



Tempo Access Moderate Balanced

Portfolio Snapshot

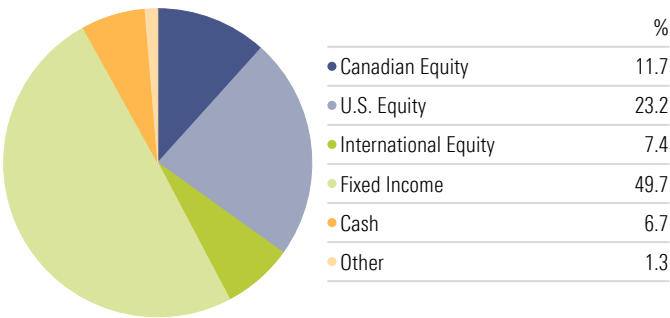
Avg. Fund MER
0.55%

Portfolio Yield
2.01%

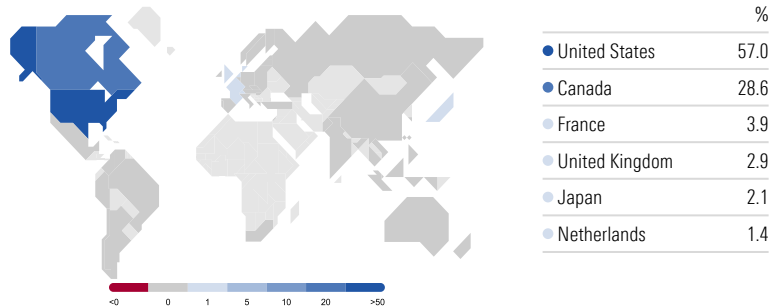
Inception Date
2/20/2012

Benchmark
Benchmark - Moderate Balanced

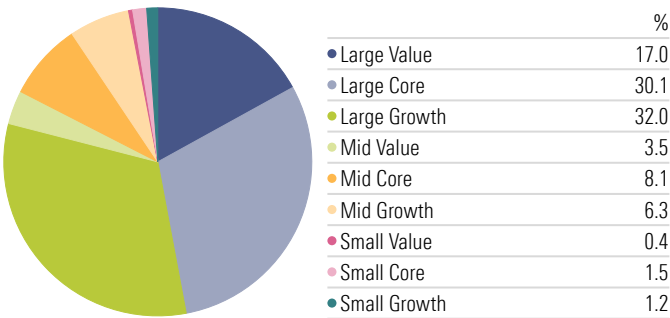
Asset Allocation



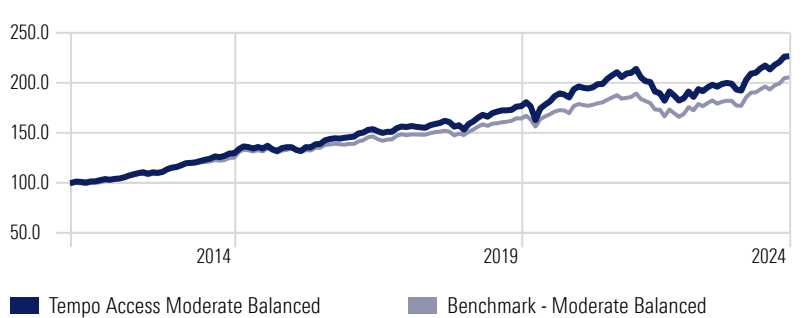
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

Cyclical	32.5%	Americas	85.7%
Basic Materials	5.7%	Canada	28.6%
Consumer Cyclical	8.8%	United States	57.0%
Financial Services	16.3%	Greater Europe	11.3%
Real Estate	1.7%	Denmark	1.3%
Sensitive	52.1%	France	3.9%
Communication Services	6.8%	Germany	0.0%
Energy	6.5%	Netherlands	1.4%
Industrials	13.9%	Switzerland	1.4%
Technology	24.8%	United Kingdom	2.9%
Defensive	15.4%	Greater Asia	3.0%
Consumer Defensive	4.3%	Australia	0.0%
Healthcare	8.6%	Japan	2.1%
Utilities	2.4%	Emerging Markets	0.6%

