



Tempo Axée sur la gestion actif Conservateur

Aperçu du portefeuille

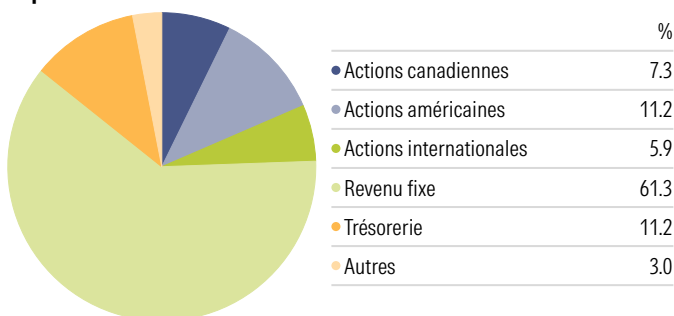
Frais de gestion moyen
0.84%

Rendement du portefeuille
2.83%

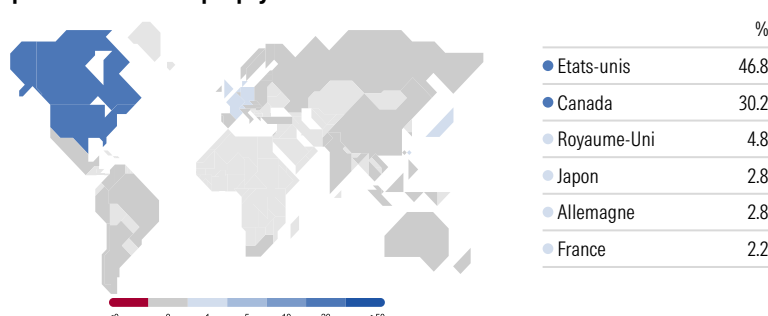
Date de création
2/20/2012

Indice de référence
Benchmark - Conservatrice

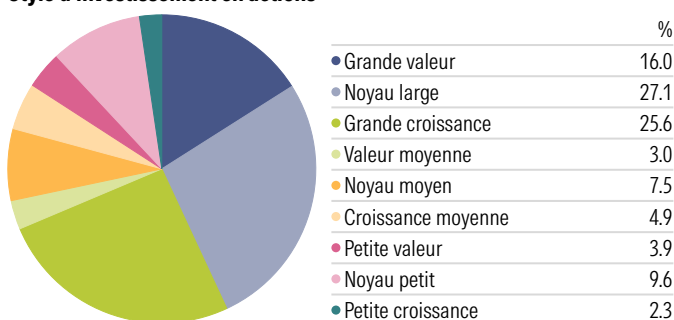
Répartition de l'actif



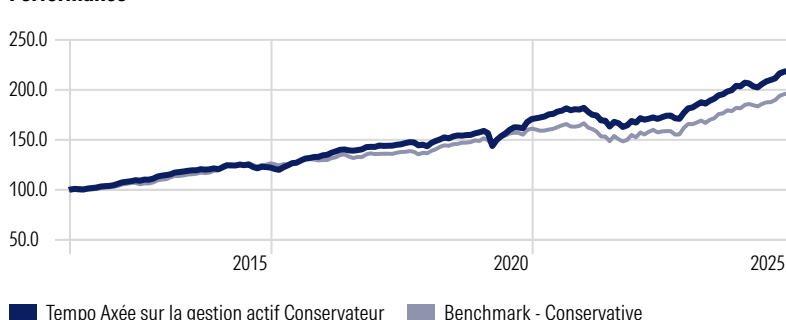
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Secteur	%
Cyclique	31.3%
Matériaux de base	5.0%
Consommation cyclique	7.0%
Services financiers	17.0%
Immobilier	2.3%
Sensible	53.2%
Services de communication	9.3%
Énergie	6.8%
Valeurs industrielles	15.3%
Technologie	21.7%
Défensif	15.6%
Consommation défensive	6.4%
Soins de la santé	7.4%
Services publics	1.7%

Géographique des actions

Région	%
Amériques	77.5%
Canada	30.2%
Etats-unis	46.8%
Grande Europe	15.5%
Danemark	1.1%
France	2.2%
Allemagne	2.8%
Pays-Bas	1.5%
Suisse	1.6%
Royaume-Uni	4.8%
Grande Asie	7.0%
Australie	0.1%
Japon	2.8%
Région Emergente	1.8%

Rendements annualisés

Période	Portefeuille (%)	Benchmark (%)
1 Mois	0.4%	0.4%
3 Mois	3.5%	3.5%
6 Mois	6.4%	5.7%
1 an	7.3%	7.9%
3 ans	9.0%	8.2%
5 ans	5.4%	4.2%
10 ans	5.9%	4.6%
Depuis la création	5.8%	5.0%

