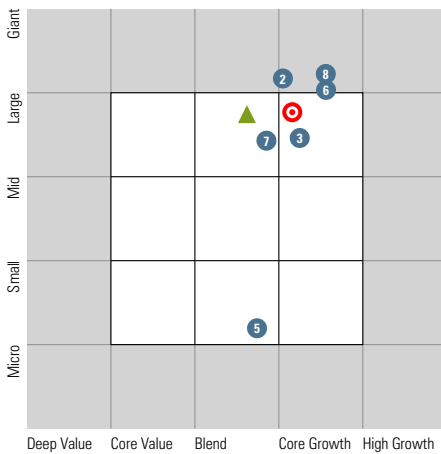


# Agora - Tempo Access Moderate Balanced

## Portfolio Aggregation

Data as of  
3/31/2024Currency  
CADRisk-Free Rate  
FTSE Canada 91 Day TBillBenchmark  
Benchmark - Moderate Balanced

### Equity Style Box



Style Breakdown	Portfolio %	Benchmark %
Large Value	13.42	21.29
Large Core	27.03	28.41
Large Growth	37.68	29.43
Mid Value	3.09	5.33
Mid Core	10.46	8.59
Mid Growth	4.45	4.20
Small Value	0.53	0.79
Small Core	1.92	1.31
Small Growth	1.40	0.64
Large Cap	78.13	79.13
Mid-Small Cap	21.87	20.87
Value	17.05	27.42
Core	39.42	38.31
Growth	43.53	34.27

● Portfolio ● Portfolio Constituents ▲ Benchmark

### Top 10 Constituents

	% Weighting
1 TD Canadian Bond Index - F	32.50
2 TD US Index F	17.50
3 BMO Canadian Stock Selection F	11.00
4 Franklin Bissett Corporate Bond F	10.00
5 Lysander-Canso Short Term & Fltng Rate F	10.00
6 NCM Core International Series F	7.50
7 NCM Growth & Income Portfolio Ser F	7.50
8 TD NASDAQ Index - F	2.50
9 CASH	1.50

### Portfolio Statistics

Style Box Value Factors	Portfolio	Benchmark
Price/Prospective Earnings	20.93	16.72
Price/Book	3.31	2.24
Price/Sales	2.53	1.68
Price/Cash Flow	13.26	10.14
Dividend Yield %	1.81	2.53

### Style Box Growth Factors

Long-Term Earning Growth %	10.20	9.71
Historical Earnings Growth %	10.04	5.52
Book Value Growth %	7.63	6.11
Sales Growth %	9.84	8.31
Cash Flow Growth %	7.21	6.41

### Equity Valuation Price Multiples

Price to Earnings	24.94	18.86
Price to Book Value	3.63	2.39
Price to Sales	2.82	1.85
Price to Cash Flow	15.59	11.70

### Financial Ratios

ROE %	25.27	22.60
ROA %	10.04	8.79
Net Margin %	18.31	17.07
Debt to Capital %	39.19	38.50

### Fixed Income Style

Avg Eff Duration	5.70	—
Avg Eff Maturity	7.98	—
Avg Credit Quality	BBB	—
Avg Wtd Coupon	3.43	—
Avg Wtd Price	—	—

### Misc

% Market Value in Top 10 Holdings	100.00	100.00
Average Expense Ratio	—	—

### Portfolio Overview

Composition	Portfolio %	Benchmark %
Cash	3.17	0.00
Stock	42.95	37.46
Bond	52.60	0.00
Other	1.28	62.54
Total	100.00	100.00

World Region Breakdown	Portfolio %	Benchmark %
Americas	82.35	60.00
North America	82.24	60.00
Latin America	0.11	0.00
Greater Europe	13.97	25.21
United Kingdom	3.30	5.35
Europe Developed	10.60	19.37
Europe Emerging	0.01	0.19
Africa/Middle East	0.07	0.30
Greater Asia	3.67	14.79
Japan	2.27	10.56
Australasia	0.21	3.04
Asia Developed	0.58	1.15
Asia Emerging	0.61	0.04

