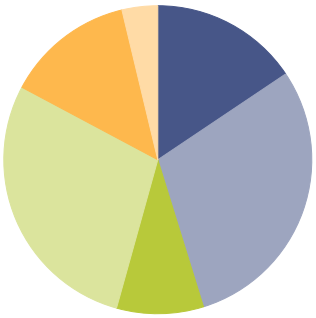
Tempo Axée sur la gestion actif Équilibré

Aperçu du portefeuille

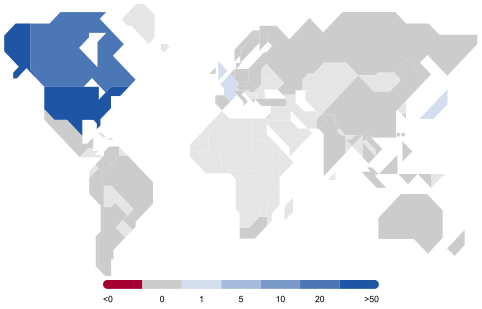
Frais de gestion moyen	Rendement du portefeuille	Date de création	Indice de référence
0.96%	2.36%	2/20/2012	Benchmark - Balanced

Répartition de l'actif



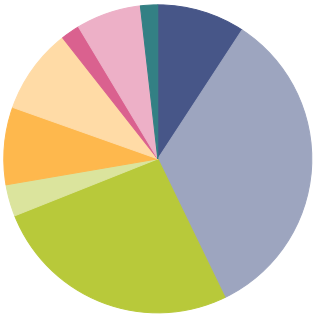
	%
Actions canadiennes	15.6
Actions américaines	29.6
Actions internationales	9.1
Revenu fixe	28.5
Trésorerie	13.5
Autres	3.7

Exposition aux actions par pays



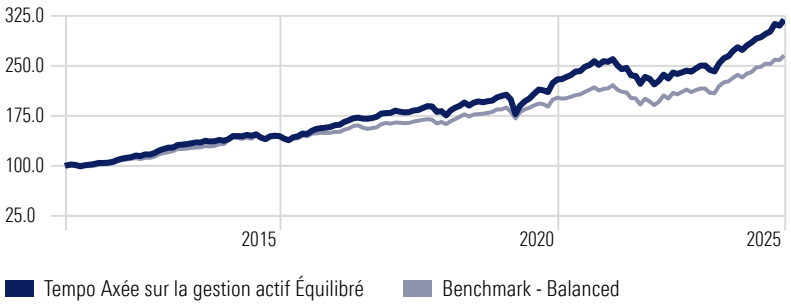
	%
Etats-unis	54.5
Canada	28.7
Royaume-Uni	4.3
France	2.2
Japon	2.2
Suisse	2.2

Style d'investissement en actions



	%
Grande valeur	9.2
Noyau large	33.6
Grande croissance	26.2
Valeur moyenne	3.3
Noyau moyen	8.1
Croissance moyenne	9.0
Petite valeur	2.0
Noyau petit	6.8
Petite croissance	1.8

Performance



Sectorielle des actions

Cyclique	**36.5%**
Matériaux de base	3.7%
Consommation cyclique	10.9%
Services financiers	19.3%
Immobilier	2.6%
Sensible	**48.6%**
Services de communication	6.9%
Énergie	6.7%
Valeurs industrielles	13.6%
Technologie	21.3%
Défensif	**14.9%**
Consommation défensive	5.1%
Soins de la santé	8.2%
Services publics	1.6%

Géographique des actions

Amériques	**83.7%**
Canada	28.7%
Etats-unis	54.5%
Grande Europe	**11.7%**
Danemark	0.9%
France	2.2%
Allemagne	0.8%
Pays-Bas	0.6%
Suisse	2.2%
Royaume-Uni	4.3%
Grande Asie	**4.6%**
Australie	0.4%
Japon	2.2%
Région Emergente	**1.5%**

