



# Tempo Axée sur la gestion actif Modéré Équilibré

## Aperçu du portefeuille

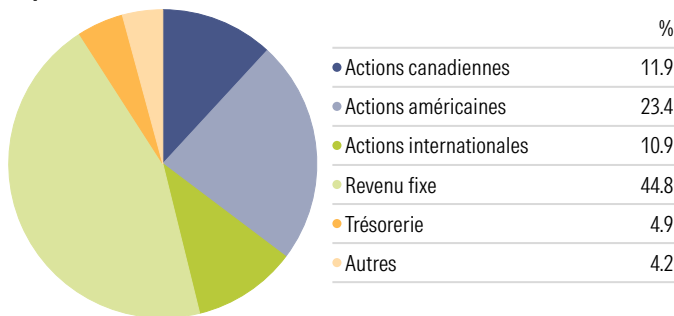
Frais de gestion moyen  
0.84%

Rendement du portefeuille  
2.88%

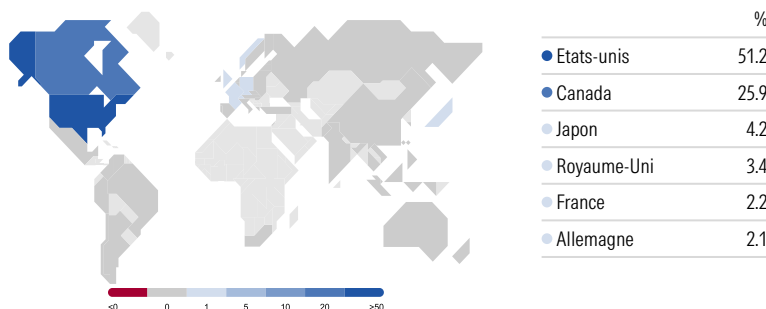
Date de création  
2/20/2012

Indice de référence  
Benchmark - Moderate Balanced

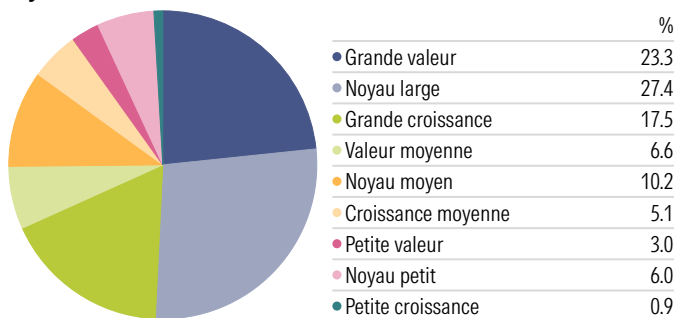
### Répartition de l'actif



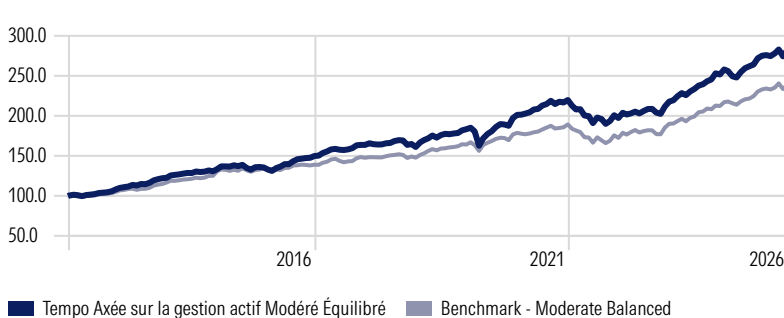
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