Equity Geographic Allocation

Trailing Returns

Calendar Year Returns

	Portfolio	Benchmark		Portfolio	Benchmark
1 Month	0.2%	0.4%	YTD	8.3%	8.1%
3 Months	4.0%	4.0%	2023	12.5%	10.2%
6 Months	5.8%	6.2%	2022	-13.0%	-8.9%
1 Year	13.8%	12.9%	2021	8.9%	5.9%
3 Years	2.5%	3.1%	2020	11.1%	8.9%
5 Years	5.6%	5.0%	2019	15.3%	11.1%
10 Years	6.0%	5.3%	2018	-1.7%	0.1%
Inception	6.7%	6.0%	2017	6.9%	6.2%
			2016	7.3%	3.3%
			2015	4.7%	7.4%

Fixed Income Allocation

Fixed Income Statistics

Portfolio Risk & Return Statistics

Government	45.0%	Average Eff Duration	5.9					
Municipal	0.0%	Average Maturity	8.2		Std Dev	Upside Capture	Downside Capture	Max Drawdown
Corporate	42.8%	Average Coupon	3.7%	1 Year	7.8%	111.4%	125.0%	-3.5%
Securitized	3.1%	Average Credit Quality	A	3 Years	8.8%	110.6%	119.9%	-14.8%
Cash & Equivalents	4.2%			5 Years	9.0%	119.5%	124.5%	-14.8%

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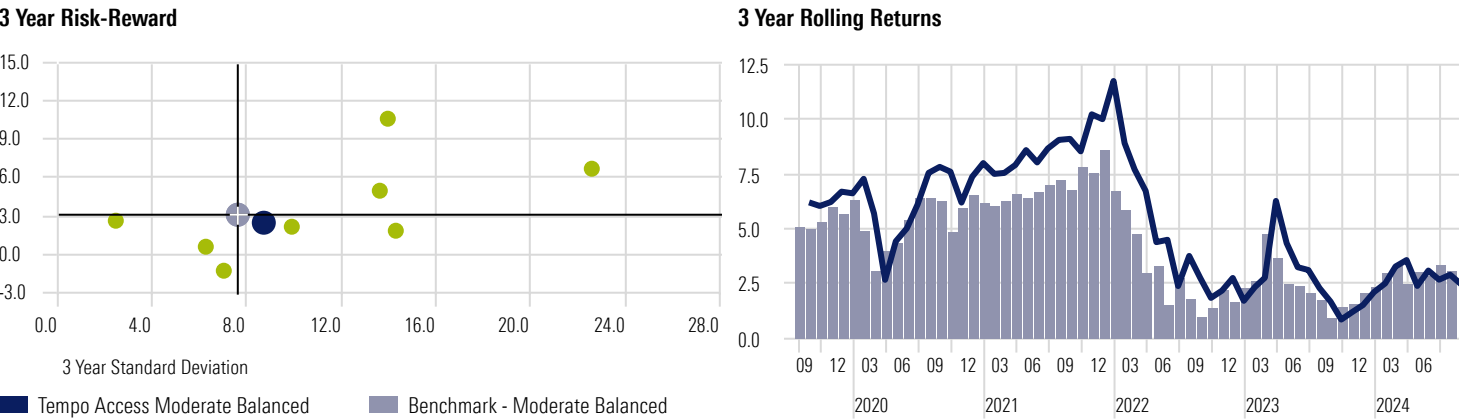
Portfolio Snapshot

