



Tempo Active Balanced

Portfolio Snapshot

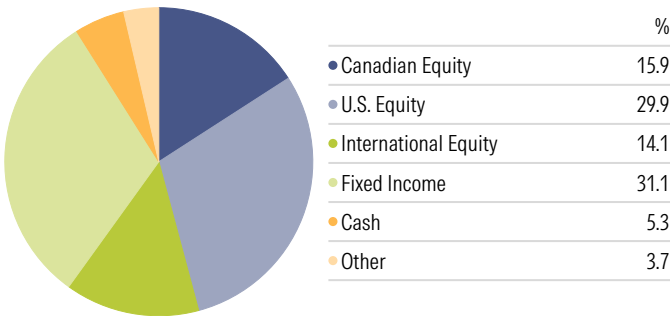
Avg. Fund MER
0.89%

Portfolio Yield
2.53%

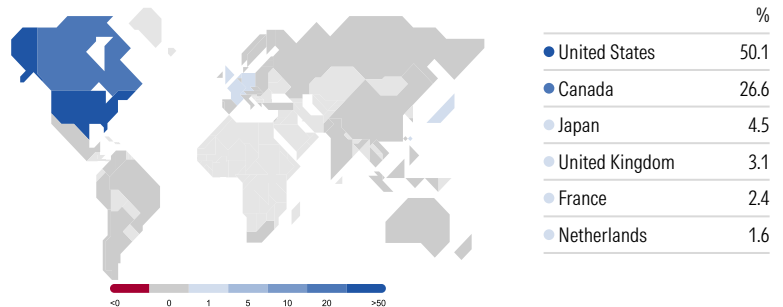
Inception Date
2/20/2012

Benchmark
Benchmark - Balanced

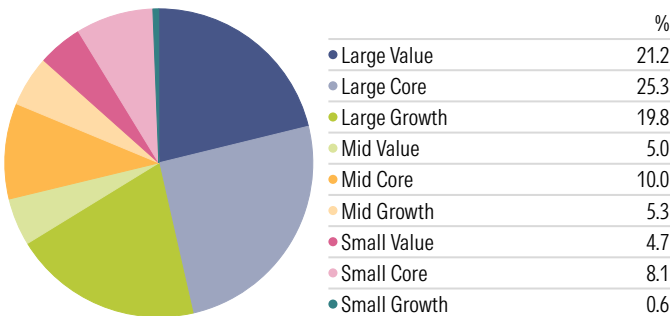
Asset Allocation



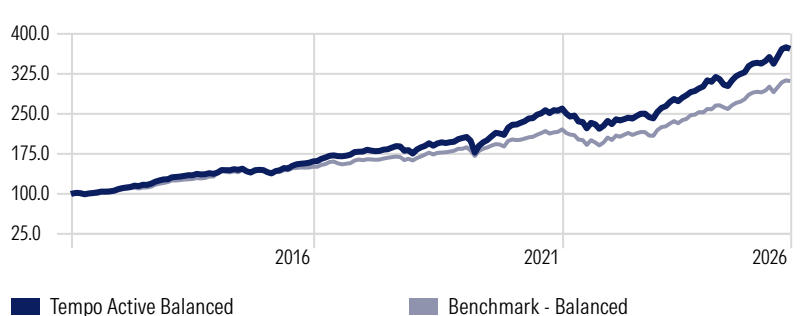
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

Cyclical	31.6%	Americas	77.6%
Basic Materials	4.5%	Canada	26.6%
Consumer Cyclical	9.5%	United States	50.1%
Financial Services	14.4%	Greater Europe	12.8%
Real Estate	3.2%	Denmark	0.7%
Sensitive	51.8%	France	2.4%
Communication Services	6.4%	Germany	1.2%
Energy	9.0%	Netherlands	1.6%
Industrials	13.1%	Switzerland	1.5%
Technology	23.3%	United Kingdom	3.1%
Defensive	16.6%	Greater Asia	9.6%
Consumer Defensive	7.1%	Australia	0.7%
Healthcare	7.6%	Japan	4.5%
Utilities	1.8%	Emerging Markets	1.9%

