



Tempo Accès Modéré Équilibré

Aperçu du portefeuille

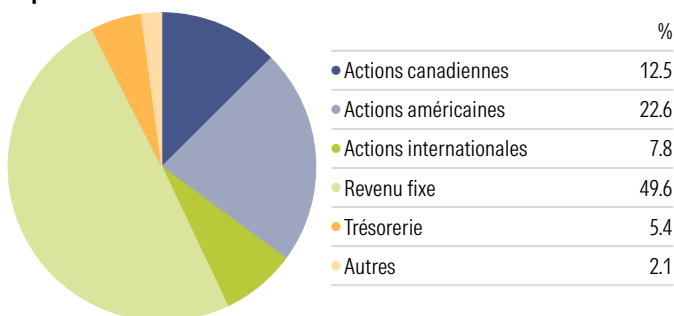
Frais de gestion moyen
0.58%

Rendement du portefeuille
2.83%

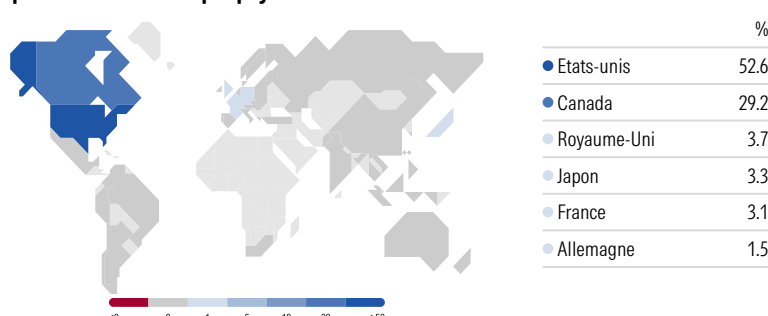
Date de création
2/20/2012

Indice de référence
Benchmark - Moderate Balanced

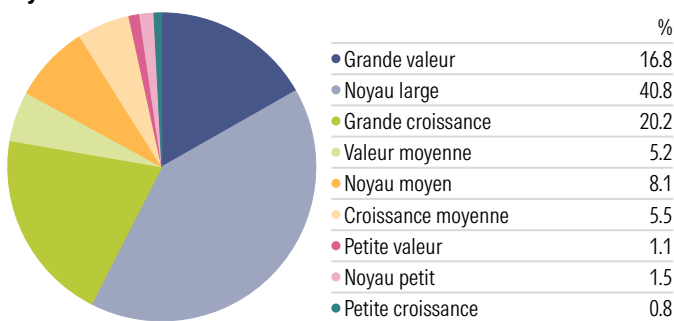
Répartition de l'actif



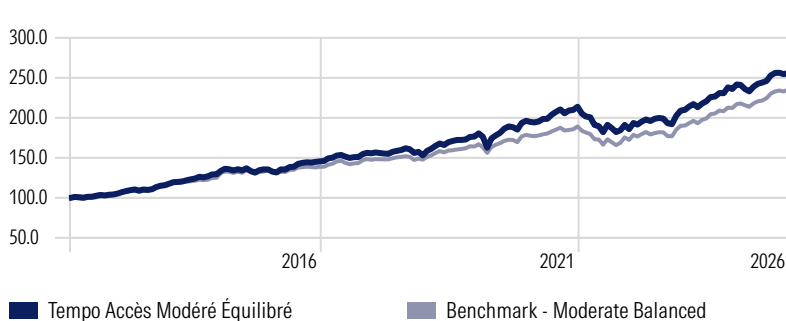
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Secteur	%
Cyclique	36.4%
Matériaux de base	6.1%
Consommation cyclique	8.6%
Services financiers	20.0%
Immobilier	1.7%
Sensible	50.8%
Services de communication	7.8%
Énergie	5.0%
Valeurs industrielles	13.0%
Technologie	24.9%
Défensif	12.8%
Consommation défensive	4.2%
Soins de la santé	6.6%
Services publics	2.0%

Géographique des actions

Région	%
Amériques	81.9%
Canada	29.2%
Etats-unis	52.6%
Grande Europe	13.3%
Danemark	0.5%
France	3.1%
Allemagne	1.5%
Pays-Bas	1.0%
Suisse	1.0%
Grande Asie	4.9%
Australie	0.2%
Japon	3.3%
Région Emergente	0.9%

Rendements annualisés

Horizon	Portefeuille	Benchmark
1 Mois	0.6%	1.1%
3 Mois	0.0%	1.0%
6 Mois	4.9%	6.2%
1 an	6.0%	8.4%
3 ans	9.7%	9.6%
5 ans	5.6%	5.8%
10 ans	6.8%	5.9%
Depuis la création	7.0%	6.4%

Rendements par année civile

Année	Portefeuille	Benchmark
Cumul annuel	0.6%	1.1%
2025	7.8%	9.7%
2024	12.9%	11.6%
2023	12.5%	10.2%
2022	-13.0%	-8.9%
2021	8.9%	5.9%
2020	11.1%	8.9%
2019	15.3%	11.1%
2018	-1.7%	0.1%
2017	6.9%	6.2%

