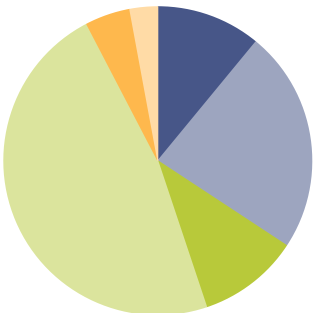
Tempo Accès Modéré Équilibré

Aperçu du portefeuille

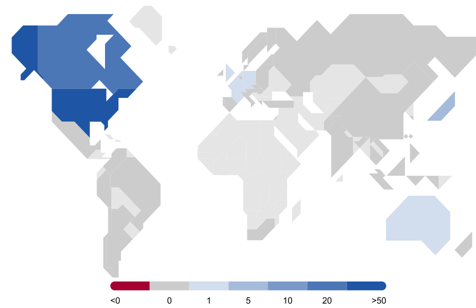
Frais de gestion moyen	Rendement du portefeuille	Date de création	Indice de référence
0.56%	2.93%	2/20/2012	Benchmark - Moderate Balanced

Répartition de l'actif



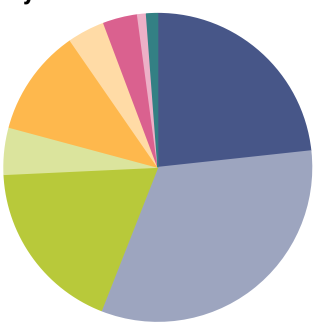
	%
Actions canadiennes	11.0
Actions américaines	23.3
Actions internationales	10.6
Revenu fixe	47.5
Trésorerie	4.7
Autres	2.9

Exposition aux actions par pays



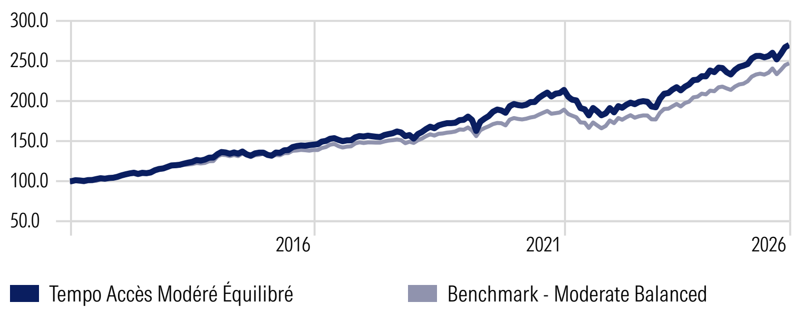
	%
Etats-unis	52.2
Canada	24.6
Japon	5.5
Royaume-Uni	3.3
Suisse	2.0
Pays-Bas	1.9

Style d'investissement en actions



	%
Grande valeur	23.3
Noyau large	32.7
Grande croissance	18.3
Valeur moyenne	4.9
Noyau moyen	11.2
Croissance moyenne	3.9
Petite valeur	3.6
Noyau petit	0.9
Petite croissance	1.2

Performance



Sectorielle des actions

Cyclique	**33.7%**
Matériaux de base	4.9%
Consommation cyclique	8.0%
Services financiers	18.7%
Immobilier	2.1%
Sensible	**50.0%**
Services de communication	7.5%
Énergie	6.4%
Valeurs industrielles	13.0%
Technologie	23.0%
Défensif	**16.3%**
Consommation défensive	6.4%
Soins de la santé	7.6%
Services publics	2.3%

Géographique des actions

Amériques	**76.7%**
Canada	24.6%
Etats-unis	52.2%
Grande Europe	**15.0%**
Danemark	0.8%
France	1.8%
Allemagne	1.8%
Pays-Bas	1.9%
Suisse	2.0%
Royaume-Uni	3.3%
Grande Asie	**8.3%**
Australie	1.2%
Japon	5.5%
Région Emergente	**0.3%**

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	1.1%	1.0%
3 Mois	7.1%	5.8%
6 Mois	6.0%	6.1%
1 an	11.3%	11.9%
3 ans	10.7%	10.9%
5 ans	5.8%	6.2%
10 ans	6.9%	6.2%
Depuis la création	7.2%	6.5%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	6.0%	6.1%
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

Gouvernement	39.6%
Municipalités	0.0%
Entreprises	54.4%
Titres titrisés	0.4%
Trésorerie et équivalents	3.0%

Statistiques sur le revenu fixe

Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.5%
Qualité du crédit moyenne	AA

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	6.0%	98.4%	110.6%	-3.1%
3 ans	6.4%	107.0%	132.5%	-3.8%
5 ans	7.7%	109.1%	122.2%	-14.8%