Equity Geographic Allocation

Trailing Returns

Calendar Year Returns

	Portfolio	Benchmark		Portfolio	Benchmark
1 Month	-0.8%	-0.5%	YTD	8.0%	7.3%
3 Months	4.1%	3.8%	2025	11.0%	12.3%
6 Months	6.5%	6.0%	2024	18.6%	14.7%
1 Year	14.5%	14.1%	2023	13.2%	12.0%
3 Years	14.1%	12.9%	2022	-11.2%	-9.0%
5 Years	8.2%	7.8%	2021	13.2%	9.3%
10 Years	9.3%	7.7%	2020	12.1%	9.5%
Inception	9.5%	8.2%	2019	16.5%	13.5%
			2018	-2.1%	-0.4%
			2017	11.4%	8.1%

Fixed Income Allocation

Fixed Income Statistics

Portfolio Risk & Return Statistics

				Std Dev	Upside Capture	Downside Capture	Max Drawdown
Government	16.5%	Average Eff Duration	—				
Municipal	0.0%	Average Maturity	—				
Corporate	68.7%	Average Coupon	4.7%	1 Year	7.5%	104.9%	-3.5%
Securitized	6.7%	Average Credit Quality	A	3 Years	7.3%	108.9%	-5.3%
Cash & Equivalents	8.1%			5 Years	8.4%	104.4%	-14.6%

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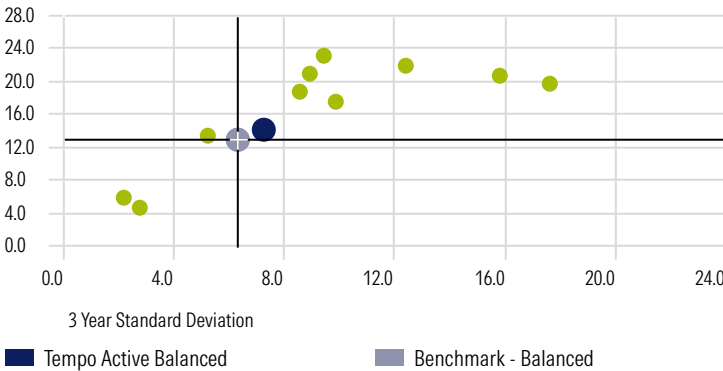
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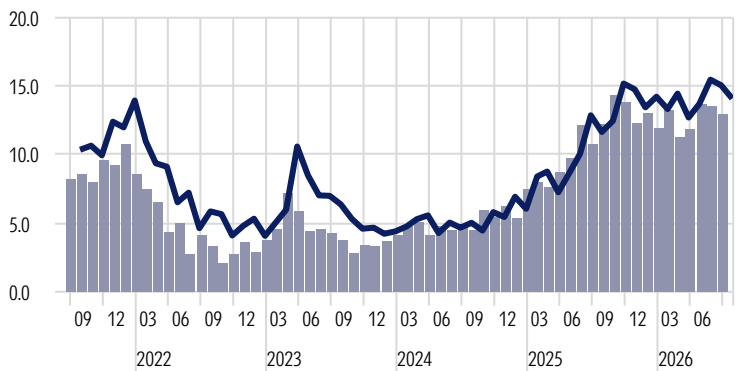
Inception Date
2/20/2012

Benchmark
Benchmark - Balanced

3 Year Risk-Reward



3 Year Rolling Returns



Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
Size			Geography		
Avg. Mkt Cap (mil)	\$ 168,853	\$ 282,257	Canada	66.6%	96.6%
Valuation Multiples			United States	19.9%	2.4%
Price/Book	3.2	3.9	Credit Quality		
Price/Cash Flow	14.0	16.7	AAA	20.3%	44.9%
Price/Earnings	23.1	23.1	AA	11.8%	30.0%
Price/Sales	2.1	3.0	A	11.3%	13.4%
Financial Ratios			BBB	22.8%	10.6%
Net Margin	21.2%	23.9%	BB	4.7%	0.0%
Return on Assets	12.6%	15.4%	B	5.9%	0.0%
Return on Equity	26.8%	31.5%	Below B	1.2%	0.0%
ROIC	21.4%	27.7%	Not Rated	21.9%	1.0%