Top 10 Country Breakdown	Portfolio %	Benchmark %
United States	56.74	40.81
Canada	25.50	19.19
France	5.11	4.02
United Kingdom	3.30	5.35
Japan	2.27	10.56
Switzerland	1.67	3.76
Netherlands	1.54	2.12
Denmark	1.53	1.39
Indonesia	0.45	0.00
Taiwan	0.34	0.00

Equity Sector Breakdown	Portfolio %	Benchmark %
Cyclical	32.70	37.14
Basic Matls	5.01	5.79
Cons Cyclical	9.01	9.96
Financial Svcs	15.92	18.59
Real Estate	2.75	2.80
Sensitive	51.60	43.97
Comm Svcs	6.39	5.97
Energy	6.79	6.83
Industrials	15.40	13.30
Technology	23.02	17.86
Defensive	15.70	18.90
Cons Defensive	4.49	6.35
Healthcare	8.57	9.84
Utilities	2.64	2.71

Fixed-Income Sector Breakdown	Portfolio %	Benchmark %
Government	49.17	0.00
Municipal	0.00	0.00
Corporate	43.16	0.00
Securitized	2.34	0.00
Cash and Cash Equivalents	3.74	100.00
Derivative	1.59	0.00

Credit Rating Breakdown	Portfolio %	Benchmark %
AAA	34.54	—
AA	22.38	—
A	16.59	—
BBB	19.55	—
BB	4.10	—
B or Below B	1.37	—
Not Rated	1.47	—

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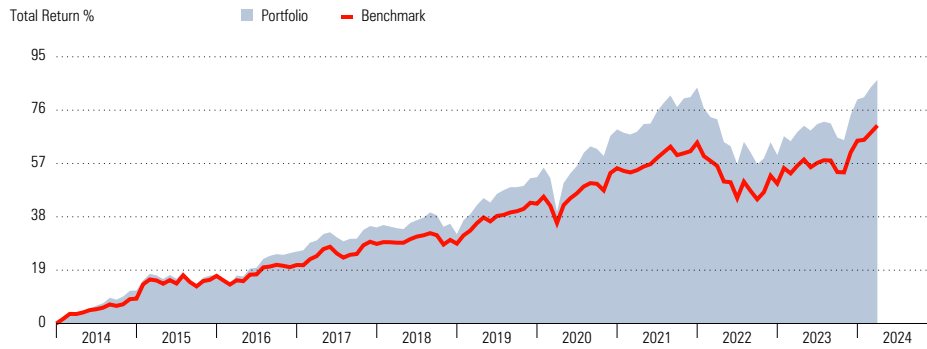
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# Agora - Tempo Access Moderate Balanced

## Portfolio Aggregation

Data as of  
3/31/2024Currency  
CADRisk-Free Rate  
FTSE Canada 91 Day TBillBenchmark  
Benchmark - Moderate Balanced

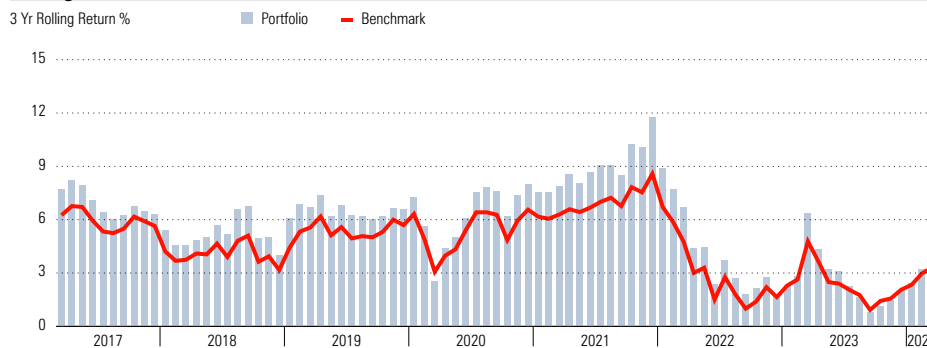
### Cumulative Return as of 3/31/2024



### Trailing Returns as of 3/31/2024

	Total Return	+/- Benchmark
1 Month	1.45	-0.09
3 Month	3.87	0.60
6 Month	12.35	1.58
YTD	3.87	0.60
1 Year	11.06	1.89
3 Years	3.52	0.21
5 Years	5.61	0.94
10 Years	6.07	0.94
15 Years	—	—
Inception	6.82	—

