



# Tempo Axée sur la gestion actif Équilibré

## Aperçu du portefeuille

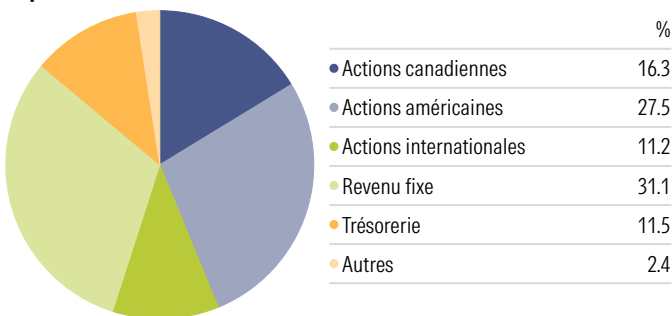
Frais de gestion moyen  
0.93%

Rendement du portefeuille  
2.44%

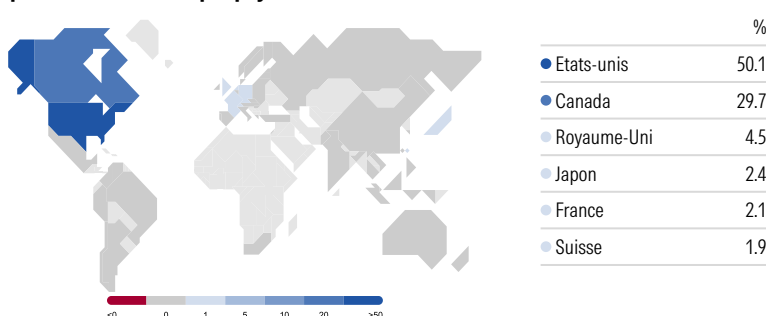
Date de création  
2/20/2012

Indice de référence  
Benchmark - Balanced

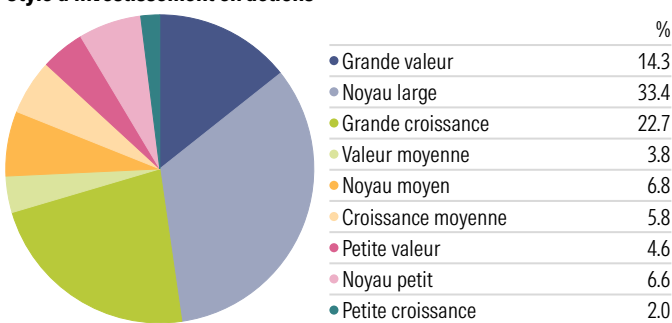
### Répartition de l'actif



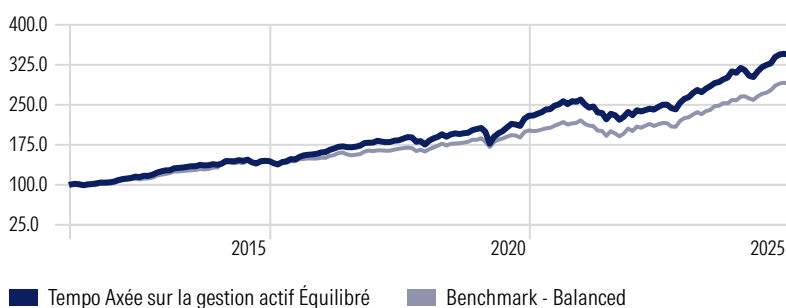
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

Catégorie	Pourcentage
<b>Cyclique</b>	<b>31.6%</b>
Matériaux de base	4.8%
Consommation cyclique	8.1%
Services financiers	16.7%
Immobilier	2.1%
<b>Sensible</b>	<b>52.1%</b>
Services de communication	8.6%
Énergie	6.5%
Valeurs industrielles	14.0%
Technologie	23.0%
<b>Défensif</b>	<b>16.3%</b>
Consommation défensive	6.4%
Soins de la santé	8.3%
Services publics	1.6%

