

Tempo Axée sur la gestion actif Conservateur

Aperçu du portefeuille

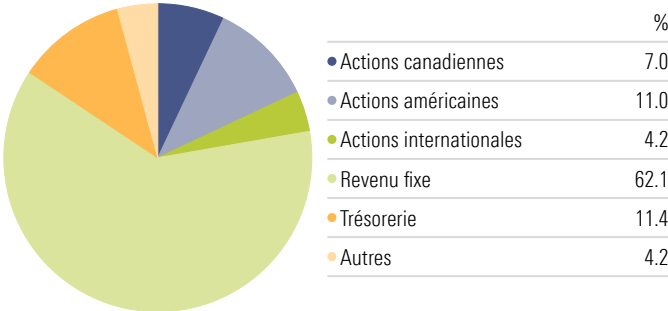
Frais de gestion moyen
0.83%

Rendement du portefeuille
2.98%

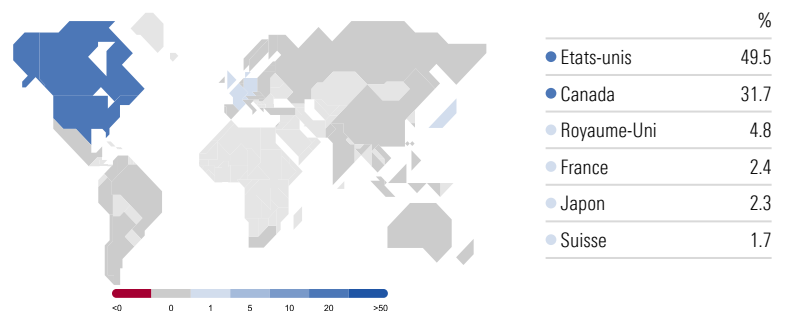
Date de création
2/20/2012

Indice de référence
Benchmark - Conservatoire

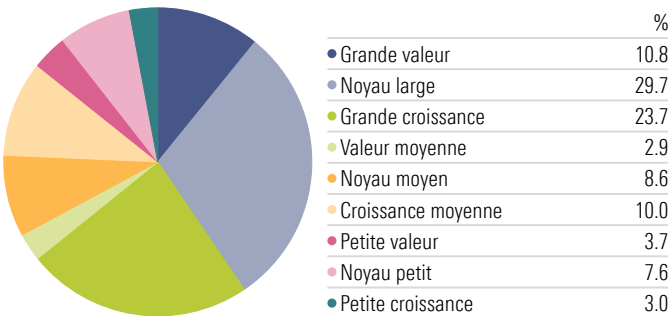
Répartition de l'actif



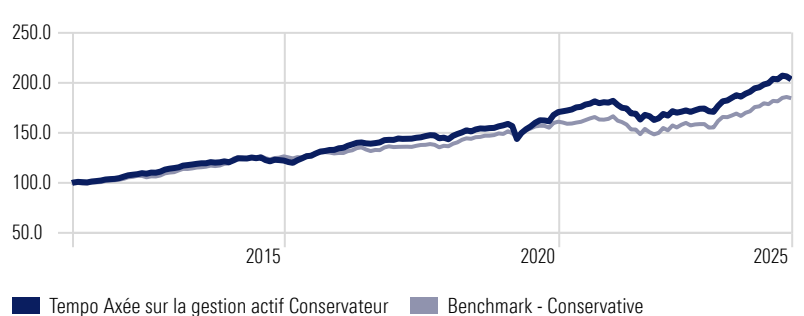
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	38.3%	Géographique des actions	
Matériaux de base	4.3%	Amériques	81.7%
Consommation cyclique	10.0%	Canada	31.7%
Services financiers	21.2%	Etats-unis	49.5%
Immobilier	2.8%	Grande Europe	13.0%
Sensible	45.9%	Danemark	1.0%
Services de communication	6.9%	France	2.4%
Énergie	7.6%	Allemagne	1.1%
Valeurs industrielles	14.5%	Pays-Bas	0.8%
Technologie	16.9%	Suisse	1.7%
Défensif	15.8%	Royaume-Uni	4.8%
Consommation défensive	6.1%	Grande Asie	5.3%
Soins de la santé	8.4%	Australie	0.2%
Services publics	1.3%	Japon	2.3%
		Région Emergente	2.1%