### Rolling Return as of 3/31/2024



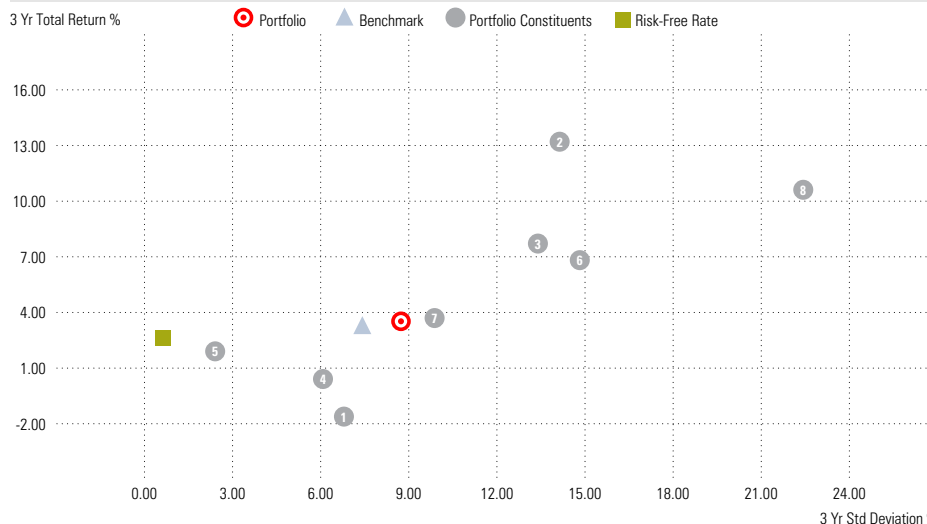
### Relative Statistics as of 3/31/2024

vs Benchmark	1 Yr	3 Yr	5 Yr	10 Yr
Alpha	1.31	0.16	0.34	0.26
Beta	1.11	1.16	1.25	1.19
R-Squared	96.81	95.49	94.38	91.49
Tracking Error	1.50	2.15	2.77	2.40
Information Ratio	1.26	0.10	0.34	0.39
Treynor Ratio	5.60	0.78	2.88	3.90
Downside Deviation	0.67	1.41	1.96	1.67
Batting Average	50.00	44.44	53.33	54.17
Up Capture Ratio	115.80	117.07	123.81	119.86
Down Capture Ratio	107.96	120.66	125.74	121.33
Up Number Ratio	1.00	1.00	1.00	1.00
Down Number Ratio	1.00	1.00	0.96	0.93
Up Percentage Ratio	0.63	0.62	0.73	0.68
Down Percentage Ratio	0.25	0.20	0.22	0.30

### Disclosure:

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### Risk-Return as of 3/31/2024



### Risk Statistics as of 3/31/2024

	1 Yr	3 Yr	5 Yr	10 Yr
Standard Deviation	7.37	8.73	9.00	7.25
Skewness	0.42	-0.06	-0.36	-0.39
Kurtosis	1.24	-0.46	1.42	2.40
Sharpe Ratio	0.84	0.10	0.40	0.64
Sortino Ratio	1.62	0.15	0.59	0.98
Calmar Ratio	2.90	0.24	0.38	0.41
Positive Months	8	21	38	79
Negative Months	4	15	22	41
Worst Month	-2.95	-4.70	-7.93	-7.93
Max Drawdown	-3.81	-14.88	-14.88	-14.88