Répartition du revenu fixe

Actif	%
Gouvernement	44.9%
Municipalités	0.0%
Entreprises	43.2%
Titres trisrés	4.6%
Trésorerie et équivalents	2.2%

Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	8.1
Coupon moyen	3.8%
Qualité du crédit moyenne	AA

Statistiques de risque et rendement du portefeuille

Horizon	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	5.0%	94.3%	169.7%	-3.5%
3 ans	6.0%	107.4%	121.8%	-3.8%
5 ans	7.5%	111.2%	123.4%	-14.8%

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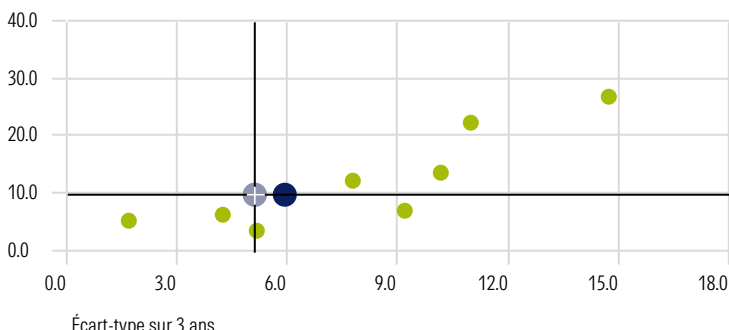
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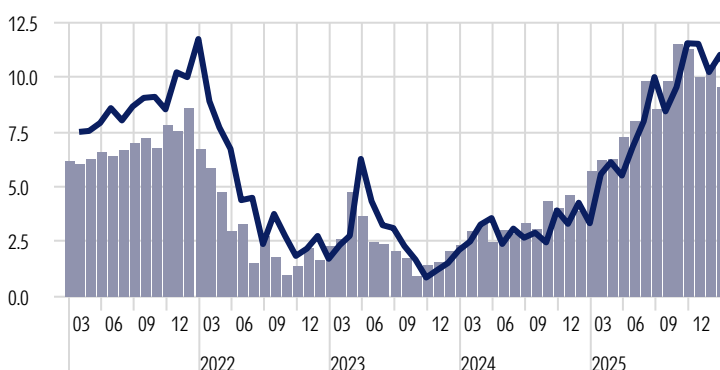
Indice de référence
Benchmark - Moderate Balanced

Rendement-risque sur 3 ans



■ Tempo Accès Modéré Équilibré ■ Benchmark - Moderate Balanced

Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 252,175	\$ 254,165	Canada	85.9%	97.7%
Multiples de valorisat			États-Unis	9.1%	1.3%
Cours/Valeur comptabl	3.9	3.7	Qualité de crédit		
Cours/Flux monétaire	15.6	16.8	AAA	36.6%	42.3%
Cours/Bénéfice	25.0	24.7	AA	23.9%	32.0%
Cours/Ventes	3.0	2.9	A	17.1%	14.2%
Ratios financiers			BBB	17.5%	11.1%
Marge nette	21.3%	21.5%	BB	2.1%	0.0%
RDA	12.1%	14.1%	B	0.8%	0.0%
RCP	26.7%	29.8%	En dessous de B	0.5%	0.0%
ROIC	20.9%	25.0%	Non noté	1.6%	0.4%

Rendement et risque sur 3 ans

	Portfeuille	Benchmark
Écart-type	6.0%	5.1%
Écart-type perte	2.9%	2.7%
Ratio de Sharpe	0.43	0.44
Ratio de Sortino	0.68	0.67
Meilleur mois	5.4%	4.6%
Pire mois	-2.9%	-2.6%
Perte max.	-3.8%	-2.9%

Rendement et risque sur 5 ans

	Portfeuille	Benchmark
Écart-type	7.5%	6.3%
Écart-type perte	4.6%	3.8%
Ratio de Sharpe	0.09	0.10
Ratio de Sortino	0.12	0.14
Meilleur mois	5.4%	4.6%
Pire mois	-4.8%	-3.8%
Perte max.	-14.8%	-12.3%

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	31.9%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.71%
TD indiciel américain F	17.6%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.81%
BMO act can sélection F	11.4%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.22%
Franklin Bissett d'oblig de sociétés F	9.9%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.23%
Lysander-Canso trrs crt trm et tx var F	9.8%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.02%
NCM Port de croissance et de revenu F	7.8%	Faible à Moyen	Canada - Actions mondiales équilibrées	0.85%	1.80%	7.71%
NCM international de base F	7.6%	Moyen	Canada - International Equity	0.85%	1.70%	0.00%
TD indiciel Nasdaq® - F	2.6%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.41%

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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	5.0%	-3.10	1.08	89.46	-1.45	1.67	8	4
3 ans	6.0%	0.02	1.05	97.35	0.11	1.56	24	12
5 ans	7.5%	-0.17	1.08	97.45	-0.09	1.93	37	23
10 ans	7.2%	0.41	1.14	97.47	0.39	2.30	79	41