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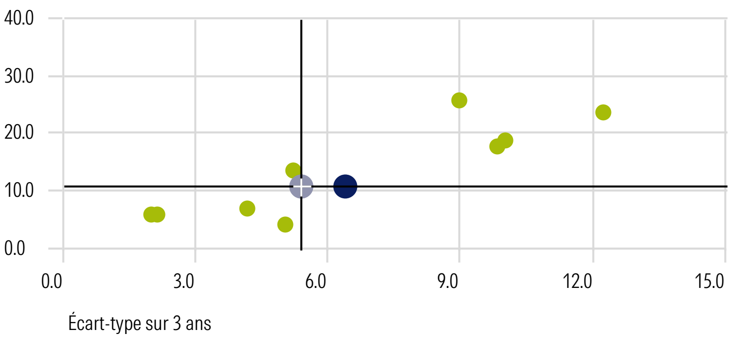
Tempo Accès Modéré Équilibré

Aperçu du portefeuille

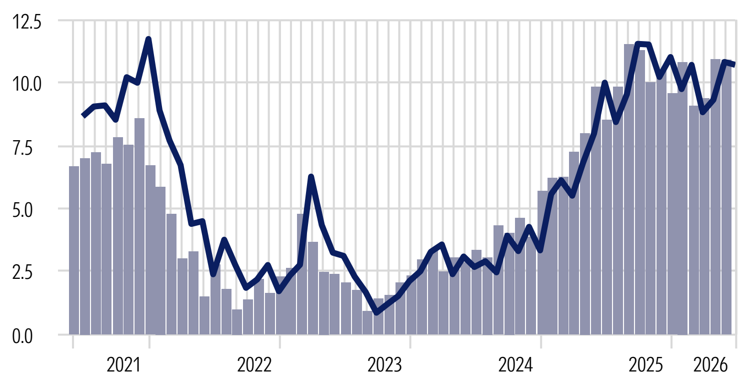
Frais de gestion moyen	Rendement du portefeuille	Date de création	Indice de référence
0.56%	2.93%	2/20/2012	Benchmark - Moderate Balanced

Rendement-risque sur 3 ans



Tempo Accès Modéré Équilibré   Benchmark - Moderate Balanced

Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark
Taille		
Cap. bours. moy. (M)	$ 222,286	—
Multiples de valorisat		
Cours/Valeur comptabl	3.4	—
Cours/Flux monétaire	14.1	—
Cours/Bénéfice	22.5	—
Cours/Ventes	2.6	—
Ratios financiers		
Marge nette	21.2%	—
RDA	12.2%	—
RCP	27.6%	—
ROIC	22.2%	—

Revenu fixe	Portefeuille	Benchmark
Géographie		
Canada	78.9%	—
États-Unis	13.5%	—
Qualité de crédit		
AAA	27.8%	—
AA	18.7%	—
A	12.8%	—
BBB	20.4%	—
BB	4.7%	—
B	3.3%	—
En dessous de B	0.7%	—
Non noté	11.5%	—

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	6.4%	5.4%
Écart-type perte	3.8%	3.6%
Ratio de Sharpe	0.33	0.37
Ratio de Sortino	0.50	0.55
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%	6.7%
Écart-type perte	4.6%	3.9%
Ratio de Sharpe	-0.06	-0.04
Ratio de Sortino	-0.09	-0.05
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	**27.0%**	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.52%
TD indiciel américain F	**20.0%**	Moyen	Canada - Actions américaines	0.15%	0.17%	0.71%
NCM canadien de base F	**11.0%**	Moyen	Canada - Actions canadiennes	0.75%	1.53%	1.65%
Franklin Bissett d'oblig de sociétés F	**10.0%**	Bas	Canada - Revenu fixe de sociétés canadiennes	0.30%	0.46%	4.36%
TD indiciel international F	**8.0%**	Moyen	Canada - International Equity	0.25%	0.28%	1.93%
NCM Cat mondiale de croiss du revenu F	**7.5%**	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.89%
Pender Corporate Bond I	**7.5%**	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.55%
Mackenzie revenu taux variable F	**5.0%**	Faible à Moyen	Canada - Floating Rate Loans	0.65%	0.89%	7.31%
Fidelity Canadian S/T Cprt Bd ETF F	**2.5%**	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.74%