### Calendar Returns as of 3/31/2024

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Year
2014	3.62	2.63	2.01	3.01	11.76
2015	4.82	-1.04	-1.83	2.88	4.76
2016	0.01	2.33	4.08	0.73	7.29
2017	3.16	0.89	-0.41	3.09	6.85
2018	-0.19	2.12	1.26	-4.84	-1.78
2019	7.84	2.81	1.65	2.37	15.37
2020	-8.11	11.74	3.87	4.28	11.22
2021	-0.47	4.27	0.88	3.95	8.83
2022	-6.15	-9.24	-0.06	2.11	-13.08
2023	5.11	1.71	-2.82	8.16	12.38
2024	3.87	—	—	—	—

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# Agora - Tempo Access Moderate Balanced

## Portfolio Aggregation

Data as of  
3/31/2024Currency  
CADRisk-Free Rate  
FTSE Canada 91 Day TBillBenchmark  
Benchmark - Moderate Balanced

### Common Equity Holdings Analysis (Top 25)

Name	Tick/ISIN	% Investment Mkt Value	% Portfolio Mkt Value	Market Cap (mil)	Style Box	Sector
<b>Microsoft Corp</b>	<b>MSFT</b>		<b>1.09</b>	<b>3,028,422.89</b>	<b>Large Growth</b>	<b>Technology</b>
TD US Index F		4.46	0.78		Large Growth	
TD NASDAQ Index - F		8.62	0.22		Large Growth	
NCM Growth & Income Portfolio Ser F		1.28	0.10		Large Blend	
<b>Apple Inc</b>	<b>AAPL</b>		<b>1.06</b>	<b>2,577,249.94</b>	<b>Large Blend</b>	<b>Technology</b>
TD US Index F		4.59	0.80		Large Growth	
TD NASDAQ Index - F		9.24	0.23		Large Growth	
NCM Growth & Income Portfolio Ser F		0.32	0.02		Large Blend	
<b>Royal Bank of Canada</b>	<b>RY</b>		<b>0.93</b>	<b>192,868.18</b>	<b>Large Blend</b>	<b>Financial Services</b>
BMO Canadian Stock Selection F		8.16	0.90		Large Growth	
NCM Growth & Income Portfolio Ser F		0.41	0.03		Large Blend	
<b>The Toronto-Dominion Bank</b>	<b>TD</b>		<b>0.77</b>	<b>142,361.01</b>	<b>Large Value</b>	<b>Financial Services</b>
BMO Canadian Stock Selection F		6.86	0.75		Large Growth	
NCM Growth & Income Portfolio Ser F		0.26	0.02		Large Blend	
<b>Canadian Pacific Kansas City Ltd</b>	<b>CP</b>		<b>0.67</b>	<b>111,691.15</b>	<b>Large Growth</b>	<b>Industrials</b>
BMO Canadian Stock Selection F		5.80	0.64		Large Growth	
NCM Growth & Income Portfolio Ser F		0.38	0.03		Large Blend	
<b>Amazon.com Inc</b>	<b>AMZN</b>		<b>0.56</b>	<b>1,867,708.66</b>	<b>Large Growth</b>	<b>Consumer Cyclical</b>
TD US Index F		2.21	0.39		Large Growth	
TD NASDAQ Index - F		4.85	0.12		Large Growth	
NCM Growth & Income Portfolio Ser F		0.67	0.05		Large Blend	
<b>Canadian Natural Resources Ltd</b>	<b>CNQ</b>		<b>0.49</b>	<b>112,730.18</b>	<b>Large Blend</b>	<b>Energy</b>
BMO Canadian Stock Selection F		4.47	0.49		Large Growth	
<b>Constellation Software Inc</b>	<b>CSU</b>		<b>0.49</b>	<b>79,063.06</b>	<b>Large Growth</b>	<b>Technology</b>
BMO Canadian Stock Selection F		4.43	0.49		Large Growth	
NCM Growth & Income Portfolio Ser F		0.00	0.00		Large Blend	
<b>Waste Connections Inc</b>	<b>WCN</b>		<b>0.45</b>	<b>42,875.09</b>	<b>Large Growth</b>	<b>Industrials</b>
BMO Canadian Stock Selection F		4.10	0.45		Large Growth	
NCM Growth & Income Portfolio Ser F		0.00	0.00		Large Blend	
<b>NVIDIA Corp</b>	<b>NVDA</b>		<b>0.43</b>	<b>2,060,575.00</b>	<b>Large Growth</b>	<b>Technology</b>
TD US Index F		1.90	0.33		Large Growth	
TD NASDAQ Index - F		3.77	0.09		Large Growth	
NCM Growth & Income Portfolio Ser F		0.07	0.00		Large Blend	
<b>Meta Platforms Inc Class A</b>	<b>META</b>		<b>0.39</b>	<b>1,258,374.60</b>	<b>Large Growth</b>	<b>Communication Services</b>
TD US Index F		1.27	0.22		Large Growth	
TD NASDAQ Index - F		3.86	0.10		Large Growth	
NCM Growth & Income Portfolio Ser F		0.91	0.07		Large Blend	
<b>Intact Financial Corp</b>	<b>IFC</b>		<b>0.37</b>	<b>39,351.85</b>	<b>Large Blend</b>	<b>Financial Services</b>
BMO Canadian Stock Selection F		3.36	0.37		Large Growth	
<b>Alphabet Inc Class A</b>	<b>GOOGL</b>		<b>0.37</b>	<b>1,977,060.44</b>	<b>Large Blend</b>	<b>Communication Services</b>
TD US Index F		1.34	0.23		Large Growth	

