

Tempo Accès Modéré Équilibré

Aperçu du portefeuille

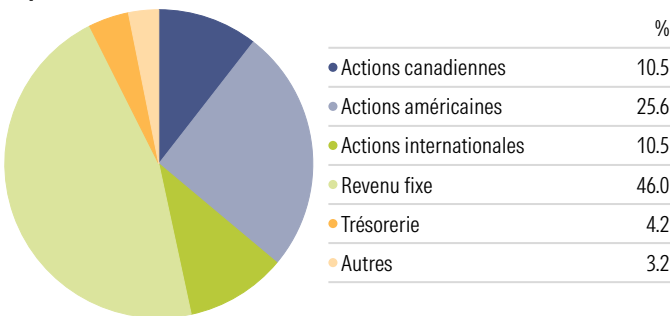
Frais de gestion moyen
0.56%

Rendement du portefeuille
2.86%

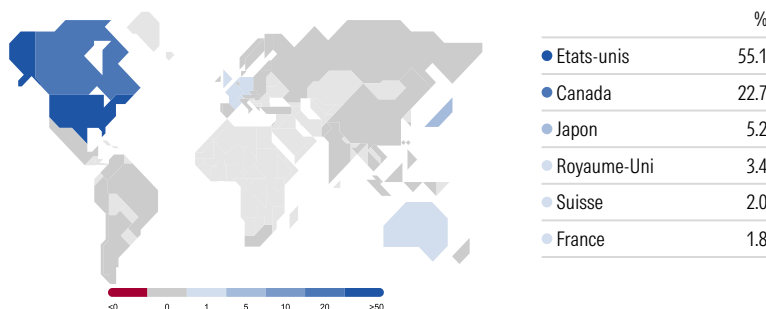
Date de création
2/20/2012

Indice de référence
Benchmark - Moderate Balanced

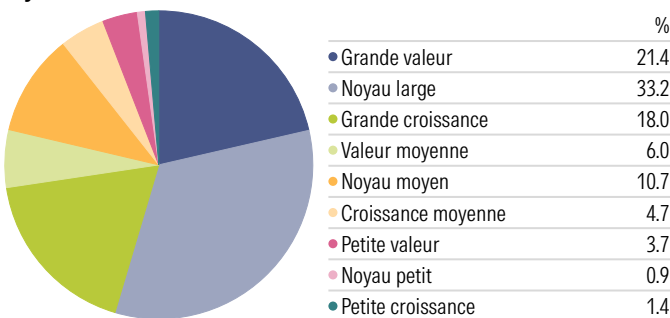
Répartition de l'actif



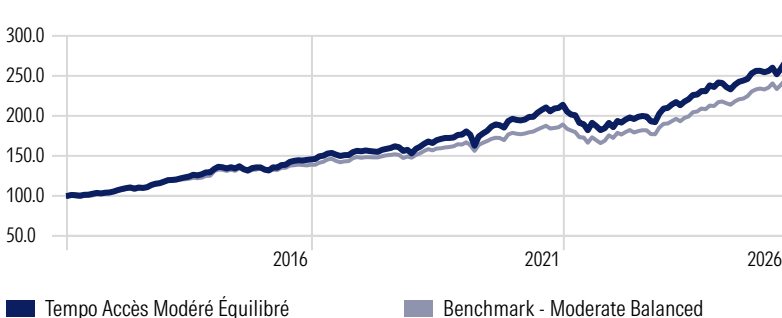
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	32.9%	Géographique des actions	
Matériaux de base	4.4%	Amérique	77.7%
Consommation cyclique	8.1%	Canada	22.7%
Services financiers	18.1%	Etats-unis	55.1%
Immobilier	2.3%	Grande Europe	14.4%
Sensible	50.7%	Danemark	0.8%
Services de communication	8.2%	France	1.8%
Énergie	7.2%	Allemagne	1.8%
Valeurs industrielles	12.7%	Pays-Bas	1.4%
Technologie	22.5%	Suisse	2.0%
Défensif	16.4%	Royaume-Uni	3.4%
Consommation défensive	6.6%	Grande Asie	7.9%
Soins de la santé	7.4%	Australie	1.2%
Services publics	2.4%	Japon	5.2%
		Région Emergente	0.3%

Rendements annualisés

	Portefeuille	Benchmark	Rendements par année civile	Portefeuille	Benchmark
1 Mois	3.2%	2.5%	Cumul annuel	4.9%	5.1%
3 Mois	2.7%	1.7%	2025	7.8%	9.7%
6 Mois	4.2%	4.5%	2024	12.9%	11.6%
1 an	11.8%	12.2%	2023	12.5%	10.2%
3 ans	10.8%	10.9%	2022	-13.0%	-8.9%
5 ans	6.1%	6.3%	2021	8.9%	5.9%
10 ans	6.8%	6.1%	2020	11.1%	8.9%
Depuis la création	7.1%	6.5%	2019	15.3%	11.1%
			2018	-1.7%	0.1%
			2017	6.9%	6.2%