### Géographique des actions

### Rendements annualisés

### Rendements par année civile

Cyclique		33.3%		Amériques		78.3%		Portefeuille		Benchmark		Cumul annuel		Portefeuille		Benchmark	
Matériaux de base	6.6%	Canada	25.9%	1 Mois	2.8%	2.3%	2025	2.7%	2.5%								
Consommation cyclique	8.9%	Etats-unis	51.2%	3 Mois	1.5%	1.4%	2024	9.1%	9.7%								
Services financiers	15.1%	<b>Grande Europe</b>	<b>13.8%</b>	6 Mois	2.6%	2.4%	2023	15.5%	11.6%								
Immobilier	2.8%	Danemark	0.8%	1 an	13.8%	11.6%	2022	10.3%	10.2%								
<b>Sensible</b>	<b>50.4%</b>	France	2.2%	3 ans	11.2%	9.4%	2021	-10.2%	-8.9%								
Services de communication	7.0%	Allemagne	2.1%	5 ans	6.3%	5.9%	2020	9.2%	5.9%								
Énergie	10.8%	Pays-Bas	1.0%	10 ans	7.5%	6.1%	2019	9.7%	8.9%								
Valeurs industrielles	13.3%	Suisse	1.3%	Depuis la création	7.5%	6.4%	2018	13.7%	11.1%								
Technologie	19.4%	Royaume-Uni	3.4%				2017	-1.6%	0.1%								
<b>Défensif</b>	<b>16.3%</b>	<b>Grande Asie</b>	<b>7.9%</b>					9.2%	6.2%								
Consommation défensive	6.5%	Australie	0.6%														
Soins de la santé	7.8%	Japon	4.2%														
Services publics	2.0%	<b>Région Emergente</b>	<b>2.6%</b>														

### Répartition du revenu fixe

### Statistiques sur le revenu fixe

### Statistiques de risque et rendement du portefeuille

			Écart-type	Capture à la hausse	Capture à la baisse	Perte max.		
Gouvernement	17.9%	Durée effective moyenne	—					
Municipalités	0.0%	Échéance effective moyenne	—					
Entreprises	71.0%	Coupon moyen	4.8%	1 an	5.8%	113.7%	100.5%	-3.0%
Titres titrisés	6.0%	Qualité du crédit moyenne	A	3 ans	5.9%	110.6%	94.0%	-3.9%
Trésorerie et équivalents	5.0%			5 ans	6.9%	103.1%	99.8%	-13.5%

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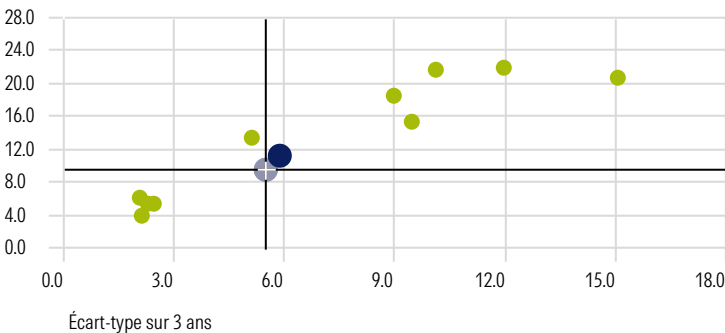
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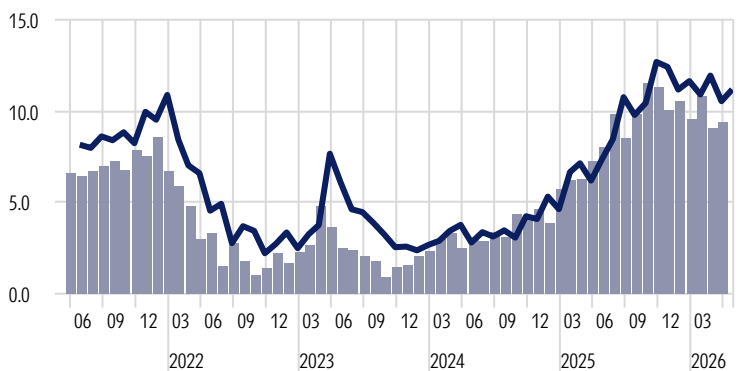
Indice de référence  
Benchmark - Moderate Balanced

