



Tempo Active Moderate Balanced

Portfolio Snapshot

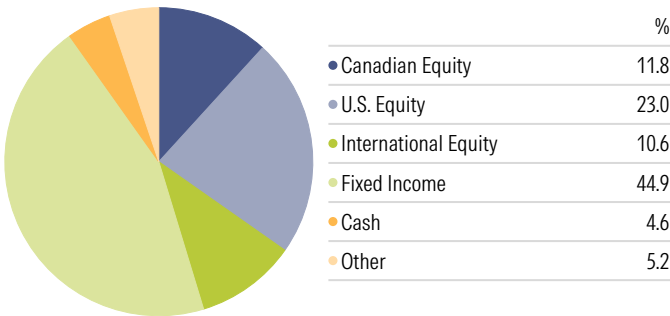
Avg. Fund MER
0.84%

Portfolio Yield
2.90%

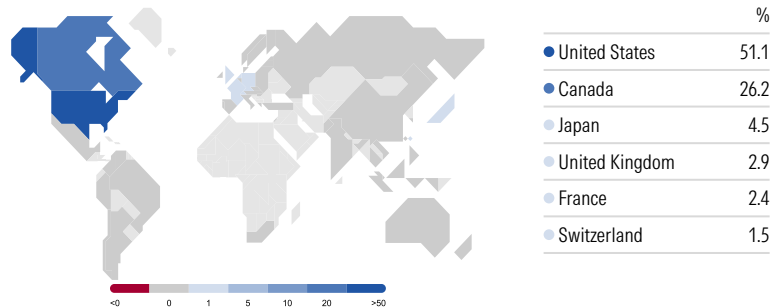
Inception Date
2/20/2012

Benchmark
Benchmark - Moderate Balanced

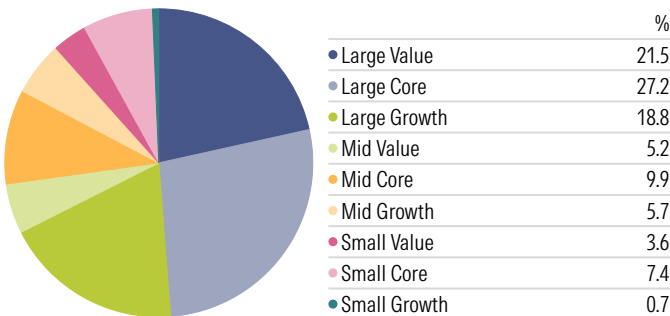
Asset Allocation



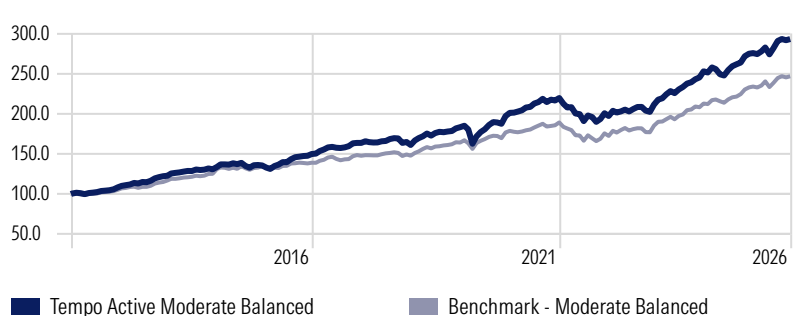
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

Cyclical	32.6%	Americas	78.1%
Basic Materials	4.6%	Canada	26.2%
Consumer Cyclical	9.3%	United States	51.1%
Financial Services	15.6%	Greater Europe	12.5%
Real Estate	3.1%	Denmark	0.8%
Sensitive	50.8%	France	2.4%
Communication Services	6.2%	Germany	1.2%
Energy	9.6%	Netherlands	1.4%
Industrials	12.8%	Switzerland	1.5%
Technology	22.2%	United Kingdom	2.9%
Defensive	16.6%	Greater Asia	9.4%
Consumer Defensive	6.8%	Australia	0.6%
Healthcare	8.0%	Japan	4.5%
Utilities	1.9%	Emerging Markets	1.8%

Equity Geographic Allocation

Trailing Returns

	Portfolio	Benchmark		Portfolio	Benchmark
1 Month	0.5%	0.6%	YTD	6.8%	6.0%
3 Months	0.8%	0.9%	2025	9.1%	9.7%
6 Months	3.7%	2.6%	2024	15.5%	11.6%
1 Year	11.1%	9.9%	2023	10.3%	10.2%
3 Years	12.0%	10.7%	2022	-10.2%	-8.9%
5 Years	6.0%	5.6%	2021	9.2%	5.9%
10 Years	7.2%	5.9%	2020	9.7%	8.9%
Inception	7.6%	6.4%	2019	13.7%	11.1%
			2018	-1.6%	0.1%
			2017	9.2%	6.2%

Calendar Year Returns

Fixed Income Allocation

Fixed Income Allocation	Fixed Income Statistics
Government	15.6%
Municipal	0.0%
Corporate	73.1%
Securitized	6.5%
Cash & Equivalents	4.8%