### Géographique des actions

Région	Pourcentage
<b>Amériques</b>	<b>80.2%</b>
Canada	29.7%
Etats-unis	50.1%
<b>Grande Europe</b>	<b>14.0%</b>
Danemark	0.7%
France	2.1%
Allemagne	1.6%
Pays-Bas	1.6%
Suisse	1.9%
<b>Grande Asie</b>	<b>5.8%</b>
Australie	0.1%
Japon	2.4%
<b>Région Emergente</b>	<b>1.6%</b>

### Rendements annualisés

Période	Portefeuille (%)	Benchmark (%)
1 Mois	-0.5%	-0.4%
3 Mois	1.4%	1.5%
6 Mois	7.3%	7.2%
1 an	11.0%	12.3%
3 ans	14.2%	13.0%
5 ans	8.4%	7.5%
10 ans	9.0%	7.2%
Depuis la création	9.3%	8.0%

### Rendements par année civile

Année	Portefeuille (%)	Benchmark (%)
Cumul annuel	11.0%	12.3%
2025	11.0%	12.3%
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%

### Répartition du revenu fixe

Catégorie	Pourcentage
Gouvernement	19.9%
Municipalités	0.0%
Entreprises	48.3%
Titres trisrés	8.7%
Trésorerie et équivalents	23.1%

### Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.4%
Qualité du crédit moyenne	BB

### Statistiques de risque et rendement du portefeuille

Période	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	7.3%	103.5%	155.3%	-5.3%
3 ans	6.7%	105.8%	96.3%	-5.3%
5 ans	7.9%	106.4%	100.7%	-14.6%

©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 Axée sur la gestion actif Équilibré

## Aperçu du portefeuille

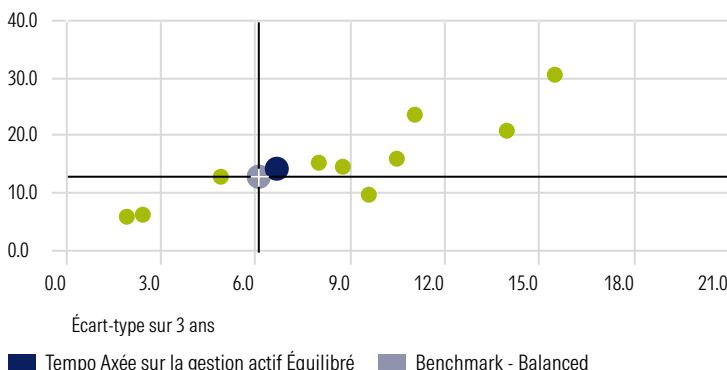
Frais de gestion moyen  
0.93%

Rendement du portefeuille  
2.44%

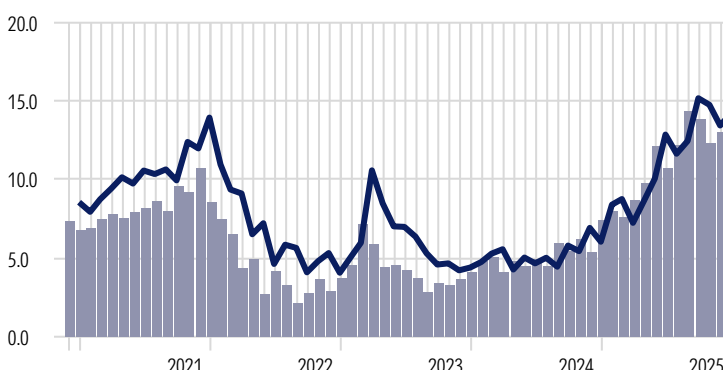
Date de création  
2/20/2012

Indice de référence  
Benchmark - Balanced

### Rendement-risque sur 3 ans



### Rendements glissants sur 3 ans



### Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
<b>Taille</b>			<b>Géographie</b>		
Cap. bours. moy. (M)	\$ 140,541	\$ 255,013	Canada	67.1%	97.7%
<b>Multiples de valorisat</b>			États-Unis		
Cours/Valeur comptabl	3.5	3.7	États-Unis	21.4%	1.3%
Cours/Flux monétaire	15.5	16.7	<b>Qualité de crédit</b>		
Cours/Bénéfice	25.4	24.4	AAA	34.0%	42.7%
Cours/Ventes	2.5	2.8	AA	10.5%	31.3%
<b>Ratios financiers</b>			BBB	16.2%	11.2%
Marge nette	21.1%	21.4%	BB	4.2%	0.0%
RDA	11.5%	14.1%	B	6.6%	0.0%
RCP	25.8%	29.8%	En dessous de B	2.3%	0.0%
ROIC	19.9%	24.9%	Non noté	11.4%	0.4%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	6.7%	6.1%
Écart-type perte	3.2%	3.1%
Ratio de Sharpe	0.84	0.75
Ratio de Sortino	1.43	1.24
Meilleur mois	5.0%	5.1%
Pire mois	-3.3%	-2.9%
Perte max.	-5.3%	-3.3%