Rendements par année civile

Année	Portefeuille (%)	Benchmark (%)
Cumul annuel	7.5%	8.2%
2024	12.1%	9.4%
2023	8.5%	8.7%
2022	-8.1%	-8.4%
2021	6.6%	3.3%
2020	8.4%	8.2%
2019	9.6%	9.0%
2018	0.5%	0.6%
2017	6.2%	4.5%
2016	10.0%	2.7%

Répartition du revenu fixe

Catégorie	%
Gouvernement	16.8%
Municipalités	0.0%
Entreprises	61.4%
Titres titrisés	8.5%
Trésorerie et équivalents	13.3%

Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.0%
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	3.8%	100.6%	141.9%	-2.3%
3 ans	4.2%	94.2%	59.3%	-2.3%
5 ans	4.9%	94.6%	69.6%	-10.5%

©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 Conservateur

Aperçu du portefeuille

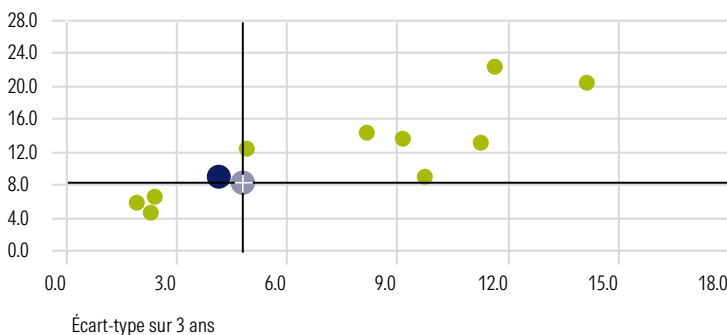
Frais de gestion moyen
0.84%

Rendement du portefeuille
2.83%

Date de création
2/20/2012

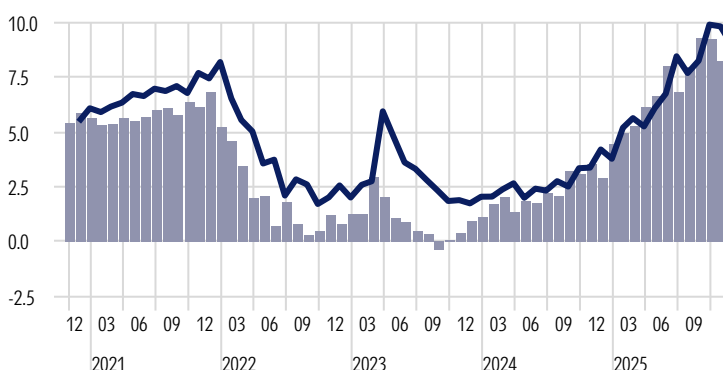
Indice de référence
Benchmark - Conservatoire

Rendement-risque sur 3 ans



■ Tempo Axée sur la gestion actif Conservateur ■ Benchmark - Conservatoire

Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 154,618	\$ 256,214	Canada	75.7%	97.7%
Multiples de valorisat			États-Unis		
Cours/Valeur comptabl	3.9	3.7	16.4%	1.2%	1.2%
Cours/Flux monétaire	15.6	16.8	Qualité de crédit		
Cours/Bénéfice	25.2	24.3	AAA	27.2%	43.1%
Cours/Ventes	2.3	2.8	AA	13.0%	30.9%
Ratios financiers			BBB	22.4%	11.2%
Marge nette	20.2%	21.2%	BB	2.1%	0.0%
RDA	10.5%	13.9%	B	3.7%	0.0%
RCP	25.0%	29.8%	En dessous de B	1.7%	0.0%
ROIC	18.3%	24.7%	Non noté	8.2%	0.4%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	4.2%	4.8%
Écart-type perte	1.6%	2.5%
Ratio de Sharpe	0.35	0.24
Ratio de Sortino	0.55	0.36
Meilleur mois	3.4%	4.0%
Pire mois	-1.5%	-2.2%
Perte max.	-2.3%	-2.9%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	4.9%	5.4%
Écart-type perte	3.2%	3.2%
Ratio de Sharpe	0.05	-0.07
Ratio de Sortino	0.07	-0.10
Meilleur mois	3.4%	4.0%
Pire mois	-3.4%	-3.1%
Perte max.	-10.5%	-10.8%

