



Tempo Accès Modéré Équilibré

Aperçu du portefeuille

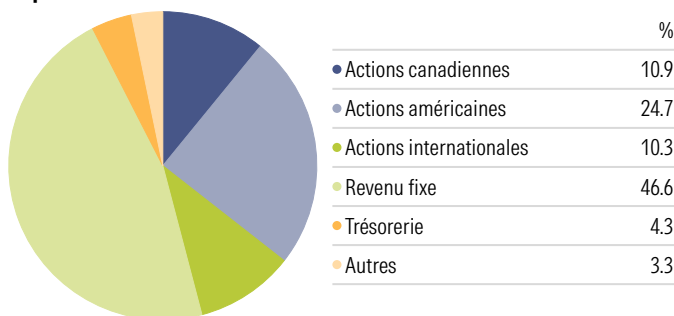
Frais de gestion moyen
0.56%

Rendement du portefeuille
2.99%

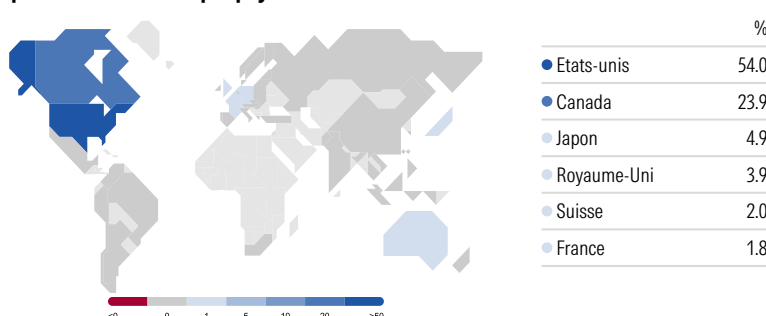
Date de création
2/20/2012

Indice de référence
Benchmark - Moderate Balanced

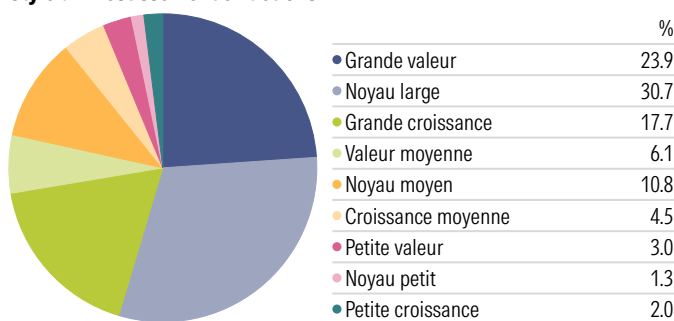
Répartition de l'actif



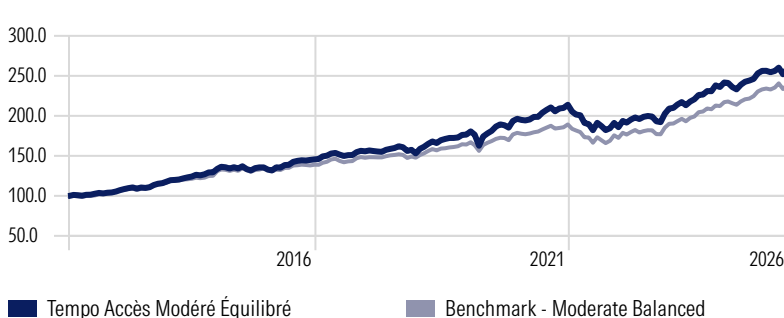
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Géographique des actions

Rendements annualisés

Rendements par année civile

Sectorielle des actions		Géographique des actions		Rendements annualisés			Rendements par année civile		
Cyclique	32.3%	Amériques	77.8%	Portefeuille	Benchmark	Cumul annuel	Portefeuille	Benchmark	
Matériaux de base	4.5%	Canada	23.9%	1 Mois	2.7%	2.3%	2025	7.8%	9.7%
Consommation cyclique	8.1%	Etats-unis	54.0%	3 Mois	1.1%	1.4%	2024	12.9%	11.6%
Services financiers	18.0%	Grande Europe	15.0%	6 Mois	1.0%	2.4%	2023	12.5%	10.2%
Immobilier	1.7%	Danemark	0.8%	1 an	11.0%	11.6%	2022	-13.0%	-8.9%
Sensible	49.8%	France	1.8%	3 ans	9.3%	9.4%	2021	8.9%	5.9%
Services de communication	8.2%	Allemagne	1.8%	5 ans	5.4%	5.9%	2020	11.1%	8.9%
Énergie	7.7%	Pays-Bas	1.4%	10 ans	6.7%	6.1%	2019	15.3%	11.1%
Valeurs industrielles	13.2%	Suisse	2.0%	Depuis la création	6.9%	6.4%	2018	-1.7%	0.1%
Technologie	20.7%	Royaume-Uni	3.9%				2017	6.9%	6.2%
Défensif	17.9%	Grande Asie	7.1%						
Consommation défensive	7.2%	Australie	1.2%						
Soins de la santé	8.2%	Japon	4.9%						
Services publics	2.5%	Région Emergente	0.4%						