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	7.9%	7.3%
Écart-type perte	4.9%	4.5%
Ratio de Sharpe	0.30	0.23
Ratio de Sortino	0.41	0.32
Meilleur mois	5.0%	5.1%
Pire mois	-5.0%	-4.6%
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 crois du revenu F	15.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.24%
Lysander-Canso trrs crt trm et tx var F	12.3%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.03%
Lysander-Canso valeur d'oblig de soc F	12.3%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	4.43%
TD indiciel américain F	11.0%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.81%
NCM Catégorie de croissance du revenu F	10.3%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	3.17%
Pender Corporate Bond I	10.0%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.75%	1.03%	4.56%
Fonds Select mondial AGF F	9.8%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
BMO act can sélection F	7.3%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.22%
Canoe défensif actions internationales F	5.5%	Faible à Moyen	Canada - International Equity	0.75%	1.15%	0.41%
TD indiciel Nasdaq® - F	5.1%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.42%

©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 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	7.3%	-5.48	1.36	87.94	-0.44	2.94	8	4
3 ans	6.7%	1.13	1.00	93.69	0.50	2.44	26	10
5 ans	7.9%	0.83	1.03	95.48	0.37	2.46	40	20
10 ans	8.5%	1.15	1.15	95.57	0.59	3.17	84	36

## Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
<b>Tempo Axée sur la gestion actif Équilibré</b>		<b>11.0</b>	<b>11.0</b>	<b>14.2</b>	<b>8.4</b>	<b>9.0</b>	<b>9.3</b>	<b>2/20/2012</b>
BMO act can sélection F	<b>7.3%</b>	19.4%	19.4%	16.0%	11.8%	11.8%	9.9%	12/23/2013
Canoe défensif actions internationales F	<b>5.5%</b>	1.1%	1.1%	9.6%	5.6%	—	9.5%	1/3/2017
Fonds Select mondial AGF F	<b>9.8%</b>	16.8%	16.8%	21.0%	13.6%	17.4%	7.0%	4/27/2000
Lysander-Canso trrs crt trm et tx var F	<b>12.3%</b>	3.7%	3.7%	5.9%	3.0%	3.1%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	<b>12.3%</b>	3.6%	3.6%	6.3%	4.8%	6.2%	6.4%	12/23/2011
NCM Cat mondiale de croiss du revenu F	<b>15.0%</b>	9.5%	9.5%	14.7%	10.6%	9.5%	9.6%	5/31/2011
NCM Catégorie de croissance du revenu F	<b>10.3%</b>	19.6%	19.6%	15.4%	12.9%	10.2%	9.6%	12/30/2005
Pender Corporate Bond I	<b>10.0%</b>	13.4%	13.4%	12.7%	8.4%	9.3%	7.1%	6/30/2014
TD indiciel américain F	<b>11.0%</b>	12.6%	12.6%	23.7%	15.3%	14.8%	7.3%	11/1/2000
TD indiciel Nasdaq® - F	<b>5.1%</b>	17.8%	17.8%	30.4%	13.1%	18.4%	7.7%	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
<b>Benchmark - Balanced</b>		<b>12.3</b>	<b>12.3</b>	<b>13.0</b>	<b>7.5</b>	<b>7.2</b>	<b>8.2</b>	<b>12/31/2011</b>
FTSE Canada d'obligations crt terme	<b>20.0%</b>	3.9%	3.9%	4.9%	1.9%	2.1%	6.6%	12/31/1979
FTSE Canada obligataire universel	<b>27.5%</b>	2.6%	2.6%	4.5%	-0.4%	1.9%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	<b>20.0%</b>	25.5%	25.5%	17.5%	10.1%	8.7%	5.5%	5/1/2015
S&P 500 RT CAD	<b>22.5%</b>	12.4%	12.4%	23.5%	16.1%	15.4%	9.2%	1/31/2002
S&P/TSX composé RT CAD	<b>10.0%</b>	31.7%	31.7%	21.4%	16.1%	13.4%	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.