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD obligations à court terme F	24.8%	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.56%	3.09%
Lysander-Canso ttrs crt trm et tx var F	20.8%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.07%
Lysander-Canso valeur d'oblig de soc F	14.9%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.87%
Pender Corporate Bond F	10.1%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.19%	4.71%
NCM Cat mondiale de crois du revenu F	7.6%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.22%
TD indicel américain F	5.1%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.61%
NCM Catégorie de croissance du revenu F	5.1%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.20%
Fonds Select mondial AGF F	5.1%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
BMO act can sélection F	2.6%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.40%
Canoe défensif actions internationales F	2.5%	Faible à Moyen	Canada - International Equity	0.75%	1.15%	0.18%

©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 Conservateur

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	3.8%	-0.64	1.02	93.63	-0.42	1.51	8	4
3 ans	4.2%	0.90	0.90	95.93	0.44	1.80	26	10
5 ans	4.9%	1.13	0.95	95.27	0.61	2.03	40	20
10 ans	5.2%	1.16	1.09	93.80	0.50	2.70	84	36

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 Conservateur		7.5	7.3	9.0	5.4	5.9	5.8	2/20/2012
BMO act can sélection F	2.6%	17.7%	13.5%	13.1%	11.8%	10.8%	9.9%	12/23/2013
Canoe défensif actions internationales F	2.5%	1.1%	1.8%	9.0%	6.1%	—	9.6%	1/3/2017
Fonds Select mondial AGF F	5.1%	20.3%	17.3%	20.4%	14.8%	16.7%	7.1%	4/27/2000
Lysander-Canso trrs crt trm et tx var F	20.8%	3.9%	4.0%	5.9%	3.3%	3.1%	3.0%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	14.9%	4.2%	4.2%	6.5%	5.6%	6.2%	6.5%	12/23/2011
NCM Cat mondiale de croiss du revenu F	7.6%	9.8%	7.0%	13.5%	11.0%	8.8%	9.7%	5/31/2011
NCM Catégorie de croissance du revenu F	5.1%	18.2%	16.8%	14.3%	13.7%	9.4%	9.6%	12/30/2005
Pender Corporate Bond F	10.1%	12.8%	13.6%	12.4%	8.6%	8.8%	7.3%	6/1/2009
TD indiciel américain F	5.1%	14.7%	14.5%	22.3%	16.2%	14.4%	7.4%	11/1/2000
TD obligations à court terme F	24.8%	3.9%	4.3%	4.7%	1.6%	1.8%	2.7%	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 - Conservative		8.2	7.9	8.2	4.2	4.6	5.1	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	4.1%	4.5%	4.9%	2.0%	2.1%	6.7%	12/31/1979
FTSE Canada obligataire universel	40.0%	4.0%	3.3%	4.4%	0.0%	2.1%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	24.0%	24.5%	17.1%	10.5%	8.1%	5.5%	5/1/2015
S&P 500 RT CAD	10.0%	14.2%	14.5%	21.7%	17.0%	15.0%	9.3%	1/31/2002
S&P/TSX composé RT CAD	5.0%	30.0%	25.7%	18.9%	16.2%	12.2%	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 Conservateur



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 11/30/2025 10 premiers avoirs : 14.41% Autre : 85.59%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada (Government of) 0.5%	3.76%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	2.56%	—	—	—	9/30/2025	—
Lysander-Canso valeur d'oblig de soc F	1.20%	—	—	—	6/30/2025	—
Canada (Government of) 1.5%	1.82%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.82%	—	—	—	6/30/2025	—
Bank NS Halifax 3.73%	1.26%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	1.24%	—	—	—	9/30/2025	—
Lysander-Canso valeur d'oblig de soc F	0.03%	—	—	—	6/30/2025	—
Canada (Government of) 2.75%	1.24%	—	CAN	—	—	—
TD obligations à court terme F	1.26%	—	—	—	6/30/2025	—
Kipling Strategic Income M	-0.02%	—	CAN	—	10/31/2025	—
Toronto Dominion Bank FRN 3.61%	1.18%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	1.18%	—	—	—	9/30/2025	—
Canada Housing Trust No.1 3.6%	1.18%	—	CAN	—	—	—
TD obligations à court terme F	1.18%	—	—	—	6/30/2025	—
Canada Housing Trust No.1 2.9%	1.06%	—	CAN	—	—	—
TD obligations à court terme F	1.06%	—	—	—	6/30/2025	—
New York Life Global Funding 2%	1.01%	—	USA	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.98%	—	—	—	9/30/2025	—
Lysander-Canso valeur d'oblig de soc F	0.03%	—	—	—	6/30/2025	—
Air Canada 4.63%	1.01%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.57%	—	—	—	9/30/2025	—
Lysander-Canso valeur d'oblig de soc F	0.44%	—	—	—	6/30/2025	—
VW Credit Canada Inc. 4.25%	0.89%	—	DEU	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.84%	—	—	—	9/30/2025	—
TD obligations à court terme F	0.05%	—	—	—	6/30/2025	—