



Tempo Axée sur la gestion actif Conservateur

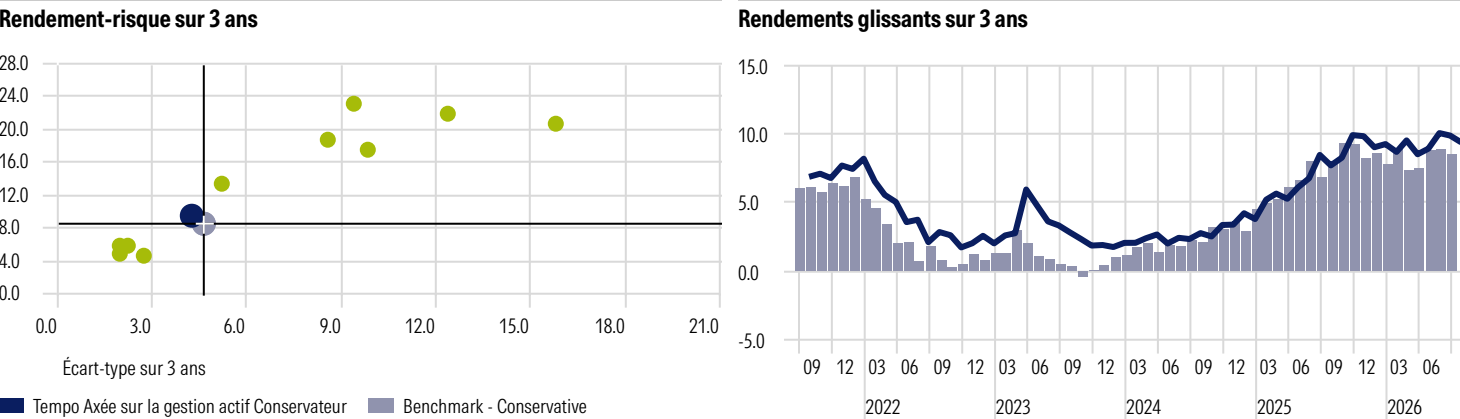
Aperçu du portefeuille

Frais de gestion moyen
0.81%

Rendement du portefeuille
3.37%

Date de création
2/20/2012

Indice de référence
Benchmark - Conservative



Analyse fondamentale						Rendement et risque sur 3 ans			Rendement et risque sur 5 ans		
Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark		Portefeuille	Benchmark		Portefeuille	Benchmark
Taille			Géographie			Écart-type	4.3%	4.7%	Écart-type	5.1%	5.7%
Cap. bours. moy. (M)	\$ 147,895	\$ 282,257	Canada	72.2%	96.6%	Écart-type perte	2.3%	2.8%	Écart-type perte	3.2%	3.3%
Multiples de valorisation			États-Unis	17.8%	2.4%	Ratio de Sharpe	0.26	0.16	Ratio de Sharpe	-0.15	-0.20
Cours/Valeur comptable	3.1	3.9	Qualité de crédit			Ratio de Sortino	0.39	0.23	Ratio de Sortino	-0.19	-0.27
Cours/Flux monétaire	13.6	16.7	AAA	20.9%	44.9%	Meilleur mois	3.4%	4.0%	Meilleur mois	3.4%	4.0%
Cours/Bénéfice	22.4	23.1	AA	10.6%	30.0%	Pire mois	-2.2%	-2.4%	Pire mois	-3.4%	-3.1%
Cours/Ventes	1.6	3.0	A	13.2%	13.4%	Perte max.	-2.3%	-2.4%	Perte max.	-10.5%	-10.8%
Ratios financiers			BBB	24.6%	10.6%						
Marge nette	20.6%	23.9%	BB	3.8%	0.0%						
RDA	12.0%	15.4%	B	5.2%	0.0%						
RCP	26.5%	31.5%	En dessous de B	1.1%	0.0%						
ROIC	21.3%	27.7%	Non noté	20.5%	1.0%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond I	20.1%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.56%
Lysander-Canso valeur d'oblig de soc F	19.8%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.04%
TD obligations à court terme F	16.0%	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.54%	3.47%
Fidelity Canadian S/T Cpt Bdt ETF F	10.0%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.80%
TD indiciel américain F	8.4%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.72%
Mackenzie revenu taux variable F	5.6%	Faible à Moyen	Canada - Floating Rate Loans	0.65%	0.89%	7.19%
NCM Cat mondiale de croiss du revenu F	4.5%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.90%
NCM Catégorie de croissance du revenu F	4.1%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.82%
Fonds Select mondial AGF F	3.7%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
BMO Fonds de croissance et de revenu - F	3.1%	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.50%	0.61%	2.83%
Fidelity FNB indic Divid intern élevés F	1.6%	Moyen	Canada - International Equity	0.45%	0.74%	3.60%
Brandes actions internationales F	1.6%	Moyen	Canada - International Equity	0.80%	1.16%	1.00%