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	7.3%	6.4%
Loss Std Dev	3.9%	4.0%
Sharpe Ratio	0.64	0.56
Sortino Ratio	1.01	0.87
Best Month	5.0%	5.1%
Worst Month	-3.5%	-3.4%
Max Drawdown	-5.3%	-3.4%

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	8.4%	7.7%
Loss Std Dev	4.9%	4.6%
Sharpe Ratio	0.16	0.13
Sortino Ratio	0.22	0.18
Best Month	5.0%	5.1%
Worst Month	-5.0%	-4.6%
Max Drawdown	-14.6%	-13.5%

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD US Index F	12.9%	Medium	Canada Fund US Equity	0.15%	0.17%	0.72%
Pender Corporate Bond Series F	12.1%	Low to Medium	Canada Fund Multi-Sector Fixed Income	0.60%	1.03%	4.56%
NCM Global Income Growth Class Series F	12.1%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.37%	2.90%
Lysander-Canso Corporate Value Bond F	11.9%	Low	Canada Fund Global Corporate Fixed Income	0.75%	0.90%	3.04%
AGF Global Select Series F	10.7%	Medium	Canada Fund Global Equity	0.80%	1.01%	0.00%
NCM Income Growth Class Series F	10.3%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.43%	2.82%
BMO Growth & Income F	6.2%	Medium	Canada Fund Canadian Dividend & Income Equity	0.50%	0.61%	2.83%
Fidelity Canadian S/T Cprt Bd ETF F	5.0%	Low	Canada Fund Canadian Short Term Fixed Income	0.50%	0.51%	3.80%
TD NASDAQ Index - F	4.7%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.38%
Fidelity International Hi Div Idx ETF F	3.8%	Medium	Canada Fund International Equity	0.45%	0.74%	3.60%
Brandes International Equity F	3.7%	Medium	Canada Fund International Equity	0.80%	1.16%	1.00%
Mackenzie Floating Rate Income F	3.0%	Low to Medium	Canada Fund Floating Rate Loans	0.65%	0.89%	7.19%
TD Short Term Bond - F	2.0%	Low	Canada Fund Canadian Short Term Fixed Income	0.35%	0.54%	3.47%

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Tempo Active Balanced

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	7.5%	-0.08	1.06	97.51	0.22	1.69	9	3
3 Years	7.3%	0.88	1.04	94.93	0.48	2.36	26	10
5 Years	8.4%	0.37	1.03	96.20	0.16	2.38	38	22
10 Years	8.5%	1.02	1.14	95.56	0.52	3.12	85	35

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Active Balanced		8.0%	14.5%	14.1%	8.2%	9.3%	9.5%	2/20/2012
TD US Index F	12.9%	12.3%	20.3%	21.8%	14.8%	15.5%	7.6%	11/1/2000
Pender Corporate Bond Series F	12.1%	5.0%	16.9%	13.3%	7.9%	8.4%	7.2%	6/30/2014
NCM Global Income Growth Class Series F	12.1%	15.0%	20.4%	17.4%	10.7%	10.4%	10.3%	5/31/2011
Lysander-Canso Corporate Value Bond F	11.9%	-0.4%	1.0%	4.6%	2.9%	5.7%	6.1%	12/23/2011
AGF Global Select Series F	10.7%	5.2%	8.0%	20.6%	12.4%	16.8%	7.0%	4/27/2000
NCM Income Growth Class Series F	10.3%	14.9%	30.6%	18.8%	12.2%	10.4%	10.0%	12/30/2005
BMO Growth & Income F	6.2%	15.6%	27.1%	23.1%	16.7%	11.9%	11.3%	1/2/2001
Fidelity Canadian S/T Cprt Bd ETF F	5.0%	1.2%	2.8%	5.8%	2.7%	—	2.8%	9/25/2019
TD NASDAQ Index - F	4.7%	10.6%	19.4%	19.6%	12.0%	18.6%	8.0%	11/1/2000
Fidelity International Hi Div Idx ETF F	3.8%	18.0%	31.9%	21.0%	15.6%	—	9.5%	9/18/2018
Brandes International Equity F	3.7%	16.6%	30.9%	23.7%	17.3%	11.4%	7.2%	7/2/2002
Mackenzie Floating Rate Income F	3.0%	2.9%	2.8%	5.8%	3.9%	4.2%	4.1%	5/9/2013
TD Short Term Bond - F	2.0%	1.1%	2.8%	4.8%	1.8%	1.7%	2.6%	11/1/2004

