



# Tempo Axée sur la gestion actif Équilibré

## Aperçu du portefeuille

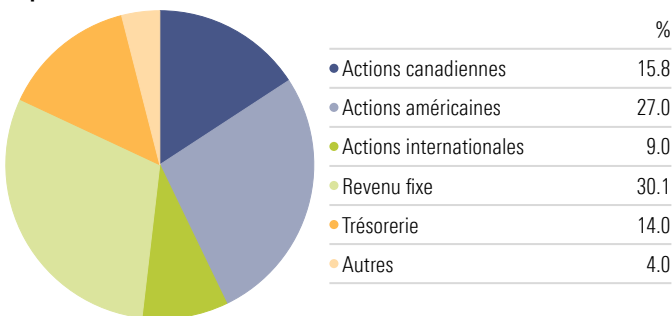
Frais de gestion moyen  
0.96%

Rendement du portefeuille  
2.52%

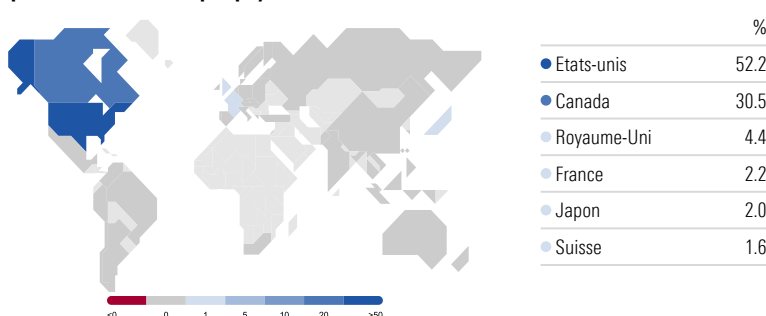
Date de création  
2/20/2012

Indice de référence  
Benchmark - Balanced

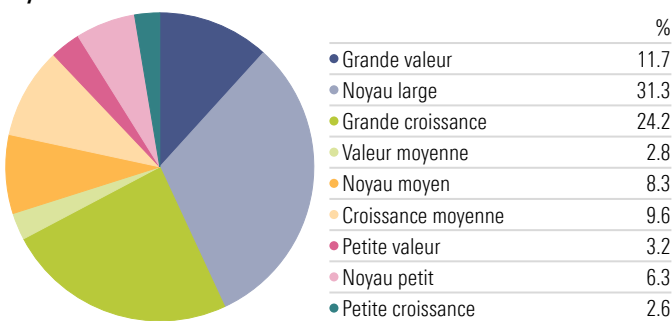
### Répartition de l'actif



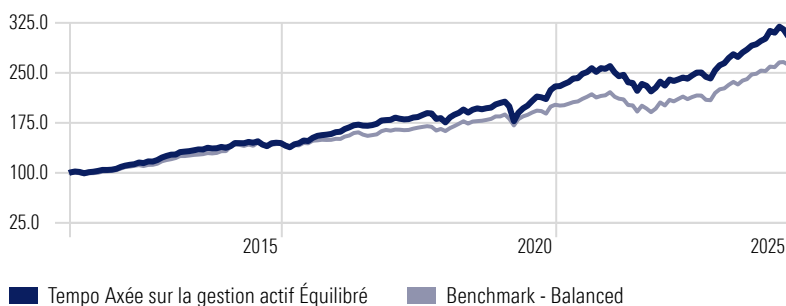
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

Catégorie	%
<b>Cyclique</b>	<b>36.6%</b>
Matériaux de base	4.1%
Consommation cyclique	10.2%
Services financiers	19.8%
Immobilier	2.5%
<b>Sensible</b>	<b>47.9%</b>
Services de communication	7.5%
Énergie	7.1%
Valeurs industrielles	13.4%
Technologie	20.0%
<b>Défensif</b>	<b>15.5%</b>
Consommation défensive	6.1%
Soins de la santé	8.0%
Services publics	1.4%