©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	4.4%	0.41	1.01	98.49	0.50	0.96	9	3
3 ans	4.3%	0.87	0.94	96.83	0.57	1.54	26	10
5 ans	5.1%	0.48	0.95	96.23	0.34	1.87	37	23
10 ans	5.3%	1.15	1.07	93.79	0.49	2.59	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		4.4	8.5	9.4	4.9	5.8	5.8	2/20/2012
Pender Corporate Bond I	20.1%	5.0%	16.9%	13.3%	7.9%	8.4%	7.2%	6/30/2014
Lysander-Canso valeur d'oblig de soc F	19.8%	-0.4%	1.0%	4.6%	2.9%	5.7%	6.1%	12/23/2011
TD obligations à court terme F	16.0%	1.1%	2.8%	4.8%	1.8%	1.7%	2.6%	11/1/2004
Fidelity Canadian S/T Cprt Bd ETF F	10.0%	1.2%	2.8%	5.8%	2.7%	—	2.8%	9/25/2019
TD indiciel américain F	8.4%	12.3%	20.3%	21.8%	14.8%	15.5%	7.6%	11/1/2000
Mackenzie revenu taux variable F	5.6%	2.9%	2.8%	5.8%	3.9%	4.2%	4.1%	5/9/2013
NCM Cat mondiale de croiss du revenu F	4.5%	15.0%	20.4%	17.4%	10.7%	10.4%	10.3%	5/31/2011
NCM Catégorie de croissance du revenu F	4.1%	14.9%	30.6%	18.8%	12.2%	10.4%	10.0%	12/30/2005
Fonds Select mondial AGF F	3.7%	5.2%	8.0%	20.6%	12.4%	16.8%	7.0%	4/27/2000
BMO Fonds de croissance et de revenu - F	3.1%	15.6%	27.1%	23.1%	16.7%	11.9%	11.3%	1/2/2001
Fidelity FNB indic Divid intern élevés F	1.6%	18.0%	31.9%	21.0%	15.6%	—	9.5%	9/18/2018
Brandes actions internationales F	1.6%	16.6%	30.9%	23.7%	17.3%	11.4%	7.2%	7/2/2002

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		3.9	8.1	8.5	4.3	4.5	5.1	12/31/2011
FTSE Canada obligataire universel	40.0%	0.7%	2.6%	4.3%	0.3%	1.5%	6.3%	12/31/1985
FTSE Canada d'obligations crt terme	35.0%	1.1%	2.8%	4.9%	2.1%	2.0%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	10.0%	13.7%	25.6%	18.3%	11.3%	10.2%	5.9%	5/1/2015
S&P 500 RT CAD	10.0%	12.7%	21.3%	21.9%	15.5%	16.1%	9.5%	1/31/2002
S&P/TSX composé RT CAD	5.0%	12.5%	32.3%	22.9%	14.9%	12.7%	9.5%	1/3/1977

Divulgaration 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 : 7/31/2026 10 premiers avoirs : 9.76% Autre : 90.24%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada Housing Trust No.1 1.75%	1.44%	—	CAN	—	—	—
TD obligations à court terme F	1.44%	—	—	—	12/31/2025	—
Canada (Government of) 3.25%	1.33%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.33%	—	—	—	6/30/2026	—
Canada (Government of) 3%	1.30%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.30%	—	—	—	6/30/2026	—
Canada (Government of) 2.75%	0.94%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.94%	—	—	—	6/30/2026	—
Lysander-Canso Strategic Loan Fund - 888o	0.91%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.91%	—	—	—	6/30/2026	—
Canada Housing Trust No.1 2.9%	0.88%	—	CAN	—	—	—
TD obligations à court terme F	0.85%	—	—	—	12/31/2025	—
NCM Catégorie de croissance du revenu F	0.03%	—	—	—	6/30/2026	—
Canada (Government of) 2.75%	0.82%	—	CAN	—	—	—
TD obligations à court terme F	0.82%	—	—	—	12/31/2025	—
NVIDIA Corp	0.80%	NVDA	USA	Technologie	—	5.16%
TD indiciel américain F	0.36%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.25%	TPU	CAN	—	7/31/2026	—
Fonds Select mondial AGF F	0.19%	—	—	—	6/30/2026	—
Canada Housing Trust No.1 3.6%	0.75%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.75%	—	—	—	6/30/2026	—
Air Canada 4.63%	0.59%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.53%	—	—	—	6/30/2026	—
NCM Catégorie de croissance du revenu F	0.03%	—	—	—	6/30/2026	—
Fidelity Canadian S/T Cprt Bd ETF F	0.02%	—	—	—	3/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.02%	—	—	—	6/30/2026	—