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# Agora - Tempo Access Moderate Balanced

## Portfolio Aggregation

Data as of  
3/31/2024

Currency  
CAD

Risk-Free Rate  
FTSE Canada 91 Day TBill

Benchmark  
Benchmark - Moderate Balanced

Common Equity Holdings Analysis (Top 25)						
Name	Tick/ISIN	% Investment Mkt Value	% Portfolio Mkt Value	Market Cap (mil)	Style Box	Sector
NCM Growth & Income Portfolio Ser F		0.94	0.07		Large Blend	
TD NASDAQ Index - F		2.55	0.06		Large Growth	
<b>Brookfield Corp Registered Shs -A- Limited Vtg</b>	<b>BN</b>		<b>0.36</b>	<b>83,479.31</b>	<b>Large Blend</b>	<b>Financial Services</b>
BMO Canadian Stock Selection F		3.29	0.36		Large Growth	
<b>Element Fleet Management Corp</b>	<b>EFN</b>		<b>0.35</b>	<b>8,406.04</b>	<b>Mid Blend</b>	<b>Industrials</b>
BMO Canadian Stock Selection F		2.88	0.32		Large Growth	
NCM Growth & Income Portfolio Ser F		0.40	0.03		Large Blend	
<b>Pembina Pipeline Corp</b>	<b>PPL</b>		<b>0.34</b>	<b>28,104.63</b>	<b>Large Value</b>	<b>Energy</b>
BMO Canadian Stock Selection F		3.01	0.33		Large Growth	
NCM Growth & Income Portfolio Ser F		0.10	0.01		Large Blend	
<b>RELX PLC</b>	<b>REL</b>		<b>0.34</b>	<b>62,943.79</b>	<b>Large Growth</b>	<b>Industrials</b>
NCM Core International Series F		3.90	0.29		Large Growth	
NCM Growth & Income Portfolio Ser F		0.58	0.04		Large Blend	
<b>Shopify Inc Registered Shs -A- Subord Vtg</b>	<b>SHOP</b>		<b>0.34</b>	<b>95,264.74</b>	<b>Large Growth</b>	<b>Technology</b>
BMO Canadian Stock Selection F		3.05	0.34		Large Growth	
<b>Schneider Electric SE</b>	<b>SU</b>		<b>0.33</b>	<b>117,008.34</b>	<b>Large Growth</b>	<b>Industrials</b>
NCM Core International Series F		3.55	0.27		Large Growth	
NCM Growth & Income Portfolio Ser F		0.90	0.07		Large Blend	
<b>TELUS Corp</b>	<b>T</b>		<b>0.32</b>	<b>32,687.72</b>	<b>Large Value</b>	<b>Communication Services</b>
BMO Canadian Stock Selection F		2.95	0.32		Large Growth	
<b>Accenture PLC Class A</b>	<b>ACN</b>		<b>0.32</b>	<b>199,200.19</b>	<b>Large Blend</b>	<b>Technology</b>
NCM Core International Series F		2.87	0.22		Large Growth	
TD US Index F		0.38	0.07		Large Growth	
NCM Growth & Income Portfolio Ser F		0.57	0.04		Large Blend	
<b>Air Liquide SA</b>	<b>AI</b>		<b>0.32</b>	<b>99,567.58</b>	<b>Large Blend</b>	<b>Basic Materials</b>
NCM Core International Series F		3.84	0.29		Large Growth	
