



Tempo Axée sur la gestion actif Équilibré

Aperçu du portefeuille

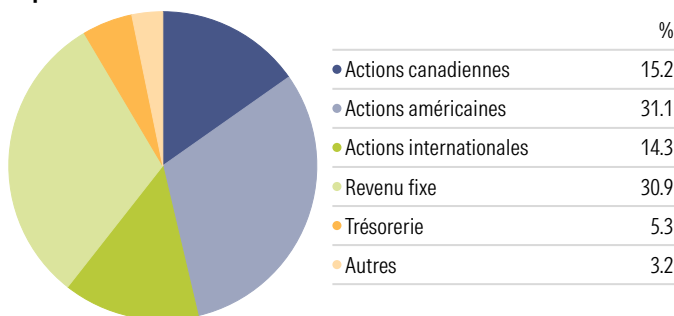
Frais de gestion moyen
0.88%

Rendement du portefeuille
2.45%

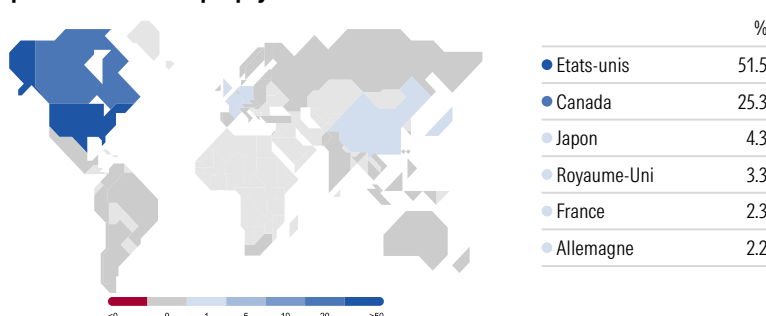
Date de création
2/20/2012

Indice de référence
Benchmark - Balanced

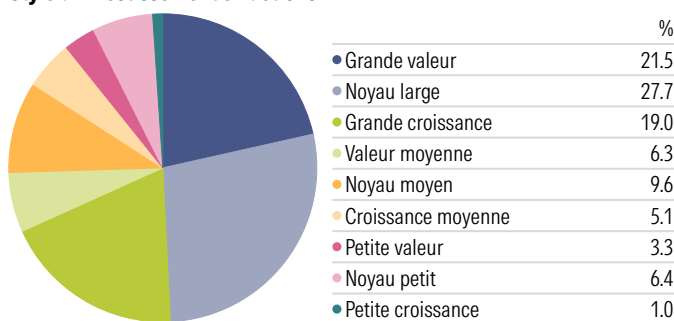
Répartition de l'actif



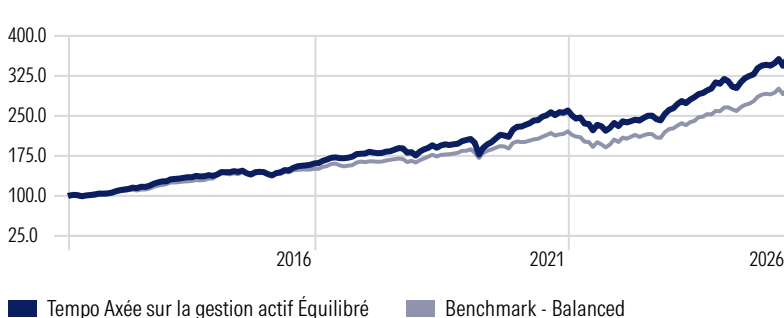
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Géographique des actions