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Modéré Équilibré		0.6	6.0	9.7	5.6	6.8	7.0	2/20/2012
BMO act can sélection F	11.4%	-0.2%	15.1%	13.7%	12.0%	11.5%	9.9%	12/23/2013
Franklin Bissett d'oblig de sociétés F	9.9%	0.7%	4.5%	6.1%	2.3%	3.9%	3.9%	12/18/2006
Lysander-Canso trrs crt trm et tx var F	9.8%	0.4%	3.3%	5.3%	3.0%	3.2%	2.9%	9/18/2013
NCM international de base F	7.6%	1.5%	0.5%	7.0%	5.5%	7.1%	6.9%	12/30/2005
NCM Port de croissance et de revenu F	7.8%	2.2%	14.1%	12.2%	8.4%	—	7.7%	9/28/2018
TD indiciel américain F	17.6%	0.6%	8.9%	22.2%	15.6%	14.9%	7.3%	11/1/2000
TD indiciel Nasdaq® - F	2.6%	1.0%	16.5%	26.6%	13.3%	18.6%	7.8%	11/1/2000
TD indiciel obligations can F	31.9%	0.5%	1.6%	3.4%	-0.1%	1.5%	3.8%	11/1/2000

Composition de l'indice de référence

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Benchmark - Moderate Balanced		1.1	8.4	9.6	5.8	5.9	6.5	12/31/2011
FTSE Canada d'obligations crt terme	25.0%	0.4%	3.4%	4.5%	1.9%	2.1%	6.6%	12/31/1979
FTSE Canada obligataire universel	37.5%	0.6%	2.0%	3.7%	0.0%	1.9%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	15.0%	4.2%	23.8%	16.7%	11.1%	9.5%	5.7%	5/1/2015
S&P 500 RT CAD	15.0%	0.2%	8.8%	21.7%	16.3%	15.6%	9.2%	1/31/2002
S&P/TSX composé RT CAD	7.5%	0.8%	28.3%	18.9%	16.4%	13.0%	9.4%	1/3/1977

Divulgarion 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 : 1/31/2026 10 premiers avoirs : 10.54% Autre : 89.46%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	1.68%	NVDA	USA	Technologie	—	5.47%
TD indiciel américain F	0.73%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.53%	TPU	CAN	—	1/31/2026	—
TD indiciel Nasdaq® - F	0.24%	—	—	—	6/30/2025	—
Mackenzie US Large Cap Equity ETF	0.06%	QUU	CAN	—	1/30/2026	—
Mackenzie US Large Cap Equity ETF CAD H	0.06%	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	0.01%	ZDJ	CAN	—	1/7/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
Microsoft Corp	1.46%	MSFT	USA	Technologie	—	3.58%
TD indiciel américain F	0.72%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.37%	TPU	CAN	—	1/31/2026	—
TD indiciel Nasdaq® - F	0.23%	—	—	—	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	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.02%	ZDJ	CAN	—	1/7/2026	—
Apple Inc	1.38%	AAPL	USA	Technologie	—	4.53%
TD indiciel américain F	0.59%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.44%	TPU	CAN	—	1/31/2026	—
TD indiciel Nasdaq® - F	0.19%	—	—	—	6/30/2025	—
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	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.05%	XQQ	CAN	—	1/31/2026	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	1/7/2026	—
Canada (Government of) 0.5%	1.28%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.95%	—	—	—	11/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.32%	TDB	CAN	—	1/31/2026	—
Royal Bank of Canada	0.98%	RY	CAN	Services financiers	—	0.28%
BMO act can sélection F	0.88%	—	—	—	12/31/2025	—
NCM Port de croissance et de revenu F	0.07%	—	—	—	12/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	1/31/2026	—
Amazon.com Inc	0.92%	AMZN	USA	Consommation cyclique	—	2.70%
TD indiciel américain F	0.41%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	1/31/2026	—
TD indiciel Nasdaq® - F	0.14%	—	—	—	6/30/2025	—
iShares NASDAQ 100 ETF (CAD-Hedged)	0.03%	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	—
BMO Dow Jones Ind Avg Hdgd to CAD ETF	0.01%	ZDJ	CAN	—	1/7/2026	—
Canada (Government of) 3.25%	0.78%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.77%	TDB	CAN	—	1/31/2026	—
Lysander-Canso Corporate Value Bond F	0.01%	—	CAN	—	11/30/2025	—

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NHA Mortgage Backed Securities 3.29%	0.70%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.70%	—	—	—	11/30/2025	—
The Toronto-Dominion Bank	0.69%	TD	CAN	Services financiers	—	0.19%
BMO act can sélection F	0.67%	—	—	—	12/31/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	XIC	CAN	—	1/31/2026	—
Vanguard Global Momentum Factor ETF CAD	0.00%	VMO	CAN	—	12/31/2025	—
Shopify Inc Registered Shs -A- Subord Vtg	0.67%	SHOP	CAN	Technologie	—	0.19%
BMO act can sélection F	0.62%	—	—	—	12/31/2025	—
TD indiciel Nasdaq® - F	0.02%	—	—	—	6/30/2025	—
iShares Core S&P/TSX Capped Compost ETF	0.02%	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	—