%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.39%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.35%	TPU	CAN	—	1/31/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	1/31/2026	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	1/30/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Broadcom Inc	1.45%	AVGO	USA	Technology	—	1.75%
TD NASDAQ Index - F	0.52%	—	—	—	6/30/2025	—
TD US Index F	0.48%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.35%	TPU	CAN	—	1/31/2026	—
Mackenzie US Large Cap Equity ETF	0.03%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.03%	QAH	CAN	—	1/30/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	XQQ	CAN	—	1/31/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Royal Bank of Canada	1.42%	RY	CAN	Financial Services	—	0.28%
BMO Canadian Stock Selection F	1.26%	—	—	—	12/31/2025	—
NCM Global Equity Balanced PortSer F	0.12%	—	—	—	12/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.04%	XIC	CAN	—	1/31/2026	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Alphabet Inc Class A	1.21%	GOOGL	USA	Communication Services	—	2.31%
TD U.S. Equity Index ETF	0.44%	TPU	CAN	—	1/31/2026	—
TD US Index F	0.39%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.25%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.04%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	1/30/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	1/31/2026	—
Vanguard Global Momentum Factor ETF CAD	0.01%	VMO	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—
Alphabet Inc Class C	1.08%	GOOG	USA	Communication Services	—	1.95%
TD U.S. Equity Index ETF	0.39%	TPU	CAN	—	1/31/2026	—
TD US Index F	0.34%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.24%	—	—	—	6/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	1/31/2026	—
Mackenzie US Large Cap Equity ETF	0.04%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.04%	QAH	CAN	—	1/30/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—

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Consolidated Holdings

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	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Shopify Inc Registered Shs -A- Subord Vtg	1.01%	SHOP	CAN	Technology	—	0.19%
BMO Canadian Stock Selection F	0.89%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.08%	—	—	—	6/30/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.03%	XIC	CAN	—	1/31/2026	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.01%	XQQ	CAN	—	1/31/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
NCM Core Global Series A	0.00%	—	CAN	—	12/31/2025	—