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	6.1%	107.2%	97.6%	-3.0%
3 Years	5.9%	108.4%	99.2%	-3.9%
5 Years	7.0%	102.7%	99.4%	-13.5%

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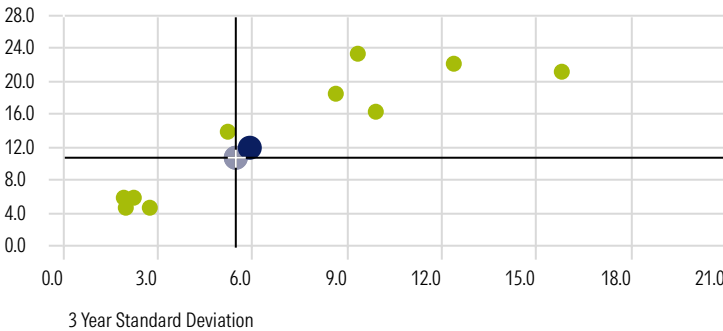
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Portfolio Yield
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2/20/2012

Benchmark
Benchmark - Moderate Balanced

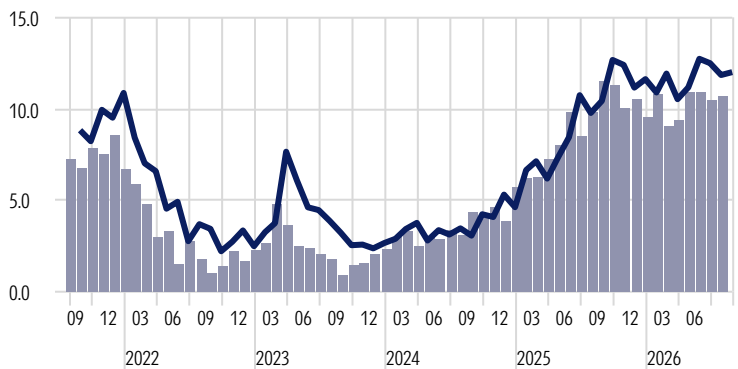
3 Year Risk-Reward



■ Tempo Active Moderate Balanced

■ Benchmark - Moderate Balanced

3 Year Rolling Returns



Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
Size			Geography		
Avg. Mkt Cap (mil)	\$ 177,865	\$ 294,182	Canada	69.2%	96.4%
Valuation Multiples			United States	19.6%	2.6%
Price/Book	3.2	3.9	Credit Quality		
Price/Cash Flow	14.0	16.7	AAA	19.7%	44.6%
Price/Earnings	22.5	22.9	AA	11.4%	30.6%
Price/Sales	2.3	3.0	A	11.6%	13.4%
Financial Ratios			BBB	24.4%	10.3%
Net Margin	21.4%	24.2%	BB	4.5%	0.0%
Return on Assets	12.5%	15.8%	B	5.5%	0.0%
Return on Equity	26.9%	31.8%	Below B	1.1%	0.0%
ROIC	21.7%	28.0%	Not Rated	21.7%	1.1%

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	5.9%	5.5%
Loss Std Dev	3.3%	3.4%
Sharpe Ratio	0.66	0.54
Sortino Ratio	1.04	0.82
Best Month	4.5%	4.6%
Worst Month	-3.0%	-3.0%
Max Drawdown	-3.9%	-3.0%

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	7.0%	6.7%
Loss Std Dev	4.2%	3.8%
Sharpe Ratio	0.02	-0.02
Sortino Ratio	0.03	-0.02
Best Month	4.5%	4.6%
Worst Month	-4.3%	-3.8%
Max Drawdown	-13.5%	-12.3%

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
Pender Corporate Bond Series F	15.2%	Low to Medium	Canada Fund Multi-Sector Fixed Income	0.60%	1.03%	4.37%
Lysander-Canso Corporate Value Bond F	14.8%	Low	Canada Fund Global Corporate Fixed Income	0.75%	0.90%	3.03%
TD US Index F	13.5%	Medium	Canada Fund US Equity	0.15%	0.17%	0.71%
NCM Global Income Growth Class Series F	9.9%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.37%	2.93%
Fidelity Canadian S/T Cprt Bd ETF F	8.0%	Low	Canada Fund Canadian Short Term Fixed Income	0.50%	0.51%	3.80%
AGF Global Select Series F	7.5%	Medium	Canada Fund Global Equity	0.80%	1.01%	0.00%
TD Short Term Bond - F	7.0%	Low	Canada Fund Canadian Short Term Fixed Income	0.35%	0.54%	3.47%
NCM Income Growth Class Series F	6.6%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.43%	2.85%
BMO Growth & Income F	5.6%	Medium	Canada Fund Canadian Dividend & Income Equity	0.50%	0.61%	2.86%
Mackenzie Floating Rate Income F	5.1%	Low to Medium	Canada Fund Floating Rate Loans	0.65%	0.89%	6.82%
Fidelity International Hi Div Idx ETF F	2.7%	Medium	Canada Fund International Equity	0.45%	0.74%	3.40%
Brandes International Equity F	2.6%	Medium	Canada Fund International Equity	0.80%	1.16%	1.01%