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Balanced		7.3	14.1	12.9	7.8	7.7	8.4	12/31/2011
FTSE Canada Universe Bond	27.5%	0.7%	2.6%	4.3%	0.3%	1.5%	6.3%	12/31/1985
S&P 500 TR CAD	22.5%	12.7%	21.3%	21.9%	15.5%	16.1%	9.5%	1/31/2002
FTSE Canada ST Bond	20.0%	1.1%	2.8%	4.9%	2.1%	2.0%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	20.0%	13.7%	25.6%	18.3%	11.3%	10.2%	5.9%	5/1/2015
S&P/TSX Composite TR	10.0%	12.5%	32.3%	22.9%	14.9%	12.7%	9.5%	1/3/1977

Benchmark Disclosure

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 Active Balanced



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 7/31/2026 Top 10 holdings: 11.30% Other: 88.70%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	1.91%	NVDA	USA	Technology	—	5.16%
TD US Index F	0.56%	—	—	—	12/31/2025	—
AGF Global Select Series F	0.54%	—	—	—	6/30/2026	—
TD NASDAQ Index - F	0.43%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.39%	TPU	CAN	—	7/31/2026	—
Alphabet Inc Class A	1.30%	GOOGL	USA	Communication Services	—	2.31%
AGF Global Select Series F	0.39%	—	—	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.33%	—	—	—	6/30/2026	—
TD US Index F	0.23%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.17%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	7/31/2026	—
Microsoft Corp	1.26%	MSFT	USA	Technology	—	3.65%
TD US Index F	0.46%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.34%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	7/31/2026	—
NCM Global Income Growth Class Series F	0.19%	—	—	—	6/30/2026	—
Apple Inc	1.25%	AAPL	USA	Technology	—	5.05%
TD US Index F	0.50%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.38%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.36%	TPU	CAN	—	7/31/2026	—
Amazon.com Inc	1.20%	AMZN	USA	Consumer Cyclical	—	2.93%
AGF Global Select Series F	0.47%	—	—	—	6/30/2026	—
TD US Index F	0.28%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.23%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	7/31/2026	—
Eli Lilly and Co	1.04%	LLY	USA	Healthcare	—	1.03%
AGF Global Select Series F	0.50%	—	—	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.34%	—	—	—	6/30/2026	—
TD US Index F	0.12%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.08%	TPU	CAN	—	7/31/2026	—
Broadcom Inc	1.04%	AVGO	USA	Technology	—	1.95%
NCM Global Income Growth Class Series F	0.36%	—	—	—	6/30/2026	—
TD US Index F	0.21%	—	—	—	12/31/2025	—
AGF Global Select Series F	0.17%	—	—	—	6/30/2026	—
TD NASDAQ Index - F	0.15%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.15%	TPU	CAN	—	7/31/2026	—
Canada (Government of) 3.25%	0.80%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.80%	—	—	—	6/30/2026	—
Canada (Government of) 3%	0.78%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.78%	—	—	—	6/30/2026	—
Taiwan Semiconductor Manufacturing Co Ltd ADR	0.72%	TSM	TWN	Technology	—	—
AGF Global Select Series F	0.52%	—	—	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.20%	—	—	—	6/30/2026	—