Avg. Fund MER
0.55%

Portfolio Yield
2.01%

Inception Date
2/20/2012

Benchmark
Benchmark - Moderate Balanced



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	8.8%	7.6%	Standard Deviation	9.0%	7.1%
Avg. Mkt Cap (mil)	\$ 196,999	\$ 174,936	Canada	84.9%	97.6%	Loss Std Dev	4.7%	3.9%	Loss Std Dev	6.2%	4.3%
Valuation Multiples			United States	10.1%	1.0%	Sharpe Ratio	-0.24	-0.23	Sharpe Ratio	0.21	0.19
	Price/Book	3.9	3.3	Credit Quality		Sortino Ratio	-0.33	-0.30	Sortino Ratio	0.29	0.26
Price/Cash Flow	15.9	15.2	AAA	34.7%	41.2%	Best Month	5.4%	4.6%	Best Month	7.1%	4.7%
Price/Earnings	26.0	22.9	AA	24.5%	33.5%	Worst Month	-4.8%	-3.8%	Worst Month	-7.8%	-4.3%
Price/Sales	2.9	2.4	A	18.5%	14.3%	Max Drawdown	-14.8%	-12.3%	Max Drawdown	-14.8%	-12.3%
Financial Ratios			BBB	18.6%	10.7%						
Net Margin	18.7%	18.9%	BB	2.6%	0.0%						
Return on Assets	11.6%	12.4%	B	0.5%	0.0%						
Return on Equity	26.7%	28.5%	Below B	0.3%	0.0%						
ROIC	19.5%	21.6%	Not Rated	0.3%	0.3%						

Portfolio Holdings						
Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD Canadian Bond Index - F	32.3%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	2.34%
TD US Index F	17.5%	Medium	Canada Fund US Equity	0.15%	0.17%	0.81%
BMO Canadian Stock Selection F	11.1%	Medium	Canada Fund Canadian Equity	0.50%	0.78%	1.97%
Lysander-Canso Short Term & Fltng Rate F	10.0%	Low	Canada Fund Canadian Short Term Fixed Income	0.55%	0.67%	3.20%
Franklin Canadian Corporate Bond F	10.0%	Low	Canada Fund Canadian Corporate Fixed Income	0.30%	0.45%	4.63%
NCM Core International Series F	7.6%	Medium	Canada Fund International Equity	0.85%	1.85%	0.00%
NCM Global Equity Balanced PortSer F	7.5%	Low to Medium	Canada Fund Global Equity Balanced	0.85%	1.43%	0.99%
TD NASDAQ Index - F	2.5%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.43%

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Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	7.8%	0.24	1.08	99.19	0.61	1.42	9	3
3 Years	8.8%	-0.25	1.09	98.37	-0.30	1.98	20	16
5 Years	9.0%	0.37	1.14	97.89	0.21	2.66	38	22
10 Years	7.3%	0.60	1.15	97.86	0.31	2.33	78	42