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Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	6.1%	0.85	1.06	98.65	1.04	1.14	9	3
3 Years	5.9%	1.20	1.00	95.04	0.64	2.04	26	10
5 Years	7.0%	0.40	1.01	96.04	0.19	2.16	38	22
10 Years	7.0%	0.94	1.12	95.03	0.44	2.86	84	36

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Active Moderate Balanced		6.8%	11.1%	12.0%	6.0%	7.2%	7.6%	2/20/2012
Pender Corporate Bond Series F	15.2%	6.7%	16.0%	13.9%	8.1%	8.3%	7.3%	6/30/2014
Lysander-Canso Corporate Value Bond F	14.8%	-0.2%	0.7%	4.5%	2.8%	5.5%	6.1%	12/23/2011
TD US Index F	13.5%	14.1%	21.1%	22.1%	14.2%	15.6%	7.6%	11/1/2000
NCM Global Income Growth Class Series F	9.9%	14.1%	20.0%	16.4%	9.8%	9.9%	10.1%	5/31/2011
Fidelity Canadian S/T Cprt Bd ETF F	8.0%	1.5%	2.8%	5.8%	2.8%	—	2.8%	9/25/2019
AGF Global Select Series F	7.5%	6.4%	10.1%	21.2%	11.8%	16.9%	7.0%	4/27/2000
TD Short Term Bond - F	7.0%	1.2%	2.3%	4.7%	1.8%	1.7%	2.6%	11/1/2004
NCM Income Growth Class Series F	6.6%	14.4%	25.9%	18.5%	11.5%	10.1%	10.0%	12/30/2005
BMO Growth & Income F	5.6%	14.6%	21.0%	23.3%	16.3%	11.6%	11.2%	1/2/2001
Mackenzie Floating Rate Income F	5.1%	3.6%	3.9%	5.7%	3.9%	4.1%	4.1%	5/9/2013
Fidelity International Hi Div Idx ETF F	2.7%	19.1%	27.8%	21.8%	15.5%	—	9.5%	9/18/2018
Brandes International Equity F	2.6%	16.2%	26.6%	23.0%	16.5%	10.9%	7.1%	7/2/2002

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Moderate Balanced		6.0	9.9	10.7	5.6	5.9	6.6	12/31/2011
FTSE Canada Universe Bond	37.5%	0.4%	2.0%	4.3%	0.3%	1.4%	6.3%	12/31/1985
FTSE Canada ST Bond	25.0%	1.2%	2.4%	4.8%	2.1%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	15.0%	14.9%	22.5%	19.1%	10.8%	9.9%	5.9%	5/1/2015
S&P 500 TR CAD	15.0%	14.4%	21.6%	22.0%	14.9%	16.1%	9.5%	1/31/2002
S&P/TSX Composite TR	7.5%	16.0%	29.9%	24.8%	15.3%	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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Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 8/31/2026 Top 10 holdings: 9.07% Other: 90.93%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	1.39%	NVDA	USA	Technology	—	5.53%
TD US Index F	0.59%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.43%	TPU	CAN	—	8/31/2026	—
AGF Global Select Series F	0.37%	—	—	—	6/30/2026	—
Microsoft Corp	0.98%	MSFT	USA	Technology	—	3.90%
TD US Index F	0.48%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	8/31/2026	—
NCM Global Income Growth Class Series F	0.19%	—	—	—	7/31/2026	—
Canada (Government of) 3%	0.98%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.98%	—	—	—	8/31/2026	—
Alphabet Inc Class A	0.95%	GOOGL	USA	Communication Services	—	2.17%
AGF Global Select Series F	0.27%	—	—	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.27%	—	—	—	7/31/2026	—
TD US Index F	0.24%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	8/31/2026	—
Apple Inc	0.91%	AAPL	USA	Technology	—	5.07%
TD US Index F	0.53%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.38%	TPU	CAN	—	8/31/2026	—
Amazon.com Inc	0.84%	AMZN	USA	Consumer Cyclical	—	2.73%
AGF Global Select Series F	0.33%	—	—	—	6/30/2026	—
TD US Index F	0.30%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	8/31/2026	—
Eli Lilly and Co	0.82%	LLY	USA	Healthcare	—	1.01%
AGF Global Select Series F	0.35%	—	—	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.27%	—	—	—	7/31/2026	—
TD US Index F	0.12%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.08%	TPU	CAN	—	8/31/2026	—
Broadcom Inc	0.78%	AVGO	USA	Technology	—	1.82%
NCM Global Income Growth Class Series F	0.30%	—	—	—	7/31/2026	—
TD US Index F	0.22%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.15%	TPU	CAN	—	8/31/2026	—
AGF Global Select Series F	0.12%	—	—	—	6/30/2026	—
Canada (Government of) 3.25%	0.73%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.73%	—	—	—	8/31/2026	—
Lysander-Canso Strategic Loan Fund - 888o	0.69%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.69%	—	—	—	8/31/2026	—