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	2.9%	2.8%
3 Mois	5.9%	5.2%
6 Mois	9.7%	7.3%
1 an	20.6%	17.2%
3 ans	8.4%	7.4%
5 ans	9.0%	7.2%
10 ans	8.6%	6.6%
Depuis la création	9.3%	7.9%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	2.9%	2.8%
2024	18.6%	14.7%
2023	13.2%	12.0%
2022	-11.2%	-9.0%
2021	13.2%	9.3%
2020	12.1%	9.5%
2019	16.5%	13.5%
2018	-2.1%	-0.4%
2017	11.4%	8.1%
2016	11.2%	4.1%

Répartition du revenu fixe

Gouvernement	14.1%
Municipalités	0.0%
Entreprises	48.8%
Titres titrisés	10.1%
Trésorerie et équivalents	27.0%

Statistiques sur le revenu fixe

Durée effective moyenne	3.2
Échéance effective moyenne	4.1
Coupon moyen	4.0%
Qualité du crédit moyenne	BB

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	5.3%	110.7%	53.4%	-1.5%
3 ans	8.7%	103.0%	95.6%	-11.3%
5 ans	10.3%	116.3%	109.3%	-14.6%

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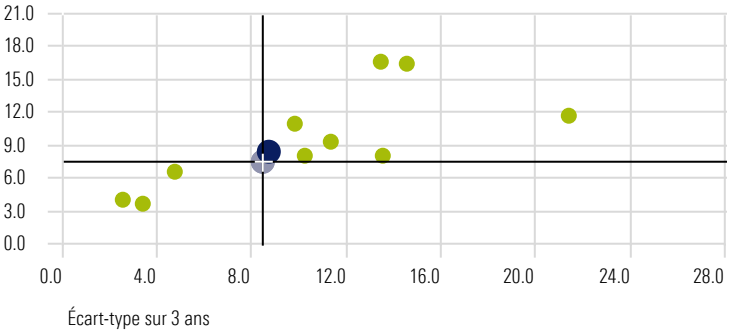
Tempo Axée sur la gestion actif Équilibré

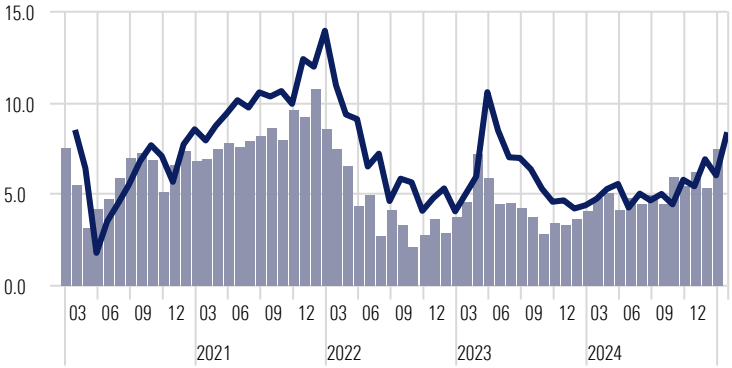
Aperçu du portefeuille

Frais de gestion moyen	Rendement du portefeuille	Date de création	Indice de référence
0.96%	2.36%	2/20/2012	Benchmark - Balanced

Rendement-risque sur 3 ans



Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark
Taille		
Cap. bours. moy. (M)	$ 116,254	$ 202,796
Multiples de valorisati		
Cours/Valeur comptable	3.7	3.5
Cours/Flux monétaire	15.7	16.0
Cours/Bénéfice	26.4	23.6
Cours/Ventes	2.7	2.6
Ratios financiers		
Marge nette	17.9%	18.6%
RDA	10.6%	12.4%
RCP	24.6%	28.0%
ROIC	17.9%	21.9%