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Access Moderate Balanced		8.3%	13.8%	2.5%	5.6%	6.0%	6.7%	2/20/2012
BMO Canadian Stock Selection F	11.1%	14.0%	19.8%	4.9%	9.1%	7.4%	8.9%	12/23/2013
Franklin Canadian Corporate Bond F	10.0%	4.5%	10.6%	0.6%	2.2%	3.1%	3.7%	12/18/2006
Lysander-Canso Short Term & Fltng Rate F	10.0%	4.3%	7.5%	2.6%	3.4%	2.8%	2.7%	9/18/2013
NCM Core International Series F	7.6%	10.5%	13.6%	1.8%	7.5%	8.0%	7.4%	12/30/2005
NCM Global Equity Balanced PortSer F	7.5%	9.2%	12.7%	2.2%	5.6%	—	5.7%	9/28/2018
TD Canadian Bond Index - F	32.3%	2.2%	7.6%	-1.2%	-0.1%	1.8%	3.9%	11/1/2000
TD NASDAQ Index - F	2.5%	15.7%	24.9%	6.7%	19.2%	15.8%	7.2%	11/1/2000
TD US Index F	17.5%	21.3%	26.8%	10.6%	15.7%	14.5%	6.7%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Moderate Balanced		8.1	12.9	3.1	5.0	5.3	6.1	12/31/2011
FTSE Canada ST Bond	25.0%	3.7%	7.5%	1.2%	1.7%	1.8%	6.7%	12/31/1979
FTSE Canada Universe Bond	37.5%	2.3%	7.9%	-1.2%	0.1%	2.0%	7.6%	12/31/1979
Morningstar DM xNA NR CAD	15.0%	13.9%	18.3%	5.4%	8.6%	7.2%	5.0%	5/1/2015
S&P 500 TR CAD	15.0%	22.2%	26.6%	11.8%	16.2%	15.3%	8.7%	1/31/2002
S&P/TSX Composite TR	7.5%	13.7%	18.8%	7.6%	10.6%	7.2%	9.0%	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: 8/31/2024 Top 10 holdings: 9.66% Other: 90.34%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Apple Inc	1.66%	AAPL	USA	Technology	—	4.84%
TD US Index F	0.80%	—	—	—	12/31/2023	—
TD U.S. Equity Index ETF	0.42%	TPU	CAN	—	7/31/2024	—
TD NASDAQ Index - F	0.23%	—	—	—	12/31/2023	—
Vanguard S&P 500 ETF	0.13%	V00	USA	—	7/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.08%	XQQ	CAN	—	8/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	7/31/2024	—
Microsoft Corp	1.59%	MSFT	USA	Technology	—	4.27%
TD US Index F	0.78%	—	—	—	12/31/2023	—
TD U.S. Equity Index ETF	0.40%	TPU	CAN	—	7/31/2024	—
TD NASDAQ Index - F	0.21%	—	—	—	12/31/2023	—
Vanguard S&P 500 ETF	0.12%	V00	USA	—	7/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	8/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	7/31/2024	—
NVIDIA Corp	0.97%	NVDA	USA	Technology	—	4.26%
TD U.S. Equity Index ETF	0.36%	TPU	CAN	—	7/31/2024	—
TD US Index F	0.33%	—	—	—	12/31/2023	—
Vanguard S&P 500 ETF	0.11%	V00	USA	—	7/31/2024	—
TD NASDAQ Index - F	0.09%	—	—	—	12/31/2023	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.07%	XQQ	CAN	—	8/30/2024	—
Royal Bank of Canada	0.95%	RY	CAN	Financial Services	—	0.25%
BMO Canadian Stock Selection F	0.92%	—	—	—	7/31/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.03%	XIC	CAN	—	8/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	7/31/2024	—
Amazon.com Inc	0.84%	AMZN	USA	Consumer Cyclical	—	2.42%
TD US Index F	0.39%	—	—	—	12/31/2023	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	7/31/2024	—
TD NASDAQ Index - F	0.12%	—	—	—	12/31/2023	—
Vanguard S&P 500 ETF	0.07%	V00	USA	—	7/31/2024	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.04%	XQQ	CAN	—	8/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	7/31/2024	—
Canada (Government of) 2%	0.83%	—	CAN	—	—	—
Lysander-Canso Short Term & Fltng Rate F	0.59%	—	—	—	6/30/2024	—
TD Canadian Aggregate Bond Index ETF	0.23%	TDB	CAN	—	7/31/2024	—
Ncm Core International	0.82%	—	—	—	—	—
NCM Global Equity Balanced PortSer F	0.82%	—	—	—	7/31/2024	—
Canada (Government of) 0.5%	0.72%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.72%	TDB	CAN	—	7/31/2024	—
The Toronto-Dominion Bank	0.66%	TD	CAN	Financial Services	—	0.15%
BMO Canadian Stock Selection F	0.64%	—	—	—	7/31/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	8/30/2024	—

Tempo Access Moderate Balanced



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 8/31/2024 Top 10 holdings: 9.66% Other: 90.34%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Canadian Pacific Kansas City Ltd	0.62%	CP	CAN	Industrials	—	0.11%
BMO Canadian Stock Selection F	0.61%	—	—	—	7/31/2024	—
iShares Core S&P/TSX Capped Compost ETF	0.01%	XIC	CAN	—	8/30/2024	—
NCM Core Global Series A	0.00%	—	CAN	—	7/31/2024	—