



# Tempo Axée sur la gestion actif Conservateur

## Aperçu du portefeuille

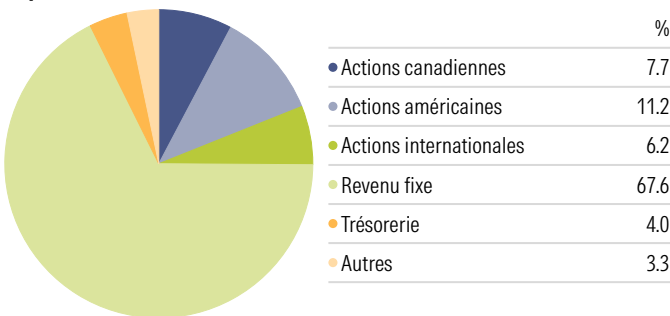
Frais de gestion moyen  
0.81%

Rendement du portefeuille  
2.88%

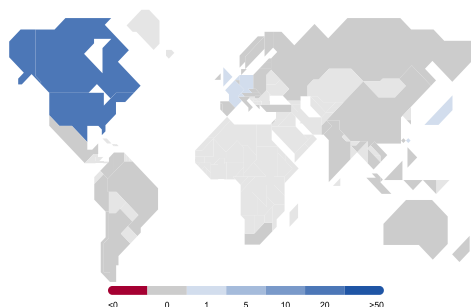
Date de création  
2/20/2012

Indice de référence  
Benchmark - Conservatoire

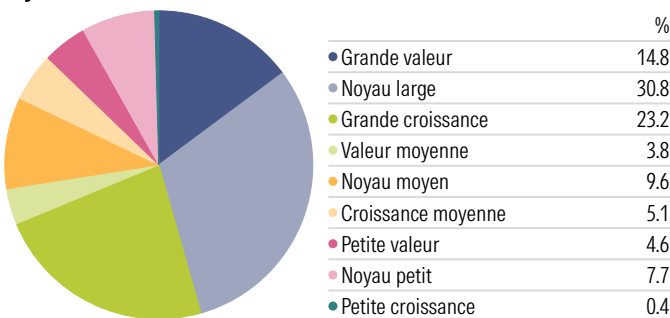
### Répartition de l'actif



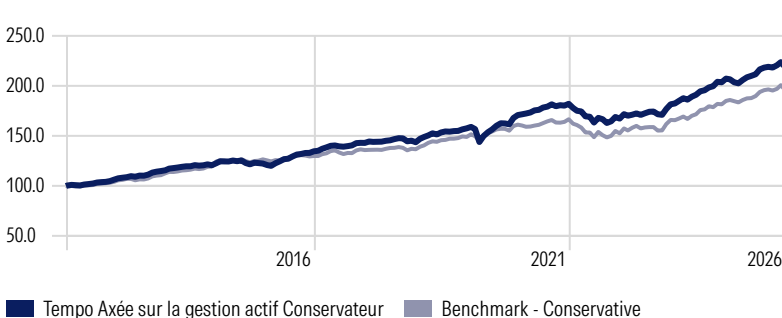
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

Catégorie	%
<b>Cyclique</b>	<b>32.7%</b>
Matériaux de base	6.3%
Consommation cyclique	7.7%
Services financiers	16.4%
Immobilier	2.2%
<b>Sensible</b>	<b>49.5%</b>
Services de communication	6.5%
Énergie	8.7%
Valeurs industrielles	16.4%
Technologie	17.8%
<b>Défensif</b>	<b>17.8%</b>
Consommation défensive	7.6%
Soins de la santé	8.6%
Services publics	1.6%

### Géographique des actions

Région	%
<b>Amériques</b>	<b>76.6%</b>
Canada	31.1%
Etats-unis	45.1%
<b>Grande Europe</b>	<b>16.9%</b>
Danemark	0.9%
France	2.3%
Allemagne	1.9%
Pays-Bas	1.9%
Suisse	2.3%
Royaume-Uni	4.9%
<b>Grande Asie</b>	<b>6.5%</b>
Australie	0.1%
Japon	3.3%
<b>Région Emergente</b>	<b>1.8%</b>

### Rendements annualisés

Période	Portefeuille (%)	Benchmark (%)
1 Mois	-2.2%	-2.4%
3 Mois	0.2%	0.2%
6 Mois	1.1%	1.0%
1 an	7.5%	6.0%
3 ans	8.5%	7.4%
5 ans	4.8%	4.2%
10 ans	5.9%	4.5%
Depuis la création	5.7%	4.9%

### Rendements par année civile

Année	Portefeuille (%)	Benchmark (%)
Cumul annuel	0.2%	0.2%
2025	7.2%	7.6%
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%