Répartition du revenu fixe

		Statistiques sur le revenu fixe	
Gouvernement	40.3%	Durée effective moyenne	—
Municipalités	0.0%	Échéance effective moyenne	—
Entreprises	54.2%	Coupon moyen	4.4%
Titres titrisés	0.5%	Qualité du crédit moyenne	AA
Trésorerie et équivalents	2.6%		

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	6.0%	99.9%	110.6%	-3.1%
3 ans	6.4%	107.7%	132.5%	-3.8%
5 ans	7.8%	110.5%	122.2%	-14.8%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Tempo Accès Modéré Équilibré

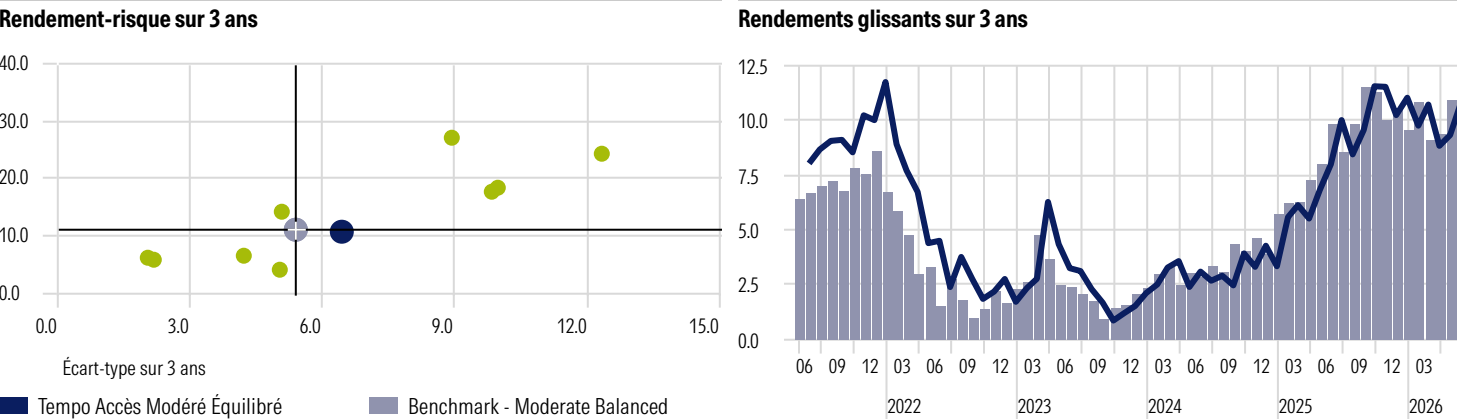
Aperçu du portefeuille

Frais de gestion moyen
0.56%

Rendement du portefeuille
2.86%

Date de création
2/20/2012

Indice de référence
Benchmark - Moderate Balanced



Analyse fondamentale						Rendement et risque sur 3 ans			Rendement et risque sur 5 ans		
Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark		Portfeuille	Benchmark		Portfeuille	Benchmark
Taille			Géographie			Écart-type	6.4%	5.4%	Écart-type	7.8%	6.7%
Cap. bours. moy. (M)	\$ 212,646	\$ 278,985	Canada	79.8%	97.4%	Écart-type perte	3.8%	3.6%	Écart-type perte	4.6%	3.9%
Multiples de valorisati			États-Unis	12.7%	1.7%	Ratio de Sharpe	0.53	0.57	Ratio de Sharpe	-0.02	-0.02
Cours/Valeur comptabl	3.5	3.9	Qualité de crédit			Ratio de Sortino	0.81	0.87	Ratio de Sortino	-0.03	-0.02
Cours/Flux monétaire	12.7	17.3	AAA	28.1%	43.9%	Meilleur mois	5.4%	4.6%	Meilleur mois	5.4%	4.6%
Cours/Bénéfice	22.6	24.4	AA	18.6%	30.9%	Pire mois	-3.1%	-3.0%	Pire mois	-4.8%	-3.8%
Cours/Ventes	2.3	3.0	A	13.1%	13.8%	Perte max.	-3.8%	-3.0%	Perte max.	-14.8%	-12.3%
Ratios financiers			BBB	20.3%	10.6%						
Marge nette	21.3%	22.5%	BB	4.5%	0.0%						
RDA	12.3%	14.8%	B	3.5%	0.0%						
RCP	27.6%	30.6%	En dessous de B	0.7%	0.0%						
ROIC	22.4%	25.4%	Non noté	11.2%	0.8%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel d'obligations canadiennes F	26.0%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.58%
TD indiciel américain F	21.7%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.73%
NCM canadien de base F	10.9%	Moyen	Canada - Actions canadiennes	0.75%	1.53%	1.66%
Franklin Bissett d'oblig de sociétés F	9.6%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.37%
TD indiciel international - F	8.0%	Moyen	Canada - International Equity	0.25%	0.28%	2.03%
NCM Cat mondiale de croiss du revenu F	7.8%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.94%
Pender Corporate Bond I	7.3%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.04%
Mackenzie revenu taux variable F	4.8%	Faible à Moyen	Canada - Floating Rate Loans	0.65%	0.88%	7.37%
Fidelity Canadian S/T Cprt Bd ETF F	2.4%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.73%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