NCM Growth & Income Portfolio Ser F		0.47	0.04		Large Blend	
<b>Alimentation Couche-Tard Inc</b>	<b>ATD</b>		<b>0.31</b>	<b>74,836.67</b>	<b>Large Blend</b>	<b>Consumer Cyclical</b>
BMO Canadian Stock Selection F		2.52	0.28		Large Growth	
NCM Growth & Income Portfolio Ser F		0.37	0.03		Large Blend	
<b>Eaton Corp PLC</b>	<b>ETN</b>		<b>0.29</b>	<b>125,102.24</b>	<b>Large Growth</b>	<b>Industrials</b>
NCM Core International Series F		2.76	0.21		Large Growth	
NCM Growth & Income Portfolio Ser F		0.80	0.06		Large Blend	
TD US Index F		0.15	0.03		Large Growth	
<b>Tesla Inc</b>	<b>TSLA</b>		<b>0.29</b>	<b>460,775.48</b>	<b>Large Growth</b>	<b>Consumer Cyclical</b>
TD US Index F		1.11	0.19		Large Growth	
TD NASDAQ Index - F		3.69	0.09		Large Growth	
NCM Growth & Income Portfolio Ser F		0.03	0.00		Large Blend	

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Portfolio Aggregation

Data as of

3/31/2024

Currency

CAD

Risk-Free Rate

FTSE Canada 91 Day TBill

Benchmark

Benchmark - Moderate Balanced

Portfolio Constituents					
	Name	Ticker/ISIN	Weighting %	Morningstar Category	<div>Equity Style Box</div> <div>Fixed Inc Style Box</div>
1	TD Canadian Bond Index - F		32.50	Canada Fund Canadian Fixed Income	<div>—</div> <div><div><div></div><div></div></div></div>
2	TD US Index F		17.50	Canada Fund US Equity	<div><div><div></div><div></div></div></div> <div>—</div>
3	BMO Canadian Stock Selection F		11.00	Canada Fund Canadian Equity	<div><div><div></div><div></div></div></div> <div><div><div></div><div></div></div></div>
4	Franklin Bissett Corporate Bond F		10.00	Canada Fund Canadian Corporate Fixed Income	<div>—</div> <div><div><div></div><div></div></div></div>
5	Lysander-Canso Short Term & Fltng Rate F		10.00	Canada Fund Canadian Short Term Fixed Income	<div><div><div></div><div></div></div></div> <div><div><div></div><div></div></div></div>
6	NCM Core International Series F		7.50	Canada Fund International Equity	<div><div><div></div><div></div></div></div> <div>—</div>
7	NCM Growth & Income Portfolio Ser F		7.50	Canada Fund Global Equity Balanced	<div><div><div></div><div></div></div></div> <div><div><div></div><div></div></div></div>
8	TD NASDAQ Index - F		2.50	Canada Fund US Equity	<div><div><div></div><div></div></div></div> <div>—</div>
9	CASH		1.50	—	<div>—</div> <div>—</div>

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