Revenu fixe	Portefeuille	Benchmark
Géographie		
Canada	59.2%	97.8%
États-Unis	29.1%	1.0%
Qualité de crédit		
AAA	34.7%	40.7%
AA	12.7%	33.3%
A	14.9%	14.8%
BBB	17.5%	10.9%
BB	6.3%	0.0%
B	4.3%	0.0%
En dessous de B	3.0%	0.0%
Non noté	6.5%	0.2%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	8.7%	8.5%
Écart-type perte	5.2%	4.9%
Ratio de Sharpe	-0.03	-0.10
Ratio de Sortino	-0.04	-0.14
Meilleur mois	5.0%	5.1%
Pire mois	-5.0%	-4.6%
Perte max.	-11.3%	-10.7%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	10.3%	8.5%
Écart-type perte	8.6%	5.3%
Ratio de Sharpe	0.29	0.19
Ratio de Sortino	0.40	0.27
Meilleur mois	7.1%	5.5%
Pire mois	-11.1%	-5.5%
Perte max.	-14.6%	-13.5%

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
NCM Cat mondiale de croiss du revenu F	**15.0%**	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.28%
Lysander-Canso valeur d'oblig de soc F	**12.3%**	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.34%
Lysander-Canso ttrs crt trm et tx var F	**12.2%**	Bas	Canada - Produits de taux Canadiens de CT	0.55%	0.67%	3.20%
TD indiciel américain F	**11.2%**	Moyen	Canada - Actions américaines	0.15%	0.17%	0.68%
Fonds Select mondial AGF F	**10.4%**	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
Pender Corporate Bond F	**10.0%**	Faible à Moyen	Canada - Produits de taux à rendement élevé	0.60%	1.19%	4.67%
NCM Catégorie de croissance du revenu F	**9.6%**	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.66%
BMO act can sélection F	**6.9%**	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.57%
Canoe défensif actions internationales F	**5.8%**	Faible à Moyen	Canada - International Equity	0.75%	1.16%	0.17%
TD Indiciel NASDAQ - F	**5.0%**	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.42%

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Tempo Axée sur la gestion actif Équilibré

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	5.3%	3.11	0.95	92.68	1.52	2.30	10	2
3 ans	8.7%	0.91	1.01	97.02	0.42	2.26	23	13
5 ans	10.3%	1.57	1.13	95.87	0.51	3.62	40	20
10 ans	8.4%	1.41	1.15	95.96	0.60	3.19	82	38

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Tempo Axée sur la gestion actif Équilibré		**2.9**	**20.6**	**8.4**	**9.0**	**8.6**	**9.3**	**2/20/2012**
BMO act can sélection F	**6.9%**	3.5%	22.5%	8.1%	9.5%	8.8%	9.4%	12/23/2013
Canoe défensif actions internationales F	**5.8%**	6.2%	16.8%	9.2%	9.7%	—	11.3%	1/3/2017
Fonds Select mondial AGF F	**10.4%**	8.0%	44.6%	16.3%	18.9%	17.1%	6.9%	4/27/2000
Lysander-Canso ttrs crt trm et tx var F	**12.2%**	0.8%	7.5%	3.9%	3.7%	2.8%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	**12.3%**	0.9%	7.9%	3.6%	8.4%	5.8%	6.7%	12/23/2011
NCM Cat mondiale de croiss du revenu F	**15.0%**	4.0%	21.8%	10.9%	10.4%	8.5%	9.9%	5/31/2011
NCM Catégorie de croissance du revenu F	**9.6%**	-0.2%	16.4%	8.1%	10.9%	7.7%	9.0%	12/30/2005
Pender Corporate Bond F	**10.0%**	1.4%	18.2%	6.6%	7.2%	7.0%	7.0%	6/1/2009
TD indiciel américain F	**11.2%**	4.1%	36.7%	16.5%	16.9%	14.2%	7.2%	11/1/2000
TD Indiciel NASDAQ - F	**5.0%**	2.1%	24.4%	11.6%	17.6%	16.6%	7.4%	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 - Balanced		**2.8**	**17.2**	**7.4**	**7.2**	**6.6**	**8.1**	**12/31/2011**
FTSE Canada d'obligations crt terme	**20.0%**	0.9%	6.8%	2.7%	2.1%	1.8%	6.7%	12/31/1979
FTSE Canada obligataire universel	**27.5%**	1.2%	6.9%	1.0%	0.5%	1.6%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	**20.0%**	5.6%	17.3%	9.0%	7.8%	6.9%	5.1%	5/1/2015
S&P 500 RT CAD	**22.5%**	3.5%	37.0%	16.9%	17.3%	14.8%	9.2%	1/31/2002
S&P/TSX composé RT CAD	**10.0%**	3.5%	25.2%	10.0%	11.5%	8.6%	9.1%	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 Axée sur la gestion actif Équilibré

Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 1/31/2025 10 premiers avoirs : 13.05% Autre : 86.95%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	**1.95%**	**NVDA**	**USA**	**Technologie**	**—**	**4.07%**
Fonds Select mondial AGF F	0.87%	—	—	—	12/31/2024	—
TD indiciel américain F	0.46%	—	—	—	6/30/2024	—
TD Indiciel NASDAQ - F	0.40%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	1/31/2025	—
Canada (Government of) 1.5%	**1.68%**	**—**	**CAN**	**—**	**—**	**—**
Lysander-Canso valeur d'oblig de soc F	1.68%	—	—	—	12/31/2024	—
Microsoft Corp	**1.52%**	**MSFT**	**USA**	**Technologie**	**—**	**4.05%**
TD indiciel américain F	0.50%	—	—	—	6/30/2024	—
TD Indiciel NASDAQ - F	0.43%	—	—	—	6/30/2024	—
NCM Cat mondiale de croiss du revenu F	0.33%	—	—	—	1/31/2025	—
TD U.S. Equity Index ETF	0.25%	TPU	CAN	—	1/31/2025	—
Amazon.com Inc	**1.49%**	**AMZN**	**USA**	**Consommation cyclique**	**—**	**3.10%**
Fonds Select mondial AGF F	0.78%	—	—	—	12/31/2024	—
TD indiciel américain F	0.27%	—	—	—	6/30/2024	—
TD Indiciel NASDAQ - F	0.26%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	1/31/2025	—
Canada (Government of) 0.5%	**1.34%**	**—**	**CAN**	**—**	**—**	**—**
Lysander-Canso valeur d'oblig de soc F	1.34%	—	—	—	12/31/2024	—
Apple Inc	**1.17%**	**AAPL**	**USA**	**Technologie**	**—**	**4.95%**
TD indiciel américain F	0.47%	—	—	—	6/30/2024	—
TD Indiciel NASDAQ - F	0.42%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	1/31/2025	—
Canada (Government of) 2%	**1.05%**	**—**	**CAN**	**—**	**—**	**—**
Lysander-Canso ttrs crt trm et tx var F	1.05%	—	—	—	12/31/2024	—
Royal Bank of Canada	**1.01%**	**RY**	**CAN**	**Services financiers**	**—**	**0.24%**
BMO act can sélection F	0.55%	—	—	—	11/30/2024	—
NCM Cat mondiale de croiss du revenu F	0.46%	—	—	—	1/31/2025	—
Meta Platforms Inc Class A	**0.95%**	**META**	**USA**	**Communication Services**	**—**	**2.08%**
Fonds Select mondial AGF F	0.26%	—	—	—	12/31/2024	—
TD Indiciel NASDAQ - F	0.23%	—	—	—	6/30/2024	—
TD indiciel américain F	0.17%	—	—	—	6/30/2024	—
NCM Cat mondiale de croiss du revenu F	0.17%	—	—	—	1/31/2025	—
TD U.S. Equity Index ETF	0.12%	TPU	CAN	—	1/31/2025	—
Broadcom Inc	**0.89%**	**AVGO**	**USA**	**Technologie**	**—**	**1.36%**
NCM Cat mondiale de croiss du revenu F	0.30%	—	—	—	1/31/2025	—
TD Indiciel NASDAQ - F	0.25%	—	—	—	6/30/2024	—
Fonds Select mondial AGF F	0.14%	—	—	—	12/31/2024	—
TD indiciel américain F	0.11%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.08%	TPU	CAN	—	1/31/2025	—