Rendements annualisés

	Portefeuille	Benchmark	Rendements par année civile	Portefeuille	Benchmark
1 Mois	-1.5%	-0.7%	Cumul annuel	0.0%	1.7%
3 Mois	0.0%	1.7%	2024	12.1%	9.4%
6 Mois	2.6%	2.8%	2023	8.5%	8.7%
1 an	8.4%	9.0%	2022	-8.1%	-8.4%
3 ans	5.3%	5.3%	2021	6.6%	3.3%
5 ans	7.2%	4.9%	2020	8.4%	8.2%
10 ans	5.0%	3.9%	2019	9.6%	9.0%
Depuis la création	5.5%	4.8%	2018	0.5%	0.6%
			2017	6.2%	4.5%
			2016	10.0%	2.7%

Répartition du revenu fixe

		Statistiques sur le revenu fixe	
Gouvernement	20.5%	Durée effective moyenne	2.9
Municipalités	0.0%	Échéance effective moyenne	3.5
Entreprises	58.1%	Coupon moyen	3.7%
Titres titrisés	8.4%	Qualité du crédit moyenne	BBB
Trésorerie et équivalents	13.0%		

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.0%	86.2%	64.8%	-1.8%
3 ans	5.6%	87.8%	78.3%	-6.6%
5 ans	5.5%	102.7%	68.6%	-10.5%

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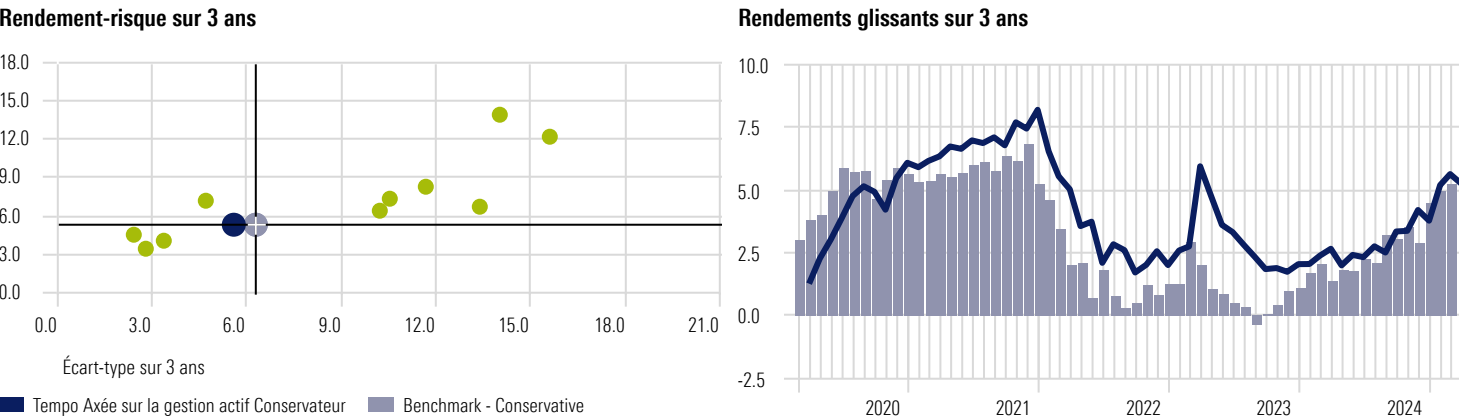
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Date de création
2/20/2012

Indice de référence
Benchmark - Conservatoire



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	5.6%	6.3%	Écart-type	5.5%	5.8%
Cap. bours. moy. (M)	\$ 121,098	\$ 180,344	Canada	74.3%	97.9%	Écart-type perte	3.4%	3.5%	Écart-type perte	3.2%	3.2%
Multiples de valorisati			États-Unis			Ratio de Sharpe	-0.41	-0.38	Ratio de Sharpe	0.38	0.18
Cours/Valeur comptable	3.6	3.2	Qualité de crédit			Ratio de Sortino	-0.51	-0.49	Ratio de Sortino	0.57	0.26
Cours/Flux monétaire	14.8	14.7	AAA	29.9%	42.4%	Meilleur mois	3.4%	4.0%	Meilleur mois	4.1%	4.0%
Cours/Bénéfice	23.9	21.9	AA	13.4%	31.9%	Pire mois	-3.4%	-3.1%	Pire mois	-3.4%	-3.1%
Cours/Ventes	2.5	2.4	A	20.8%	14.3%	Perte max.	-6.6%	-6.2%	Perte max.	-10.5%	-10.8%
Ratios financiers			BBB								
Marge nette	18.0%	19.4%	BB	3.0%	0.0%						
RDA	9.8%	12.2%	B	2.1%	0.0%						
RCP	23.9%	28.3%	En dessous de B	1.7%	0.0%						
ROIC	17.0%	21.6%	Non noté	3.5%	0.3%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD obligations à court terme F	25.6%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.56%	2.91%
Lysander-Canso ttrs crt trm et tx var F	21.3%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.67%	3.25%
Lysander-Canso valeur d'oblig de soc F	15.1%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.23%
Pender Corporate Bond F	10.1%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.19%	4.78%
NCM Cat mondiale de croiss du revenu F	7.1%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.59%
NCM Catégorie de croissance du revenu F	5.0%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.79%
TD indicel américain F	4.7%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.73%
Fonds Select mondial AGF F	4.5%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
BMO act can sélection F	2.5%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.60%
Canoe défensif actions internationales F	2.4%	Faible à Moyen	Canada - International Equity	0.75%	1.15%	0.19%