### Répartition du revenu fixe

Actif	%
Gouvernement	19.7%
Municipalités	0.0%
Entreprises	66.8%
Titres titrisés	10.6%
Trésorerie et équivalents	2.9%

### Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	4.0%
Qualité du crédit moyenne	AA

### Statistiques de risque et rendement du portefeuille

Période	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.1%	107.9%	82.4%	-2.2%
3 ans	4.2%	98.3%	64.1%	-2.3%
5 ans	5.0%	91.7%	77.2%	-10.5%

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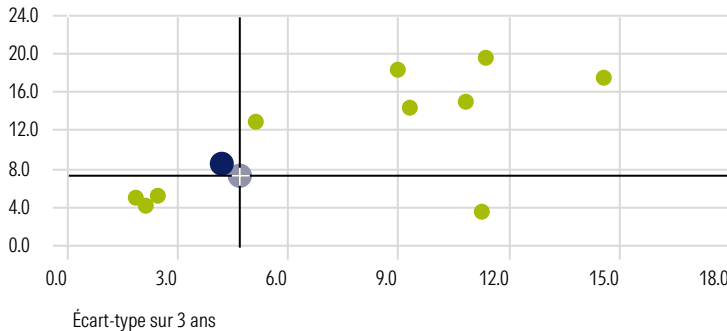
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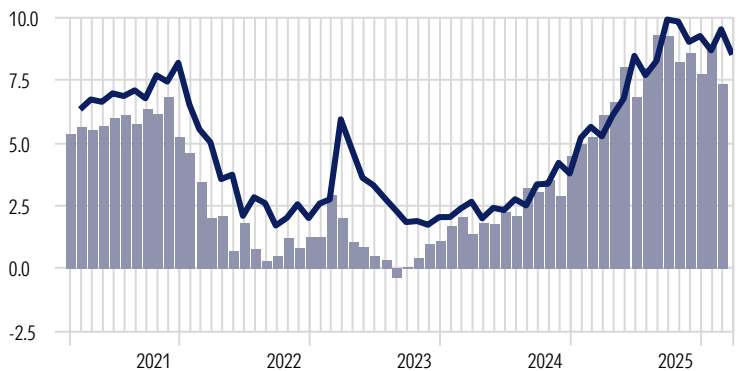
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Indice de référence  
Benchmark - Conservatoire

### Rendement-risque sur 3 ans



### Rendements glissants sur 3 ans



### Analyse fondamentale

Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark
<b>Taille</b>			<b>Géographie</b>		
Cap. bours. moy. (M)	\$ 137,489	\$ 230,281	Canada	80.0%	97.7%
<b>Multiples de valorisat</b>			États-Unis		
Cours/Valeur comptabl	3.8	3.5	12.0%	1.4%	1.4%
Cours/Flux monétaire	15.8	15.9	<b>Qualité de crédit</b>		
Cours/Bénéfice	25.6	23.0	AAA	28.9%	44.7%
Cours/Ventes	2.8	2.7	AA	14.7%	30.0%
<b>Ratios financiers</b>			BBB	20.7%	10.9%
Marge nette	21.2%	21.5%	BB	1.3%	0.0%
RDA	11.0%	14.0%	B	3.2%	0.0%
RCP	25.3%	29.6%	En dessous de B	0.8%	0.0%
ROIC	18.8%	24.3%	Non noté	9.1%	0.6%

### Rendement et risque sur 3 ans

	Portfeuille	Benchmark
Écart-type	4.2%	4.7%
Écart-type perte	2.3%	2.9%
Ratio de Sharpe	—	—
Ratio de Sortino	—	—
Meilleur mois	3.4%	4.0%
Pire mois	-2.2%	-2.4%
Perte max.	-2.3%	-2.9%

### Rendement et risque sur 5 ans

	Portfeuille	Benchmark
Écart-type	5.0%	5.6%
Écart-type perte	3.2%	3.3%
Ratio de Sharpe	-0.11	-0.16
Ratio de Sortino	-0.15	-0.21
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	<b>25.3%</b>	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.54%	3.30%
Lysander-Canso ttrs crt trm et tx var F	<b>21.2%</b>	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.10%
Lysander-Canso valeur d'oblig de soc F	<b>15.0%</b>	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.96%
Pender Corporate Bond I	<b>10.1%</b>	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.23%
NCM Cat mondiale de croiss du revenu F	<b>7.4%</b>	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.22%
NCM Catégorie de croissance du revenu F	<b>5.0%</b>	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.93%
TD indiciel américain F	<b>4.9%</b>	Moyen	Canada - Actions américaines	0.15%	0.17%	0.84%
Fonds Select mondial AGF F	<b>4.7%</b>	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
BMO act can sélection F	<b>2.4%</b>	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.22%
Canoe défensif actions internationales F	<b>2.3%</b>	Faible à Moyen	Canada - International Equity	0.75%	1.14%	0.44%