### Rendement-risque sur 3 ans



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

### Rendements glissants sur 3 ans



### Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
<b>Taille</b>			<b>Géographie</b>		
Cap. bours. moy. (M)	\$ 162,350	\$ 245,214	Canada	70.3%	97.6%
<b>Multiples de valorisat</b>			États-Unis		
Cours/Valeur comptabl	3.0	3.6	17.9%	1.4%	1.4%
Cours/Flux monétaire	13.3	16.3	<b>Qualité de crédit</b>		
Cours/Bénéfice	22.6	23.2	AAA	21.1%	44.4%
Cours/Ventes	2.2	2.7	AA	10.5%	30.2%
<b>Ratios financiers</b>			A	13.0%	13.9%
Marge nette	20.0%	22.0%	BBB	23.9%	10.7%
RDA	11.6%	14.6%	BB	3.9%	0.0%
RCP	25.4%	29.9%	B	6.7%	0.0%
ROIC	19.1%	25.0%	En dessous de B	1.0%	0.0%
			Non noté	19.8%	0.8%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	5.9%	5.5%
Écart-type perte	3.2%	3.4%
Ratio de Sharpe	0.61	0.44
Ratio de Sortino	0.96	0.67
Meilleur mois	4.5%	4.6%
Pire mois	-3.0%	-3.0%
Perte max.	-3.9%	-3.0%

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	6.9%	6.6%
Écart-type perte	4.2%	3.9%
Ratio de Sharpe	0.05	0.01
Ratio de Sortino	0.07	0.01
Meilleur mois	4.5%	4.6%
Pire mois	-4.3%	-3.8%
Perte max.	-13.5%	-12.3%

### Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
Pender Corporate Bond I	14.8%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.03%	4.09%
Lysander-Canso valeur d'oblig de soc F	14.8%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.93%
TD indiciel américain F	14.1%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.78%
NCM Cat mondiale de croiss du revenu F	10.1%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.11%
Fonds Select mondial AGF F	8.3%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
Fidelity Canadian S/T Cprt Bd ETF F	7.8%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.51%	3.77%
TD d'obligations à court terme - F	6.8%	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.54%	3.33%
NCM Catégorie de croissance du revenu F	6.4%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.92%
BMO Fonds de croissance et de revenu - F	5.5%	Moyen	Canada - Dividende et revenu d'Actions Canadiennes	0.50%	0.61%	2.98%
Mackenzie revenu taux variable F	4.9%	Faible à Moyen	Canada - Floating Rate Loans	0.65%	0.88%	8.06%
Brandes actions internationales F	2.5%	Moyen	Canada - International Equity	0.80%	1.16%	1.11%
Fidelity FNB indic Divid intern élevés F	2.4%	Moyen	Canada - International Equity	0.45%	0.74%	3.22%

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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	5.8%	1.62	1.04	97.07	1.42	1.55	10	2
3 ans	5.9%	1.66	1.00	95.29	0.87	2.06	26	10
5 ans	6.9%	0.42	1.01	95.90	0.19	2.19	39	21
10 ans	7.0%	1.11	1.12	94.86	0.50	2.89	84	36