©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 Axée sur la gestion actif Équilibré



## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 12/31/2025 10 premiers avoirs : 12.78% Autre : 87.22%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>NVIDIA Corp</b>	<b>1.74%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>5.45%</b>
Fonds Select mondial AGF F	0.49%	—	—	—	11/30/2025	—
TD indiciel Nasdaq® - F	0.47%	—	—	—	6/30/2025	—
TD indiciel américain F	0.46%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.33%	TPU	CAN	—	12/31/2025	—
<b>Apple Inc</b>	<b>1.51%</b>	<b>AAPL</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.85%</b>
Fonds Select mondial AGF F	0.47%	—	—	—	11/30/2025	—
TD indiciel Nasdaq® - F	0.37%	—	—	—	6/30/2025	—
TD indiciel américain F	0.37%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.30%	TPU	CAN	—	12/31/2025	—
<b>Microsoft Corp</b>	<b>1.49%</b>	<b>MSFT</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.11%</b>
TD indiciel Nasdaq® - F	0.45%	—	—	—	6/30/2025	—
TD indiciel américain F	0.45%	—	—	—	6/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.32%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	12/31/2025	—
<b>Broadcom Inc</b>	<b>1.41%</b>	<b>AVGO</b>	<b>USA</b>	<b>Technologie</b>	—	<b>1.87%</b>
Fonds Select mondial AGF F	0.45%	—	—	—	11/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.42%	—	—	—	12/31/2025	—
TD indiciel Nasdaq® - F	0.26%	—	—	—	6/30/2025	—
TD indiciel américain F	0.16%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.12%	TPU	CAN	—	12/31/2025	—
<b>Canada (Government of) 0.5%</b>	<b>1.31%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso trrs crt trm et tx var F	1.31%	—	—	—	10/31/2025	—
<b>Amazon.com Inc</b>	<b>1.13%</b>	<b>AMZN</b>	<b>USA</b>	<b>Consommation cyclique</b>	—	<b>2.67%</b>
Fonds Select mondial AGF F	0.43%	—	—	—	11/30/2025	—
TD indiciel Nasdaq® - F	0.28%	—	—	—	6/30/2025	—
TD indiciel américain F	0.26%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	12/31/2025	—
<b>Alphabet Inc Class A</b>	<b>1.12%</b>	<b>GOOGL</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>2.19%</b>
NCM Cat mondiale de croiss du revenu F	0.38%	—	—	—	12/31/2025	—
Fonds Select mondial AGF F	0.36%	—	—	—	11/30/2025	—
TD U.S. Equity Index ETF	0.14%	TPU	CAN	—	12/31/2025	—
TD indiciel américain F	0.13%	—	—	—	6/30/2025	—
TD indiciel Nasdaq® - F	0.13%	—	—	—	6/30/2025	—
<b>Canada (Government of) 3.25%</b>	<b>1.11%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.11%	—	—	—	10/31/2025	—
<b>Meta Platforms Inc Class A</b>	<b>0.97%</b>	<b>META</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>1.72%</b>
NCM Cat mondiale de croiss du revenu F	0.25%	—	—	—	12/31/2025	—
Fonds Select mondial AGF F	0.22%	—	—	—	11/30/2025	—
TD indiciel américain F	0.20%	—	—	—	6/30/2025	—
TD indiciel Nasdaq® - F	0.20%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.11%	TPU	CAN	—	12/31/2025	—

# Tempo Axée sur la gestion actif Équilibré



## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 12/31/2025 10 premiers avoirs : 12.78% Autre : 87.22%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Royal Bank of Canada</b>	<b>0.97%</b>	<b>RY</b>	<b>CAN</b>	<b>Services financiers</b>	—	<b>0.29%</b>
BMO act can sélection F	0.60%	—	—	—	11/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.36%	—	—	—	12/31/2025	—