Rendements annualisés

Rendements par année civile

Cyclique		Amériques		Portefeuille	Benchmark	Cumul annuel		Portefeuille	Benchmark
Matériaux de base	6.4%	Canada	25.3%	1 Mois	3.8%	3.2%	2025	3.7%	3.3%
Consommation cyclique	9.1%	Etats-unis	51.5%	3 Mois	2.3%	2.1%	2024	11.0%	12.3%
Services financiers	13.7%	Grande Europe	13.6%	6 Mois	3.7%	3.4%	2023	18.6%	14.7%
Immobilier	2.7%	Danemark	0.7%	1 an	18.2%	15.7%	2022	13.2%	12.0%
Sensible	52.3%	France	2.3%	3 ans	13.7%	11.8%	2021	-11.2%	-9.0%
Services de communication	7.5%	Allemagne	2.2%	5 ans	8.1%	7.8%	2020	13.2%	9.3%
Énergie	10.5%	Pays-Bas	1.0%	10 ans	9.5%	7.8%	2019	12.1%	9.5%
Valeurs industrielles	13.0%	Suisse	1.3%	Depuis la création	9.3%	8.1%	2018	16.5%	13.5%
Technologie	21.3%	Royaume-Uni	3.3%				2017	-2.1%	-0.4%
Défensif	15.8%	Grande Asie	8.3%					11.4%	8.1%
Consommation défensive	6.7%	Australie	0.6%						
Soins de la santé	7.3%	Japon	4.3%						
Services publics	1.8%	Région Emergente	2.6%						

Répartition du revenu fixe

Statistiques sur le revenu fixe

Statistiques de risque et rendement du portefeuille

		Durée effective moyenne	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
Gouvernement	18.1%	—	7.1%	112.7%	104.4%	-3.5%
Municipalités	0.0%	—	7.1%	110.3%	99.1%	-5.3%
Entreprises	66.8%	Coupon moyen	8.3%	103.7%	103.0%	-14.6%
Titres titrisés	6.5%	Qualité du crédit moyenne				
Trésorerie et équivalents	8.4%					

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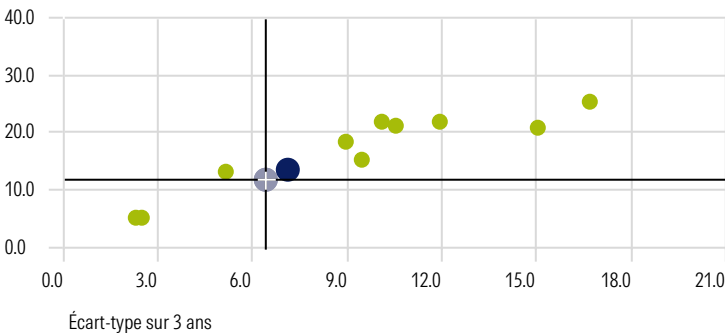
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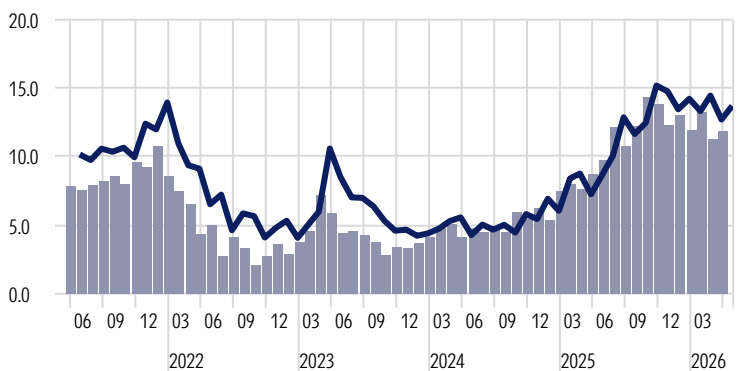
Indice de référence
Benchmark - Balanced