### Géographique des actions

Région	%
<b>Amériques</b>	<b>83.2%</b>
Canada	30.5%
Etats-unis	52.2%
<b>Grande Europe</b>	<b>12.1%</b>
Danemark	0.9%
France	2.2%
Allemagne	1.0%
Pays-Bas	0.7%
Suisse	1.6%
Royaume-Uni	4.4%
<b>Grande Asie</b>	<b>4.8%</b>
Australie	0.1%
Japon	2.0%
<b>Région Emergente</b>	<b>2.0%</b>

### Rendements annualisés

Horizon	Portefeuille (%)	Benchmark (%)
1 Mois	-3.3%	-1.5%
3 Mois	-1.8%	1.4%
6 Mois	2.3%	3.5%
1 an	9.6%	10.9%
3 ans	7.2%	7.6%
5 ans	11.4%	8.9%
10 ans	7.7%	6.3%
Depuis la création	8.8%	7.7%

### Rendements par année civile

Année	Portefeuille (%)	Benchmark (%)
Cumul annuel	-1.8%	1.4%
2024	18.6%	14.7%
2023	13.2%	12.0%
2022	-11.2%	-9.0%
2021	13.2%	9.3%
2020	12.1%	9.5%
2019	16.5%	13.5%
2018	-2.1%	-0.4%
2017	11.4%	8.1%
2016	11.2%	4.1%

### Répartition du revenu fixe

Catégorie	%
Gouvernement	14.3%
Municipalités	0.0%
Entreprises	49.2%
Titres tritisés	9.7%
Trésorerie et équivalents	26.8%

### Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	3.1
Échéance effective moyenne	4.0
Coupon moyen	3.9%
Qualité du crédit moyenne	BB

### Statistiques de risque et rendement du portefeuille

Horizon	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	7.3%	97.8%	122.6%	-4.5%
3 ans	9.0%	100.0%	104.3%	-10.0%
5 ans	8.9%	114.4%	99.7%	-14.6%

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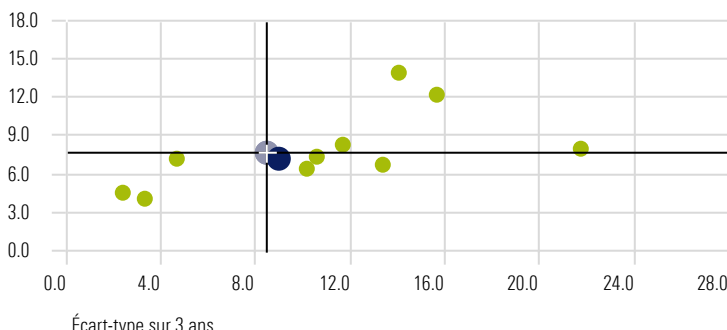
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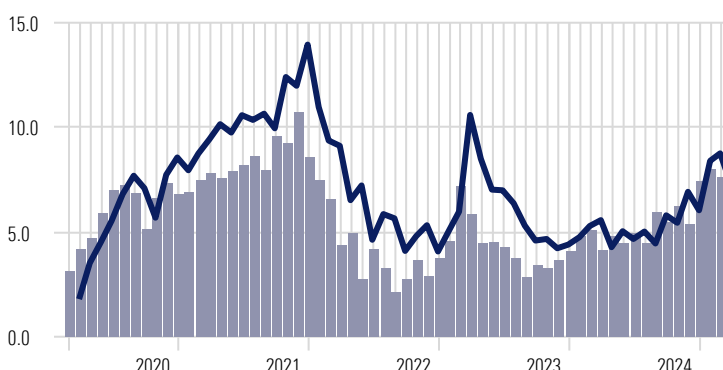
Indice de référence  
Benchmark - Balanced

