

Tempo Accès Croissance

Aperçu du portefeuille

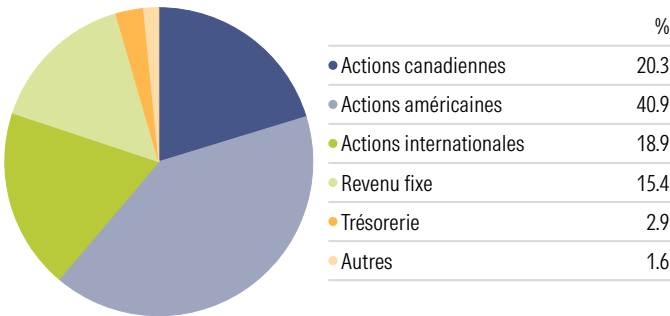
Frais de gestion moyen
0.71%

Rendement du portefeuille
2.10%

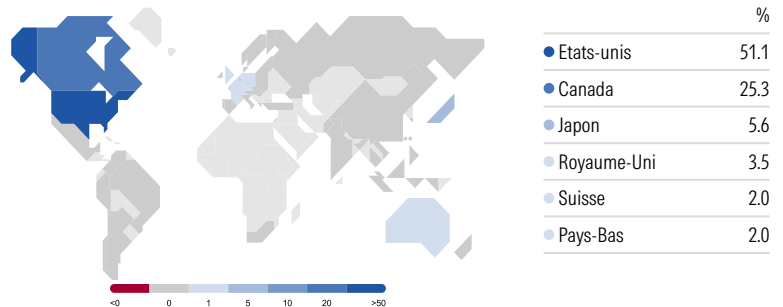
Date de création
2/20/2012

Indice de référence
Benchmark - Growth

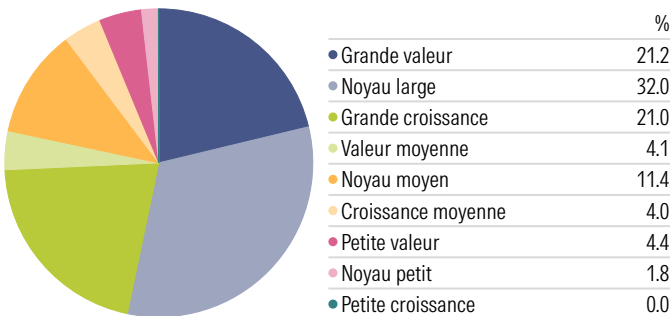
Répartition de l'actif



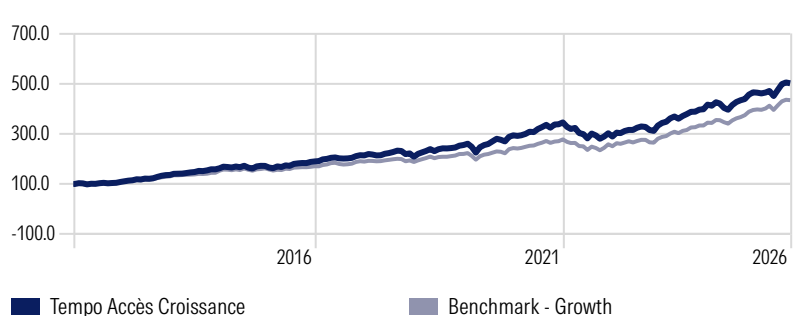
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	32.9%	Géographique des actions	
Matériaux de base	4.4%	Amérique	76.4%
Consommation cyclique	8.1%	Canada	25.3%
Services financiers	18.1%	Etats-unis	51.1%
Immobilier	2.4%	Grande Europe	15.1%
Sensible	51.2%	Danemark	0.8%
Services de communication	8.0%	France	1.9%
Énergie	5.7%	Allemagne	1.5%
Valeurs industrielles	12.8%	Pays-Bas	2.0%
Technologie	24.7%	Suisse	2.0%
Défensif	15.9%	Royaume-Uni	3.5%
Consommation défensive	6.6%	Grande Asie	8.5%
Soins de la santé	7.1%	Australie	1.3%
Services publics	2.2%	Japon	5.6%
		Région Emergente	0.4%

Rendements annualisés

	Portefeuille	Benchmark	Rendements par année civile	Portefeuille	Benchmark
1 Mois	-0.7%	-0.4%	Cumul annuel	8.7%	9.7%
3 Mois	5.7%	5.1%	2025	11.9%	15.2%
6 Mois	7.9%	8.2%	2024	20.0%	19.4%
1 an	15.6%	18.4%	2023	18.7%	14.7%
3 ans	15.0%	16.3%	2022	-16.3%	-9.8%
5 ans	8.9%	10.4%	2021	17.5%	14.2%
10 ans	10.8%	10.1%	2020	15.0%	10.6%
Depuis la création	11.8%	10.8%	2019	22.5%	17.1%
			2018	-2.5%	-0.8%
			2017	12.7%	10.7%