## 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 Modéré Équilibré</b>		<b>2.7</b>	<b>13.8</b>	<b>11.2</b>	<b>6.3</b>	<b>7.5</b>	<b>7.5</b>	<b>2/20/2012</b>
Pender Corporate Bond I	14.8%	3.6%	18.8%	13.3%	7.9%	8.9%	7.2%	6/30/2014
Lysander-Canso valeur d'oblig de soc F	14.8%	0.4%	3.5%	5.3%	3.6%	6.0%	6.3%	12/23/2011
TD indicel américain F	14.1%	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
NCM Cat mondiale de crois du revenu F	10.1%	6.0%	21.1%	15.2%	10.3%	9.9%	9.8%	5/31/2011
Fonds Select mondial AGF F	8.3%	4.0%	26.0%	20.8%	12.9%	18.6%	7.0%	4/27/2000
Fidelity Canadian S/T Cprt Bd ETF F	7.8%	0.6%	3.4%	5.3%	2.6%	—	2.8%	9/25/2019
TD d'obligations à court terme - F	6.8%	0.3%	2.4%	4.0%	1.7%	1.7%	2.6%	11/1/2004
NCM Catégorie de croissance du revenu F	6.4%	10.2%	35.9%	18.5%	11.9%	10.6%	9.9%	12/30/2005
BMO Fonds de croissance et de revenu - F	5.5%	8.7%	32.4%	21.7%	16.1%	11.8%	11.1%	1/2/2001
Mackenzie revenu taux variable F	4.9%	1.6%	4.4%	6.1%	3.8%	4.4%	4.1%	5/9/2013
Brandes actions internationales F	2.5%	5.6%	26.8%	21.2%	15.8%	10.8%	6.8%	7/2/2002
Fidelity FNB indic Divid intern élevés F	2.4%	8.2%	29.6%	18.2%	14.1%	—	8.6%	9/18/2018

## 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 - Moderate Balanced</b>		<b>2.5</b>	<b>11.6</b>	<b>9.4</b>	<b>5.9</b>	<b>6.1</b>	<b>6.5</b>	<b>12/31/2011</b>
FTSE Canada obligataire universel	37.5%	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	25.0%	0.3%	2.4%	4.2%	2.0%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	15.0%	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
S&P 500 RT CAD	15.0%	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
S&P/TSX composé RT CAD	7.5%	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 : 9.67% Autre : 90.33%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>NVIDIA Corp</b>	<b>1.47%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>5.89%</b>
TD indiciel américain F	0.61%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.44%	TPU	CAN	—	4/30/2026	—
Fonds Select mondial AGF F	0.41%	—	—	—	3/31/2026	—
<b>Canada (Government of) 3.25%</b>	<b>1.00%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.00%	—	—	—	4/30/2026	—
<b>Alphabet Inc Class A</b>	<b>0.99%</b>	<b>GOOGL</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>2.36%</b>
Fonds Select mondial AGF F	0.28%	—	—	—	3/31/2026	—
TD indiciel américain F	0.26%	—	—	—	12/31/2025	—
NCM Cat mondiale de croiss du revenu F	0.25%	—	—	—	3/31/2026	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	4/30/2026	—
<b>Canada (Government of) 3%</b>	<b>0.98%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.98%	—	—	—	4/30/2026	—
<b>Canada (Government of) 2.75%</b>	<b>0.96%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.96%	—	—	—	4/30/2026	—
<b>Microsoft Corp</b>	<b>0.95%</b>	<b>MSFT</b>	<b>USA</b>	<b>Technologie</b>	—	<b>3.47%</b>
TD indiciel américain F	0.50%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.17%	—	—	—	3/31/2026	—
<b>Apple Inc</b>	<b>0.92%</b>	<b>AAPL</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.60%</b>
TD indiciel américain F	0.55%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.37%	TPU	CAN	—	4/30/2026	—
<b>Amazon.com Inc</b>	<b>0.88%</b>	<b>AMZN</b>	<b>USA</b>	<b>Consommation cyclique</b>	—	<b>2.93%</b>
Fonds Select mondial AGF F	0.33%	—	—	—	3/31/2026	—
TD indiciel américain F	0.31%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.24%	TPU	CAN	—	4/30/2026	—
<b>Broadcom Inc</b>	<b>0.80%</b>	<b>AVGO</b>	<b>USA</b>	<b>Technologie</b>	—	<b>2.11%</b>
NCM Cat mondiale de croiss du revenu F	0.27%	—	—	—	3/31/2026	—
TD indiciel américain F	0.23%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	4/30/2026	—
Fonds Select mondial AGF F	0.12%	—	—	—	3/31/2026	—
<b>Canada Housing Trust No.1 3.6%</b>	<b>0.72%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.72%	—	—	—	4/30/2026	—