Répartition du revenu fixe

Statistiques sur le revenu fixe

Statistiques de risque et rendement du portefeuille

Répartition du revenu fixe		Statistiques sur le revenu fixe		Statistiques de risque et rendement du portefeuille				
Actif	%	Métrique	Valeur	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.	
Gouvernement	40.4%	Durée effective moyenne	—	1 an	5.7%	99.0%	110.6%	-3.1%
Municipalités	0.0%	Échéance effective moyenne	—	3 ans	6.4%	106.5%	121.7%	-3.8%
Entreprises	54.3%	Coupon moyen	4.5%	5 ans	7.7%	109.1%	122.2%	-14.8%
Titres titrisés	0.5%	Qualité du crédit moyenne	AA					
Trésorerie et équivalents	2.0%							

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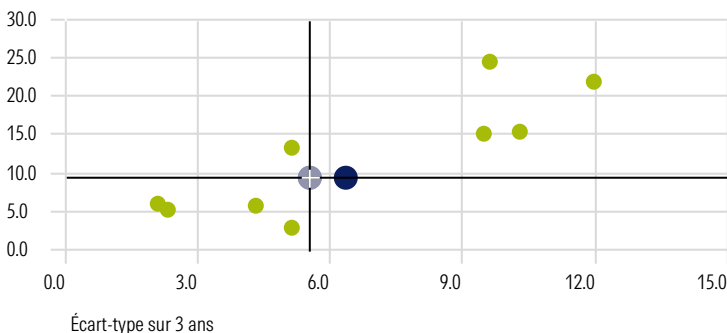
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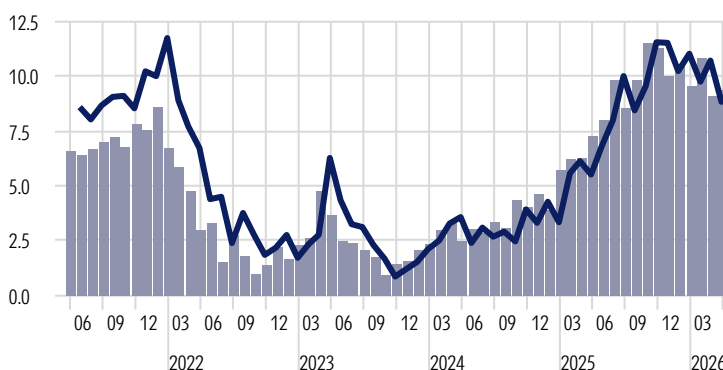
Indice de référence
Benchmark - Moderate Balanced

Rendement-risque sur 3 ans



■ Tempo Accès Modéré Équilibré ■ Benchmark - Moderate Balanced

Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 190,020	\$ 245,214	Canada	79.8%	97.6%
Multiples de valorisat			États-Unis	12.7%	1.4%
Cours/Valeur comptabl	3.4	3.6	Qualité de crédit		
Cours/Flux monétaire	14.0	16.3	AAA	28.1%	44.4%
Cours/Bénéfice	22.3	23.2	AA	18.8%	30.2%
Cours/Ventes	2.5	2.7	A	13.2%	13.9%
Ratios financiers			BBB	20.7%	10.7%
Marge nette	20.5%	22.0%	BB	4.4%	0.0%
RDA	12.0%	14.6%	B	3.6%	0.0%
RCP	27.6%	29.9%	En dessous de B	0.5%	0.0%
ROIC	21.0%	25.0%	Non noté	10.6%	0.8%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	6.4%	5.5%
Écart-type perte	3.6%	3.4%
Ratio de Sharpe	0.41	0.44
Ratio de Sortino	0.63	0.67
Meilleur mois	5.4%	4.6%
Pire mois	-3.1%	-3.0%
Perte max.	-3.8%	-3.0%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	7.7%	6.6%
Écart-type perte	4.6%	3.9%
Ratio de Sharpe	-0.02	0.01
Ratio de Sortino	-0.03	0.01
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	26.5%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.66%
TD indiciel américain F	21.0%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.78%
NCM canadien de base F	11.0%	Moyen	Canada - Actions canadiennes	0.75%	1.53%	1.69%
Franklin Bissett d'oblig de sociétés F	9.8%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.37%
TD indiciel international F	7.9%	Moyen	Canada - International Equity	0.25%	0.28%	2.11%
NCM Cat mondiale de croiss du revenu F	7.6%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.11%
Pender Corporate Bond I	7.4%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.09%
Mackenzie revenu taux variable F	4.9%	Faible à Moyen	Canada - Floating Rate Loans	0.65%	0.88%	8.06%
Fidelity Canadian S/T Cprt Bd ETF F	2.5%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.77%