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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	4.1%	—	0.97	97.96	1.47	1.02	9	3
3 ans	4.2%	—	0.93	96.46	0.72	1.61	26	10
5 ans	5.0%	—	0.94	96.12	0.30	1.89	38	22
10 ans	5.2%	—	1.07	93.62	0.54	2.63	85	35

## 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 Conservateur</b>		<b>0.2</b>	<b>7.5</b>	<b>8.5</b>	<b>4.8</b>	<b>5.9</b>	<b>5.7</b>	<b>2/20/2012</b>
TD obligations à court terme F	<b>25.3%</b>	0.1%	2.3%	4.1%	1.7%	1.7%	2.6%	11/1/2004
Lysander-Canso trrs crt trm et tx var F	<b>21.2%</b>	-0.3%	2.5%	5.0%	2.9%	3.1%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	<b>15.0%</b>	-0.4%	3.1%	5.2%	3.7%	6.3%	6.3%	12/23/2011
Pender Corporate Bond I	<b>10.1%</b>	2.1%	13.5%	13.0%	7.7%	9.1%	7.2%	6/30/2014
NCM Cat mondiale de croiss du revenu F	<b>7.4%</b>	1.8%	16.4%	14.4%	10.2%	9.6%	9.6%	5/31/2011
NCM Catégorie de croissance du revenu F	<b>5.0%</b>	9.3%	34.7%	18.3%	12.6%	10.7%	9.9%	12/30/2005
TD indiciel américain F	<b>4.9%</b>	-3.1%	13.9%	19.6%	13.7%	14.5%	7.1%	11/1/2000
Fonds Select mondial AGF F	<b>4.7%</b>	-3.9%	16.2%	17.5%	11.4%	17.3%	6.7%	4/27/2000
BMO act can sélection F	<b>2.4%</b>	-0.1%	17.8%	15.0%	10.7%	11.2%	9.7%	12/23/2013
Canoe défensif actions internationales F	<b>2.3%</b>	-7.6%	-5.2%	3.6%	4.5%	—	8.3%	1/3/2017

## 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 - Conservatif</b>		<b>0.2</b>	<b>6.0</b>	<b>7.4</b>	<b>4.2</b>	<b>4.5</b>	<b>5.0</b>	<b>12/31/2011</b>
FTSE Canada obligataire universel	<b>40.0%</b>	0.2%	0.8%	3.5%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	<b>35.0%</b>	0.3%	2.4%	4.3%	2.0%	2.0%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	<b>10.0%</b>	0.7%	18.7%	14.9%	9.8%	9.4%	5.5%	5/1/2015
S&P 500 RT CAD	<b>10.0%</b>	-2.6%	14.2%	19.5%	14.4%	15.0%	9.0%	1/31/2002
S&P/TSX composé RT CAD	<b>5.0%</b>	3.9%	34.8%	21.2%	15.2%	12.9%	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.

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## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 3/31/2026 10 premiers avoirs : 12.94% Autre : 87.06%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Canada Housing Trust No.1 1.75%</b>	<b>2.28%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	2.28%	—	—	—	12/31/2025	—
<b>Canada (Government of) 0.5%</b>	<b>1.41%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso ttrs crt trm et tx var F	1.41%	—	—	—	3/31/2026	—
<b>Canada Housing Trust No.1 2.9%</b>	<b>1.38%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	1.34%	—	—	—	12/31/2025	—
NCM Catégorie de croissance du revenu F	0.04%	—	—	—	2/28/2026	—
<b>NHA Mortgage Backed Securities 3.29%</b>	<b>1.37%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso ttrs crt trm et tx var F	1.37%	—	—	—	3/31/2026	—
<b>Canada (Government of) 2.75%</b>	<b>1.30%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	1.30%	—	—	—	12/31/2025	—
<b>Canada (Government of) 3.25%</b>	<b>1.19%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.19%	—	—	—	3/31/2026	—
<b>Bank of Nova Scotia 3.73%</b>	<b>1.11%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso ttrs crt trm et tx var F	1.11%	—	—	—	3/31/2026	—
<b>Canada (Government of) 3%</b>	<b>1.01%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.01%	—	—	—	3/31/2026	—
<b>Canada (Government of) 2.75%</b>	<b>0.99%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.99%	—	—	—	3/31/2026	—
<b>New York Life Global Funding 2%</b>	<b>0.90%</b>	—	<b>USA</b>	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.90%	—	—	—	3/31/2026	—