Rendement-risque sur 3 ans



■ Tempo Axée sur la gestion actif Équilibré ■ Benchmark - Balanced

Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 168,773	\$ 245,214	Canada	67.0%	97.6%
Multiples de valorisat			États-Unis	19.1%	1.4%
Cours/Valeur comptabl	3.1	3.6	Qualité de crédit		
Cours/Flux monétaire	13.6	16.3	AAA	21.6%	44.4%
Cours/Bénéfice	23.1	23.2	AA	10.9%	30.2%
Cours/Ventes	2.2	2.7	A	11.8%	13.9%
Ratios financiers			BBB	23.0%	10.7%
Marge nette	20.2%	22.0%	BB	3.9%	0.0%
RDA	12.0%	14.6%	B	6.9%	0.0%
RCP	25.5%	29.9%	En dessous de B	1.0%	0.0%
ROIC	19.3%	25.0%	Non noté	21.0%	0.8%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	7.1%	6.4%
Écart-type perte	3.9%	4.0%
Ratio de Sharpe	0.78	0.64
Ratio de Sortino	1.26	1.00
Meilleur mois	5.0%	5.1%
Pire mois	-3.5%	-3.4%
Perte max.	-5.3%	-3.4%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	8.3%	7.7%
Écart-type perte	5.0%	4.6%
Ratio de Sharpe	0.20	0.17
Ratio de Sortino	0.27	0.24
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
TD indiciel américain F	13.5%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.78%
NCM Cat mondiale de croiss du revenu F	12.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.11%
Fonds Select mondial AGF F	11.8%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
Pender Corporate Bond I	11.8%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.09%
Lysander-Canso valeur d'oblig de soc F	11.7%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.93%
NCM Catégorie de croissance du revenu F	9.8%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.92%
BMO Fonds de croissance et de revenu - F	6.0%	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.50%	0.61%	2.98%
TD indiciel Nasdaq® - F	5.5%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.39%
Fidelity Canadian S/T Cprt Bd ETF F	4.9%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.77%
Brandes actions internationales F	3.4%	Moyen	Canada - International Equity	0.80%	1.16%	1.11%
Fidelity FNB indic Divid intern élevés F	3.4%	Moyen	Canada - International Equity	0.45%	0.74%	3.22%
Mackenzie revenu taux variable F	2.9%	Faible à Moyen	Canada - Floating Rate Loans	0.65%	0.88%	8.06%
TD obligations à court terme F	1.9%	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.54%	3.33%

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Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	7.1%	1.52	1.06	97.19	1.42	1.77	10	2
3 ans	7.1%	1.56	1.02	94.83	0.78	2.38	26	10
5 ans	8.3%	0.32	1.03	96.12	0.15	2.38	39	21
10 ans	8.5%	1.04	1.14	95.57	0.53	3.11	85	35

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		3.7	18.2	13.7	8.1	9.5	9.3	2/20/2012
TD indiciel américain F	13.5%	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
NCM Cat mondiale de croiss du revenu F	12.0%	6.0%	21.1%	15.2%	10.3%	9.9%	9.8%	5/31/2011
Fonds Select mondial AGF F	11.8%	4.0%	26.0%	20.8%	12.9%	18.6%	7.0%	4/27/2000
Pender Corporate Bond I	11.8%	3.6%	18.8%	13.3%	7.9%	8.9%	7.2%	6/30/2014
Lysander-Canso valeur d'oblig de soc F	11.7%	0.4%	3.5%	5.3%	3.6%	6.0%	6.3%	12/23/2011
NCM Catégorie de croissance du revenu F	9.8%	10.2%	35.9%	18.5%	11.9%	10.6%	9.9%	12/30/2005
BMO Fonds de croissance et de revenu - F	6.0%	8.7%	32.4%	21.7%	16.1%	11.8%	11.1%	1/2/2001
TD indiciel Nasdaq® - F	5.5%	7.7%	37.2%	25.5%	13.2%	19.5%	8.0%	11/1/2000
Fidelity Canadian S/T Cprt Bd ETF F	4.9%	0.6%	3.4%	5.3%	2.6%	—	2.8%	9/25/2019
Brandes actions internationales F	3.4%	5.6%	26.8%	21.2%	15.8%	10.8%	6.8%	7/2/2002
Fidelity FNB indic Divid intern élevés F	3.4%	8.2%	29.6%	18.2%	14.1%	—	8.6%	9/18/2018
Mackenzie revenu taux variable F	2.9%	1.6%	4.4%	6.1%	3.8%	4.4%	4.1%	5/9/2013
TD obligations à court terme F	1.9%	0.3%	2.4%	4.0%	1.7%	1.7%	2.6%	11/1/2004