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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	6.0%	-0.62	1.01	97.35	-0.47	1.44	10	2
3 ans	6.4%	-0.34	1.06	97.68	-0.13	1.60	25	11
5 ans	7.7%	-0.28	1.08	97.81	-0.22	1.87	37	23
10 ans	7.3%	0.36	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		**6.0**	**11.3**	**10.7**	**5.8**	**6.9**	**7.2**	**2/20/2012**
TD indiciel obligations can F	**27.0%**	2.1%	3.1%	4.1%	0.6%	1.2%	3.8%	11/1/2000
TD indiciel américain F	**20.0%**	14.0%	27.2%	23.6%	15.8%	16.0%	7.7%	11/1/2000
NCM canadien de base F	**11.0%**	11.2%	29.6%	25.9%	15.9%	11.9%	12.3%	2/16/2016
Franklin Bissett d'oblig de sociétés F	**10.0%**	2.3%	5.0%	6.8%	2.6%	3.3%	3.9%	12/18/2006
TD indiciel international F	**8.0%**	13.1%	25.1%	18.9%	11.7%	10.5%	4.8%	11/1/2000
NCM Cat mondiale de croiss du revenu F	**7.5%**	15.3%	22.9%	17.7%	11.4%	10.8%	10.3%	5/31/2011
Pender Corporate Bond I	**7.5%**	5.0%	18.8%	13.6%	7.9%	8.6%	7.3%	6/30/2014
Mackenzie revenu taux variable F	**5.0%**	2.4%	3.0%	6.0%	3.8%	4.3%	4.1%	5/9/2013
Fidelity Canadian S/T Cprt Bd ETF F	**2.5%**	1.7%	3.8%	6.0%	2.9%	—	2.9%	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		**6.1**	**11.9**	**10.9**	**6.2**	**6.2**	**6.6**	**12/31/2011**
FTSE Canada obligataire universel	**37.5%**	2.2%	3.5%	4.4%	0.8%	1.7%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	**25.0%**	1.4%	3.1%	5.0%	2.3%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	**15.0%**	12.7%	24.8%	19.1%	11.5%	10.8%	5.9%	5/1/2015
S&P 500 RT CAD	**15.0%**	14.1%	27.2%	23.4%	16.5%	16.6%	9.6%	1/31/2002
S&P/TSX composé RT CAD	**7.5%**	11.2%	32.9%	23.5%	14.9%	12.9%	9.5%	1/3/1977

Divulgation 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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Tempo Accès Modéré Équilibré

Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF   Avoirs en portefeuille au : 7/1/2026   10 premiers avoirs : 8.99%   Autre : 91.01%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	**1.46%**	**NVDA**	**USA**	**Technologie**	**—**	**5.13%**
TD US Index F	0.87%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.59%	TPU	CAN	—	6/30/2026	—
Apple Inc	**1.31%**	**AAPL**	**USA**	**Technologie**	**—**	**4.86%**
TD US Index F	0.78%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.53%	TPU	CAN	—	6/30/2026	—
Microsoft Corp	**1.19%**	**MSFT**	**USA**	**Technologie**	**—**	**3.05%**
TD US Index F	0.71%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.35%	TPU	CAN	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.14%	—	—	—	5/31/2026	—
Royal Bank of Canada	**1.09%**	**RY**	**CAN**	**Services financiers**	**—**	**0.32%**
NCM Core Canadian Series F	0.89%	—	—	—	5/31/2026	—
NCM Global Income Growth Class Series F	0.19%	—	—	—	5/31/2026	—
Alphabet Inc Class A	**0.84%**	**GOOGL**	**USA**	**Communication Services**	**—**	**2.36%**
TD US Index F	0.36%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.26%	TPU	CAN	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.22%	—	—	—	5/31/2026	—
Broadcom Inc	**0.80%**	**AVGO**	**USA**	**Technologie**	**—**	**1.87%**
TD US Index F	0.32%	—	—	—	12/31/2025	—
NCM Global Income Growth Class Series F	0.26%	—	—	—	5/31/2026	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	6/30/2026	—
Amazon.com Inc	**0.73%**	**AMZN**	**USA**	**Consommation cyclique**	**—**	**2.63%**
TD US Index F	0.44%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.29%	TPU	CAN	—	6/30/2026	—
Alphabet Inc Class C	**0.54%**	**GOOG**	**USA**	**Communication Services**	**—**	**1.86%**
TD US Index F	0.32%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	6/30/2026	—
ASML Holding NV	**0.51%**	**ASML**	**NLD**	**Technologie**	**—**	**0.82%**
TD International Equity Index ETF	0.27%	TPE	CAN	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.24%	—	—	—	5/31/2026	—
Canadian Imperial Bank of Commerce	**0.51%**	**CM**	**CAN**	**Services financiers**	**—**	**0.12%**
NCM Core Canadian Series F	0.51%	—	—	—	5/31/2026	—