### Rendement-risque sur 3 ans



■ Tempo Axée sur la gestion actif Équilibré ■ Benchmark - 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)	\$ 109,031	\$ 180,344	Canada	60.2%	97.9%
<b>Multiples de valorisati</b>			États-Unis	27.4%	1.0%
Cours/Valeur comptable	3.7	3.2	<b>Qualité de crédit</b>		
Cours/Flux monétaire	15.1	14.7	AAA	34.0%	42.4%
Cours/Bénéfice	24.4	21.9	AA	11.9%	31.9%
Cours/Ventes	2.7	2.4	A	17.6%	14.3%
<b>Ratios financiers</b>			BBB	17.7%	11.0%
Marge nette	18.3%	19.4%	BB	6.0%	0.0%
RDA	10.3%	12.2%	B	3.9%	0.0%
RCP	24.6%	28.3%	En dessous de B	2.9%	0.0%
ROIC	17.7%	21.6%	Non noté	6.0%	0.3%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	9.0%	8.5%
Écart-type perte	5.2%	4.9%
Ratio de Sharpe	-0.16	-0.13
Ratio de Sortino	-0.21	-0.18
Meilleur mois	5.0%	5.1%
Pire mois	-5.0%	-4.6%
Perte max.	-10.0%	-9.1%

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	8.9%	7.9%
Écart-type perte	4.9%	4.5%
Ratio de Sharpe	0.60	0.46
Ratio de Sortino	0.96	0.71
Meilleur mois	7.1%	5.5%
Pire mois	-5.0%	-4.6%
Perte max.	-14.6%	-13.5%

### Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
NCM Cat mondiale de crois du revenu F	14.7%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.59%
Lysander-Canso ttrs crt trm et tx var F	13.1%	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.67%	3.25%
Lysander-Canso valeur d'oblig de soc F	12.9%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.23%
TD indiciel américain F	10.7%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.73%
Pender Corporate Bond F	10.4%	Faible à Moyen	Canada - Multi-Sector Fixed Income	0.60%	1.19%	4.78%
NCM Catégorie de croissance du revenu F	10.2%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.79%
Fonds Select mondial AGF F	9.3%	Moyen	Canada - Action mondiale	0.80%	1.01%	0.00%
BMO act can sélection F	7.2%	Moyen	Canada - Actions canadiennes	0.50%	0.78%	1.60%
Canoe défensif actions internationales F	5.5%	Faible à Moyen	Canada - International Equity	0.75%	1.15%	0.19%
TD Indiciel NASDAQ - F	4.5%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.46%

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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	7.3%	-1.06	1.00	86.36	-0.37	3.37	8	4
3 ans	9.0%	-0.33	1.01	96.48	-0.16	2.47	22	14
5 ans	8.9%	1.99	1.07	96.09	0.90	2.77	40	20
10 ans	8.5%	1.00	1.15	95.67	0.43	3.27	81	39

## 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 Équilibré</b>		<b>-1.8</b>	<b>9.6</b>	<b>7.2</b>	<b>11.4</b>	<b>7.7</b>	<b>8.8</b>	<b>2/20/2012</b>
BMO act can sélection F	7.2%	1.2%	13.2%	6.7%	14.6%	7.9%	9.0%	12/23/2013
Canoe défensif actions internationales F	5.5%	-1.4%	2.0%	8.3%	8.9%	—	10.1%	1/3/2017
Fonds Select mondial AGF F	9.3%	-3.4%	18.7%	12.2%	20.3%	14.0%	6.4%	4/27/2000
Lysander-Canso trrs crt trm et tx var F	13.1%	0.8%	6.3%	4.5%	4.6%	2.8%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	12.9%	0.1%	5.5%	4.0%	9.7%	5.7%	6.5%	12/23/2011
NCM Cat mondiale de croiss du revenu F	14.7%	-4.2%	5.3%	7.4%	13.0%	7.0%	9.1%	5/31/2011
NCM Catégorie de croissance du revenu F	10.2%	-3.0%	7.9%	6.4%	17.9%	6.7%	8.8%	12/30/2005
Pender Corporate Bond F	10.4%	1.9%	14.6%	7.1%	10.3%	6.7%	6.9%	6/1/2009
TD indiciel américain F	10.7%	-4.2%	15.0%	13.9%	18.6%	12.1%	6.8%	11/1/2000
TD Indiciel NASDAQ - F	4.5%	-8.6%	4.5%	7.9%	18.5%	14.1%	6.9%	11/1/2000