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		3.3	15.7	11.8	7.8	7.8	8.2	12/31/2011
FTSE Canada obligataire universel	27.5%	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
S&P 500 RT CAD	22.5%	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
FTSE Canada d'obligations crt terme	20.0%	0.3%	2.4%	4.2%	2.0%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	20.0%	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
S&P/TSX composé RT CAD	10.0%	7.9%	40.1%	21.5%	15.5%	12.8%	9.5%	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.

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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 : 11.55% Autre : 88.45%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	2.09%	NVDA	USA	Technologie	—	5.89%
Fonds Select mondial AGF F	0.59%	—	—	—	3/31/2026	—
TD indiciel américain F	0.59%	—	—	—	12/31/2025	—
TD indiciel Nasdaq® - F	0.50%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.42%	TPU	CAN	—	4/30/2026	—
Microsoft Corp	1.35%	MSFT	USA	Technologie	—	3.47%
TD indiciel américain F	0.48%	—	—	—	12/31/2025	—
TD indiciel Nasdaq® - F	0.40%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.21%	—	—	—	3/31/2026	—
Alphabet Inc Class A	1.34%	GOOGL	USA	Communication Services	—	2.36%
Fonds Select mondial AGF F	0.40%	—	—	—	3/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.29%	—	—	—	3/31/2026	—
TD indiciel américain F	0.24%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.20%	TPU	CAN	—	4/30/2026	—
TD indiciel Nasdaq® - F	0.20%	—	—	—	12/31/2025	—
Apple Inc	1.32%	AAPL	USA	Technologie	—	4.60%
TD indiciel américain F	0.53%	—	—	—	12/31/2025	—
TD indiciel Nasdaq® - F	0.44%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.35%	TPU	CAN	—	4/30/2026	—
Amazon.com Inc	1.26%	AMZN	USA	Consommation cyclique	—	2.93%
Fonds Select mondial AGF F	0.47%	—	—	—	3/31/2026	—
TD indiciel américain F	0.30%	—	—	—	12/31/2025	—
TD indiciel Nasdaq® - F	0.27%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	4/30/2026	—
Broadcom Inc	1.07%	AVGO	USA	Technologie	—	2.11%
NCM Cat mondiale de croiss du revenu F	0.32%	—	—	—	3/31/2026	—
TD indiciel américain F	0.22%	—	—	—	12/31/2025	—
TD indiciel Nasdaq® - F	0.18%	—	—	—	12/31/2025	—
Fonds Select mondial AGF F	0.18%	—	—	—	3/31/2026	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	4/30/2026	—
Canada (Government of) 3.25%	0.79%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.79%	—	—	—	4/30/2026	—
Meta Platforms Inc Class A	0.79%	META	USA	Communication Services	—	1.69%
TD indiciel Nasdaq® - F	0.21%	—	—	—	12/31/2025	—
TD indiciel américain F	0.19%	—	—	—	12/31/2025	—
Fonds Select mondial AGF F	0.16%	—	—	—	3/31/2026	—
TD U.S. Equity Index ETF	0.12%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.10%	—	—	—	3/31/2026	—
Canada (Government of) 3%	0.78%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.78%	—	—	—	4/30/2026	—

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Walmart Inc	0.77%	WMT	USA	Consommation défensive	—	0.65%
Fonds Select mondial AGF F	0.36%	—	—	—	3/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.29%	—	—	—	3/31/2026	—
TD indiciel américain F	0.07%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.05%	TPU	CAN	—	4/30/2026	—