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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	4.0%	-0.94	0.86	93.80	-0.31	2.03	8	4
3 ans	5.6%	-0.34	0.93	96.64	0.00	2.05	22	14
5 ans	5.5%	2.11	0.98	95.48	1.00	2.21	39	21
10 ans	5.3%	1.02	1.09	94.02	0.39	2.76	80	40

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		0.0	8.4	5.3	7.2	5.0	5.5	2/20/2012
BMO act can sélection F	2.5%	1.2%	13.2%	6.7%	14.6%	7.9%	9.0%	12/23/2013
Canoe défensif actions internationales F	2.4%	-1.4%	2.0%	8.3%	8.9%	—	10.1%	1/3/2017
Fonds Select mondial AGF F	4.5%	-3.4%	18.7%	12.2%	20.3%	14.0%	6.4%	4/27/2000
Lysander-Canso ttrs crt trm et tx var F	21.3%	0.8%	6.3%	4.5%	4.6%	2.8%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	15.1%	0.1%	5.5%	4.0%	9.7%	5.7%	6.5%	12/23/2011
NCM Cat mondiale de croiss du revenu F	7.1%	-4.2%	5.3%	7.4%	13.0%	7.0%	9.1%	5/31/2011
NCM Catégorie de croissance du revenu F	5.0%	-3.0%	7.9%	6.4%	17.9%	6.7%	8.8%	12/30/2005
Pender Corporate Bond F	10.1%	1.9%	14.6%	7.1%	10.3%	6.7%	6.9%	6/1/2009
TD indicel américain F	4.7%	-4.2%	15.0%	13.9%	18.6%	12.1%	6.8%	11/1/2000
TD obligations à court terme F	25.6%	1.5%	6.8%	3.4%	1.9%	1.6%	2.6%	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		1.7	9.0	5.3	4.9	3.9	4.9	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	1.7%	7.1%	3.7%	2.1%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	40.0%	2.0%	7.7%	2.5%	0.9%	1.8%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	6.5%	11.2%	10.4%	11.7%	5.9%	5.1%	5/1/2015
S&P 500 RT CAD	10.0%	-4.2%	15.1%	14.3%	18.9%	12.8%	8.8%	1/31/2002
S&P/TSX composé RT CAD	5.0%	1.5%	15.8%	7.8%	16.8%	7.7%	9.1%	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.

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Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 3/31/2025 10 premiers avoirs : 14.48% Autre : 85.52%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada Housing Trust No.1 1.1%	2.83%	—	CAN	—	—	—
TD obligations à court terme F	2.83%	—	—	—	12/31/2024	—
Canada (Government of) 2%	2.01%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	2.01%	—	—	—	1/31/2025	—
Canada (Government of) 1.5%	1.99%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.99%	—	—	—	1/31/2025	—
Canada (Government of) 0.5%	1.70%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.70%	—	—	—	1/31/2025	—
Air Canada 4.63%	1.12%	—	CAN	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.62%	—	—	—	1/31/2025	—
Lysander-Canso valeur d'oblig de soc F	0.50%	—	—	—	1/31/2025	—
Canada Housing Trust No.1 3.7%	1.08%	—	CAN	—	—	—
TD obligations à court terme F	1.08%	—	—	—	12/31/2024	—
New York Life Global Funding 2%	1.07%	—	USA	—	—	—
Lysander-Canso ttrs crt trm et tx var F	1.04%	—	—	—	1/31/2025	—
Lysander-Canso valeur d'oblig de soc F	0.03%	—	—	—	1/31/2025	—
Ontario (Province Of) 4%	0.95%	—	CAN	—	—	—
TD obligations à court terme F	0.95%	—	—	—	12/31/2024	—
Canada Housing Trust No.1 2.35%	0.91%	—	CAN	—	—	—
TD obligations à court terme F	0.91%	—	—	—	12/31/2024	—
Quebec (Province Of) 2.3%	0.82%	—	CAN	—	—	—
TD obligations à court terme F	0.80%	—	—	—	12/31/2024	—
NCM Cat mondiale de croiss du revenu F	0.02%	—	—	—	2/28/2025	—