Répartition du revenu fixe

		Statistiques sur le revenu fixe	
Gouvernement	50.6%	Durée effective moyenne	—
Municipalités	0.0%	Échéance effective moyenne	—
Entreprises	42.0%	Coupon moyen	4.0%
Titres titrisés	0.2%	Qualité du crédit moyenne	AA
Trésorerie et équivalents	7.1%		

Statistiques de risque et rendement du portefeuille

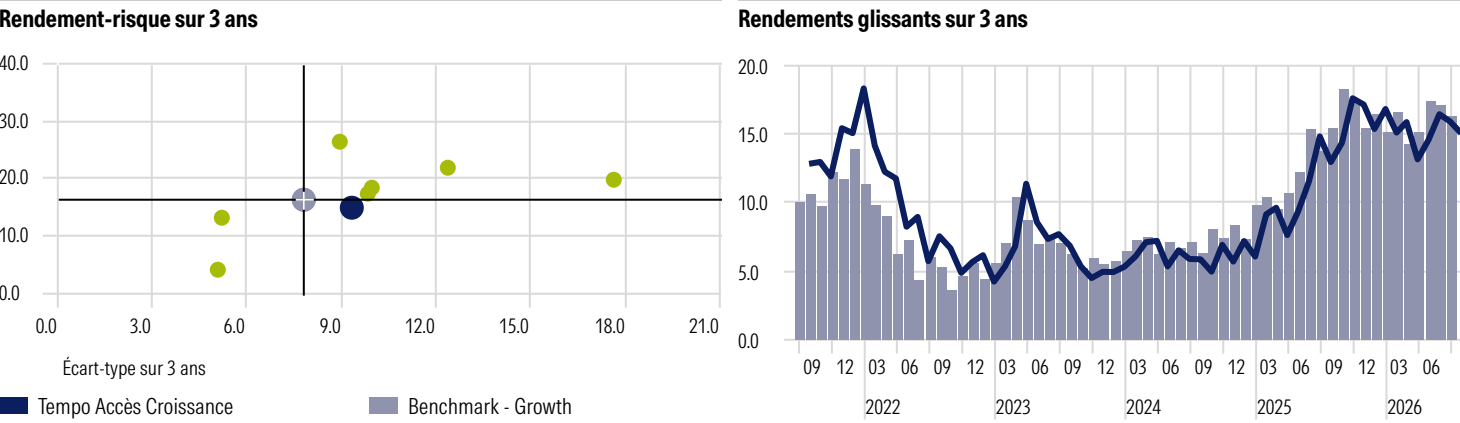
	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	9.3%	92.4%	116.0%	-4.3%
3 ans	9.3%	105.4%	141.7%	-7.0%
5 ans	10.9%	106.3%	126.7%	-18.8%

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Aperçu du portefeuille	Frais de gestion moyen 0.71%	Rendement du portefeuille 2.10%	Date de création 2/20/2012	Indice de référence Benchmark - Growth
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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	9.3%	7.8%	Écart-type	10.9%	9.5%
Cap. bours. moy. (M)	\$ 231,686	\$ 282,257	Canada	74.0%	96.6%	Écart-type perte	5.1%	4.9%	Écart-type perte	6.6%	5.7%
Multiples de valorisation			États-Unis	10.7%	2.4%	Ratio de Sharpe	0.63	0.79	Ratio de Sharpe	0.20	0.31
Cours/Valeur comptable	3.4	3.9	Qualité de crédit			Ratio de Sortino	1.01	1.28	Ratio de Sortino	0.28	0.44
Cours/Flux monétaire	14.0	16.7	AAA	33.9%	44.9%	Meilleur mois	6.7%	5.9%	Meilleur mois	6.8%	5.9%
Cours/Bénéfice	21.8	23.1	AA	23.0%	30.0%	Pire mois	-4.3%	-4.1%	Pire mois	-6.3%	-5.7%
Cours/Ventes	2.6	3.0	A	11.8%	13.4%	Perte max.	-7.0%	-4.1%	Perte max.	-18.8%	-15.5%
Ratios financiers			BBB	15.5%	10.6%						
Marge nette	22.3%	23.9%	BB	2.6%	0.0%						
RDA	12.7%	15.4%	B	2.3%	0.0%						
RCP	28.1%	31.5%	En dessous de B	0.7%	0.0%						
ROIC	22.7%	27.7%	Non noté	10.2%	1.0%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel américain F	25.3%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.72%
NCM canadien de base F	19.6%	Moyen	Canada - Actions canadiennes	0.75%	1.53%	2.84%
TD indiciel international - F	14.2%	Moyen	Canada - International Equity	0.25%	0.28%	1.91%
NCM Cat mondiale de croiss du revenu F	14.1%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.90%
TD indiciel d'obligations canadiennes F	10.9%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.53%
TD Indiciel NASDAQ - F	9.4%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.38%
Pender Corporate Bond I	5.0%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.56%