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Tempo Accès Modéré Équilibré

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	5.7%	-0.78	1.03	97.44	-0.40	1.42	10	2
3 ans	6.4%	-0.23	1.06	97.59	-0.04	1.63	24	12
5 ans	7.7%	-0.34	1.07	97.58	-0.23	1.92	37	23
10 ans	7.3%	0.34	1.13	97.45	0.28	2.26	80	40

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Accès Modéré Équilibré		1.7	11.0	9.3	5.4	6.7	6.9	2/20/2012
TD indiciel obligations can F	26.5%	0.3%	1.3%	2.9%	0.6%	1.4%	3.8%	11/1/2000
TD indiciel américain F	21.0%	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
NCM canadien de base F	11.0%	8.7%	43.5%	24.5%	16.6%	11.9%	12.3%	2/16/2016
Franklin Bissett d'oblig de sociétés F	9.8%	0.6%	4.4%	5.7%	2.6%	3.4%	3.8%	12/18/2006
TD indiciel international F	7.9%	5.5%	23.1%	15.4%	10.7%	9.6%	4.6%	11/1/2000
NCM Cat mondiale de croiss du revenu F	7.6%	6.0%	21.1%	15.2%	10.3%	9.9%	9.8%	5/31/2011
Pender Corporate Bond I	7.4%	3.6%	18.8%	13.3%	7.9%	8.9%	7.2%	6/30/2014
Mackenzie revenu taux variable F	4.9%	1.6%	4.4%	6.1%	3.8%	4.4%	4.1%	5/9/2013
Fidelity Canadian S/T Cprt Bd ETF F	2.5%	0.6%	3.4%	5.3%	2.6%	—	2.8%	9/25/2019

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		2.5	11.6	9.4	5.9	6.1	6.5	12/31/2011
FTSE Canada obligataire universel	37.5%	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	25.0%	0.3%	2.4%	4.2%	2.0%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	15.0%	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
S&P 500 RT CAD	15.0%	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
S&P/TSX composé RT CAD	7.5%	7.9%	40.1%	21.5%	15.5%	12.8%	9.5%	1/3/1977

Divulgateion 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 : 4/30/2026 10 premiers avoirs : 9.42% Autre : 90.58%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	1.56%	NVDA	USA	Technologie	—	5.89%
TD indiciel américain F	0.91%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.65%	TPU	CAN	—	4/30/2026	—
Apple Inc	1.36%	AAPL	USA	Technologie	—	4.60%
TD indiciel américain F	0.82%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.54%	TPU	CAN	—	4/30/2026	—
Microsoft Corp	1.29%	MSFT	USA	Technologie	—	3.47%
TD indiciel américain F	0.74%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.42%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.13%	—	—	—	3/31/2026	—
Royal Bank of Canada	1.07%	RY	CAN	Services financiers	—	0.29%
NCM canadien de base F	0.89%	—	—	—	3/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.18%	—	—	—	3/31/2026	—
Alphabet Inc Class A	0.88%	GOOGL	USA	Communication Services	—	2.36%
TD indiciel américain F	0.38%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.19%	—	—	—	3/31/2026	—
Amazon.com Inc	0.81%	AMZN	USA	Consommation cyclique	—	2.93%
TD indiciel américain F	0.46%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.35%	TPU	CAN	—	4/30/2026	—
Broadcom Inc	0.81%	AVGO	USA	Technologie	—	2.11%
TD indiciel américain F	0.33%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.20%	—	—	—	3/31/2026	—
Alphabet Inc Class C	0.60%	GOOG	USA	Communication Services	—	1.96%
TD indiciel américain F	0.33%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	4/30/2026	—
Meta Platforms Inc Class A	0.55%	META	USA	Communication Services	—	1.69%
TD indiciel américain F	0.30%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.19%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.06%	—	—	—	3/31/2026	—
Canadian Imperial Bank of Commerce	0.50%	CM	CAN	Services financiers	—	0.12%
NCM canadien de base F	0.50%	—	—	—	3/31/2026	—