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	6.0%	-0.56	1.03	97.04	-0.30	1.48	10	2
3 ans	6.4%	-0.39	1.07	97.73	-0.06	1.61	25	11
5 ans	7.8%	-0.10	1.08	97.58	-0.10	1.94	37	23
10 ans	7.3%	0.32	1.13	97.45	0.29	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		4.9	11.8	10.8	6.1	6.8	7.1	2/20/2012
TD indiciel obligations can F	26.0%	1.6%	2.7%	4.0%	0.7%	1.4%	3.8%	11/1/2000
TD indiciel américain F	21.7%	11.8%	30.1%	24.4%	16.6%	15.6%	7.6%	11/1/2000
NCM canadien de base F	10.9%	10.9%	36.7%	27.0%	16.0%	11.6%	12.4%	2/16/2016
Franklin Bissett d'oblig de sociétés F	9.6%	1.8%	5.0%	6.6%	2.7%	3.4%	3.9%	12/18/2006
TD indiciel international F	8.0%	10.0%	23.4%	18.5%	11.3%	9.5%	4.7%	11/1/2000
NCM Cat mondiale de croiss du revenu F	7.8%	12.8%	23.2%	17.9%	11.5%	10.1%	10.2%	5/31/2011
Pender Corporate Bond I	7.3%	5.8%	21.8%	14.3%	8.1%	8.7%	7.4%	6/30/2014
Mackenzie revenu taux variable F	4.8%	2.0%	3.3%	6.3%	3.8%	4.3%	4.1%	5/9/2013
Fidelity Canadian S/T Cprt Bd ETF F	2.4%	1.3%	3.4%	5.8%	2.7%	—	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		5.1	12.2	10.9	6.3	6.1	6.6	12/31/2011
FTSE Canada obligataire universel	37.5%	1.7%	3.0%	4.3%	0.9%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	25.0%	1.1%	3.0%	4.8%	2.1%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	15.0%	10.3%	24.1%	18.9%	11.3%	9.7%	5.8%	5/1/2015
S&P 500 RT CAD	15.0%	11.8%	30.0%	24.2%	17.2%	16.2%	9.5%	1/31/2002
S&P/TSX composé RT CAD	7.5%	10.6%	36.1%	24.6%	15.3%	12.5%	9.5%	1/3/1977

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.

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.

Tempo Accès Modéré Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 5/31/2026 10 premiers avoirs : 9.84% Autre : 90.16%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	1.61%	NVDA	USA	Technologie	—	5.42%
TD indiciel américain F	0.94%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.67%	TPU	CAN	—	5/31/2026	—
Apple Inc	1.46%	AAPL	USA	Technologie	—	5.09%
TD indiciel américain F	0.85%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.61%	TPU	CAN	—	5/31/2026	—
Microsoft Corp	1.36%	MSFT	USA	Technologie	—	3.53%
TD indiciel américain F	0.77%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.45%	TPU	CAN	—	5/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.14%	—	—	—	4/30/2026	—
Royal Bank of Canada	1.08%	RY	CAN	Services financiers	—	0.30%
NCM canadien de base F	0.88%	—	—	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.20%	—	—	—	4/30/2026	—
Alphabet Inc Class A	0.94%	GOOGL	USA	Communication Services	—	2.46%
TD indiciel américain F	0.39%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.30%	TPU	CAN	—	5/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.24%	—	—	—	4/30/2026	—
Broadcom Inc	0.89%	AVGO	USA	Technologie	—	2.23%
TD indiciel américain F	0.35%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	5/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.26%	—	—	—	4/30/2026	—
Amazon.com Inc	0.83%	AMZN	USA	Consommation cyclique	—	2.91%
TD indiciel américain F	0.48%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.35%	TPU	CAN	—	5/31/2026	—
Alphabet Inc Class C	0.60%	GOOG	USA	Communication Services	—	1.94%
TD indiciel américain F	0.34%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.26%	TPU	CAN	—	5/31/2026	—
Meta Platforms Inc Class A	0.56%	META	USA	Communication Services	—	1.54%
TD indiciel américain F	0.31%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.19%	TPU	CAN	—	5/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.07%	—	—	—	4/30/2026	—
Canadian Imperial Bank of Commerce	0.51%	CM	CAN	Services financiers	—	0.11%
NCM canadien de base F	0.51%	—	—	—	4/30/2026	—