## 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 - Balanced</b>		<b>1.4</b>	<b>10.9</b>	<b>7.6</b>	<b>8.9</b>	<b>6.3</b>	<b>7.8</b>	<b>12/31/2011</b>
FTSE Canada d'obligations crt terme	20.0%	1.7%	7.1%	3.7%	2.1%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	27.5%	2.0%	7.7%	2.5%	0.9%	1.8%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	20.0%	6.5%	11.2%	10.4%	11.7%	5.9%	5.1%	5/1/2015
S&P 500 RT CAD	22.5%	-4.2%	15.1%	14.3%	18.9%	12.8%	8.8%	1/31/2002
S&P/TSX composé RT CAD	10.0%	1.5%	15.8%	7.8%	16.8%	7.7%	9.1%	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 : 3/31/2025 10 premiers avoirs : 12.61% Autre : 87.39%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Canada (Government of) 1.5%</b>	<b>1.70%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.70%	—	—	—	1/31/2025	—
<b>NVIDIA Corp</b>	<b>1.51%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>3.88%</b>
Fonds Select mondial AGF F	0.46%	—	—	—	2/28/2025	—
TD indiciel américain F	0.42%	—	—	—	12/31/2024	—
TD Indiciel NASDAQ - F	0.40%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—
<b>Canada (Government of) 0.5%</b>	<b>1.45%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	1.45%	—	—	—	1/31/2025	—
<b>Microsoft Corp</b>	<b>1.35%</b>	<b>MSFT</b>	<b>USA</b>	<b>Technologie</b>	—	<b>3.88%</b>
TD indiciel américain F	0.41%	—	—	—	12/31/2024	—
TD Indiciel NASDAQ - F	0.38%	—	—	—	12/31/2024	—
NCM Cat mondiale de croiss du revenu F	0.32%	—	—	—	2/28/2025	—
TD U.S. Equity Index ETF	0.24%	TPU	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—
<b>Amazon.com Inc</b>	<b>1.35%</b>	<b>AMZN</b>	<b>USA</b>	<b>Consommation cyclique</b>	—	<b>2.63%</b>
Fonds Select mondial AGF F	0.64%	—	—	—	2/28/2025	—
TD Indiciel NASDAQ - F	0.28%	—	—	—	12/31/2024	—
TD indiciel américain F	0.27%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.16%	TPU	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—
<b>Apple Inc</b>	<b>1.24%</b>	<b>AAPL</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.89%</b>
TD indiciel américain F	0.49%	—	—	—	12/31/2024	—
TD Indiciel NASDAQ - F	0.46%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.29%	TPU	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—
<b>Canada (Government of) 2%</b>	<b>1.23%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso ttrs crt trm et tx var F	1.23%	—	—	—	1/31/2025	—
<b>Royal Bank of Canada</b>	<b>0.98%</b>	<b>RY</b>	<b>CAN</b>	<b>Services financiers</b>	—	<b>0.23%</b>
BMO act can sélection F	0.54%	—	—	—	2/28/2025	—
NCM Cat mondiale de croiss du revenu F	0.44%	—	—	—	2/28/2025	—

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	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Alphabet Inc Class A</b>	<b>0.90%</b>	<b>GOOGL</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>1.32%</b>
Fonds Select mondial AGF F	0.29%	—	—	—	2/28/2025	—
NCM Cat mondiale de croiss du revenu F	0.25%	—	—	—	2/28/2025	—
TD indiciel américain F	0.15%	—	—	—	12/31/2024	—
TD Indiciel NASDAQ - F	0.13%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.08%	TPU	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—
<b>Meta Platforms Inc Class A</b>	<b>0.90%</b>	<b>META</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>1.84%</b>
Fonds Select mondial AGF F	0.30%	—	—	—	2/28/2025	—
TD indiciel américain F	0.17%	—	—	—	12/31/2024	—
NCM Cat mondiale de croiss du revenu F	0.16%	—	—	—	2/28/2025	—
TD Indiciel NASDAQ - F	0.15%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.11%	TPU	CAN	—	3/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	3/31/2025	—
iShares Core S&P 500 ETF	0.00%	IVV	USA	—	3/31/2025	—