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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	9.3%	-2.97	1.05	95.74	-1.16	2.46	8	4
3 ans	9.3%	-1.81	1.10	96.54	-0.51	2.47	24	12
5 ans	10.9%	-1.54	1.09	96.56	-0.51	2.89	37	23
10 ans	10.5%	-0.08	1.12	96.60	0.21	3.11	80	40

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Croissance		8.7	15.6	15.0	8.9	10.8	11.8	2/20/2012
TD indiciel américain F	25.3%	12.3%	20.3%	21.8%	14.8%	15.5%	7.6%	11/1/2000
NCM canadien de base F	19.6%	14.1%	32.9%	26.3%	16.2%	11.7%	12.5%	2/16/2016
TD indiciel international F	14.2%	14.3%	26.2%	18.2%	11.6%	9.9%	4.9%	11/1/2000
NCM Cat mondiale de croiss du revenu F	14.1%	15.0%	20.4%	17.4%	10.7%	10.4%	10.3%	5/31/2011
TD indiciel d'obligations canadiennes F	10.9%	0.5%	2.3%	4.0%	0.1%	1.2%	3.8%	11/1/2000
TD Indiciel NASDAQ - F	9.4%	10.6%	19.4%	19.6%	12.0%	18.6%	8.0%	11/1/2000
Pender Corporate Bond I	5.0%	5.0%	16.9%	13.3%	7.9%	8.4%	7.2%	6/30/2014

Composition de l'indice de référence

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Benchmark - Growth		9.7	18.4	16.3	10.4	10.1	11.0	12/31/2011
S&P 500 RT CAD	35.0%	12.7%	21.3%	21.9%	15.5%	16.1%	9.5%	1/31/2002
Morningstar DM xNA NR CAD	25.0%	13.7%	25.6%	18.3%	11.3%	10.2%	5.9%	5/1/2015
FTSE Canada obligataire universel	20.0%	0.7%	2.6%	4.3%	0.3%	1.5%	6.3%	12/31/1985
S&P/TSX composé RT CAD	12.5%	12.5%	32.3%	22.9%	14.9%	12.7%	9.5%	1/3/1977
FTSE Canada d'obligations crt terme	7.5%	1.1%	2.8%	4.9%	2.1%	2.0%	6.6%	12/31/1979

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 : 16.97% Autre : 83.03%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	2.70%	NVDA	USA	Technologie	—	5.16%
TD US Index F	1.10%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.85%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.75%	TPU	CAN	—	7/31/2026	—
Apple Inc	2.45%	AAPL	USA	Technologie	—	5.05%
TD US Index F	0.99%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.76%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.71%	TPU	CAN	—	7/31/2026	—
Microsoft Corp	2.34%	MSFT	USA	Technologie	—	3.65%
TD US Index F	0.89%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.68%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.55%	TPU	CAN	—	7/31/2026	—
NCM Global Income Growth Class Series F	0.22%	—	—	—	6/30/2026	—
Royal Bank of Canada	1.98%	RY	CAN	Services financiers	—	0.33%
NCM Core Canadian Series F	1.58%	—	—	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.40%	—	—	—	6/30/2026	—
Alphabet Inc Class A	1.52%	GOOGL	USA	Communication Services	—	2.31%
TD US Index F	0.46%	—	—	—	12/31/2025	—
NCM Global Income Growth Class Series F	0.39%	—	—	—	6/30/2026	—
TD NASDAQ Index - F	0.34%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.33%	TPU	CAN	—	7/31/2026	—
Amazon.com Inc	1.44%	AMZN	USA	Consommation cyclique	—	2.93%
TD US Index F	0.55%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.46%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.42%	TPU	CAN	—	7/31/2026	—
Broadcom Inc	1.42%	AVGO	USA	Technologie	—	1.95%
NCM Global Income Growth Class Series F	0.42%	—	—	—	6/30/2026	—
TD US Index F	0.40%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.31%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.29%	TPU	CAN	—	7/31/2026	—
Bank of Montreal	1.08%	BMO	CAN	Services financiers	—	0.14%
NCM Core Canadian Series F	1.08%	—	—	—	6/30/2026	—
Meta Platforms Inc Class A	1.02%	META	USA	Communication Services	—	1.36%
TD NASDAQ Index - F	0.36%	—	—	—	12/31/2025	—
TD US Index F	0.36%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.20%	TPU	CAN	—	7/31/2026	—
NCM Global Income Growth Class Series F	0.11%	—	—	—	6/30/2026	—
Alphabet Inc Class C	1.01%	GOOG	USA	Communication Services	—	1.84%
TD US Index F	0.40%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.32%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.29%	TPU	CAN	—	7/31/2026	—