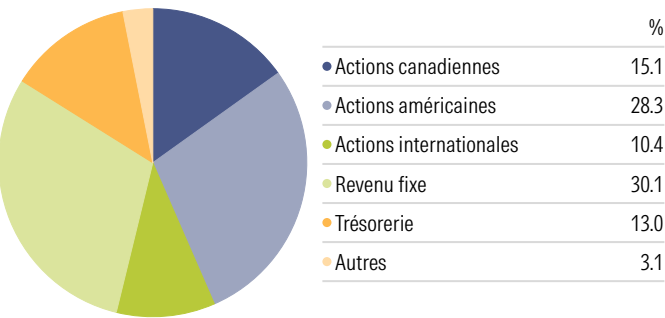




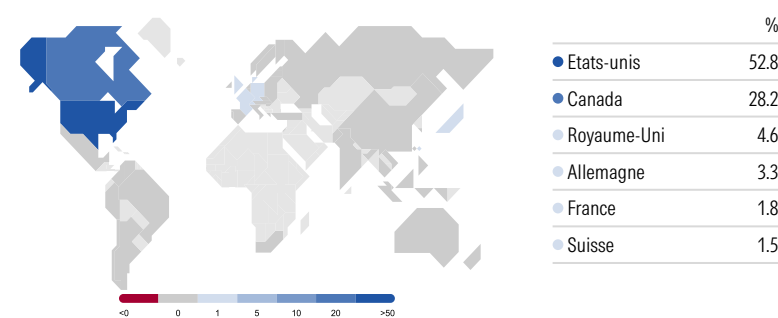
# Tempo Axée sur la gestion actif Équilibré

|                        |                                 |                                    |                               |                                             |
|------------------------|---------------------------------|------------------------------------|-------------------------------|---------------------------------------------|
| Aperçu du portefeuille | Frais de gestion moyen<br>0.96% | Rendement du portefeuille<br>2.36% | Date de création<br>2/20/2012 | Indice de référence<br>Benchmark - Balanced |
|------------------------|---------------------------------|------------------------------------|-------------------------------|---------------------------------------------|

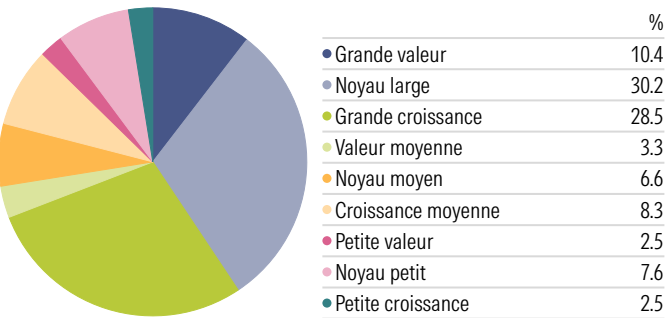
## Répartition de l'actif



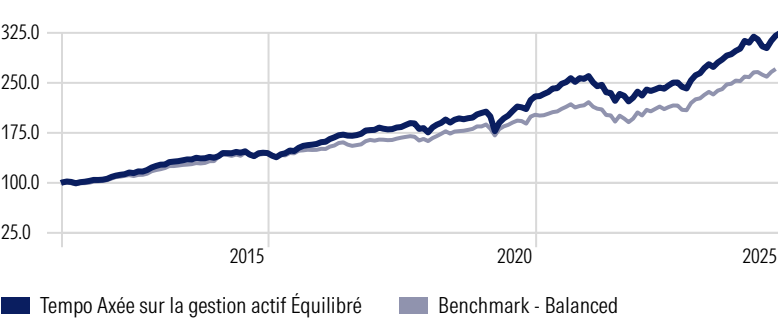
## Exposition aux actions par pays



## Style d'investissement en actions



## Performance



## Sectorielle des actions

|                           |              |
|---------------------------|--------------|
| <b>Cyclique</b>           | <b>32.8%</b> |
| Matériaux de base         | 3.5%         |
| Consommation cyclique     | 9.0%         |
| Services financiers       | 18.2%        |
| Immobilier                | 2.1%         |
| <b>Sensible</b>           | <b>52.6%</b> |
| Services de communication | 8.2%         |
| Énergie                   | 6.8%         |
| Valeurs industrielles     | 15.3%        |
| Technologie               | 22.3%        |
| <b>Défensif</b>           | <b>14.6%</b> |
| Consommation défensive    | 6.5%         |
| Soins de la santé         | 6.2%         |
| Services publics          | 1.8%         |

## Géographique des actions

|                         |              |
|-------------------------|--------------|
| <b>Amériques</b>        | <b>81.8%</b> |
| Canada                  | 28.2%        |
| Etats-unis              | 52.8%        |
| <b>Grande Europe</b>    | <b>14.2%</b> |
| Danemark                | 1.1%         |
| France                  | 1.8%         |
| Allemagne               | 3.3%         |
| Pays-Bas                | 0.9%         |
| Suisse                  | 1.5%         |
| Royaume-Uni             | 4.6%         |
| <b>Grande Asie</b>      | <b>4.0%</b>  |
| Australie               | 0.1%         |
| Japon                   | 1.3%         |
| <b>Région Emergente</b> | <b>1.9%</b>  |

## Rendements annualisés

|                    | Portefeuille | Benchmark |
|--------------------|--------------|-----------|
| 1 Mois             | 1.3%         | —         |
| 3 Mois             | 7.5%         | —         |
| 6 Mois             | 1.7%         | —         |
| 1 an               | 11.6%        | —         |
| 3 ans              | 11.6%        | —         |
| 5 ans              | 9.3%         | —         |
| 10 ans             | 8.2%         | —         |
| Depuis la création | 9.1%         | —         |

## Rendements par année civile

|              | Portefeuille | Benchmark |
|--------------|--------------|-----------|
| Cumul annuel | 4.7%         | —         |
| 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

|                           |       |
|---------------------------|-------|
| Gouvernement              | 13.2% |
| Municipalités             | 0.0%  |
| Entreprises               | 50.6% |
| Titres titrisés           | 9.9%  |
| Trésorerie et équivalents | 26.3% |

## Statistiques sur le revenu fixe

|                            |      |
|----------------------------|------|
| Durée effective moyenne    | 2.5  |
| Échéance effective moyenne | 3.3  |
| Coupon moyen               | 4.1% |
| Qualité du crédit moyenne  | BB   |

## Statistiques de risque et rendement du portefeuille

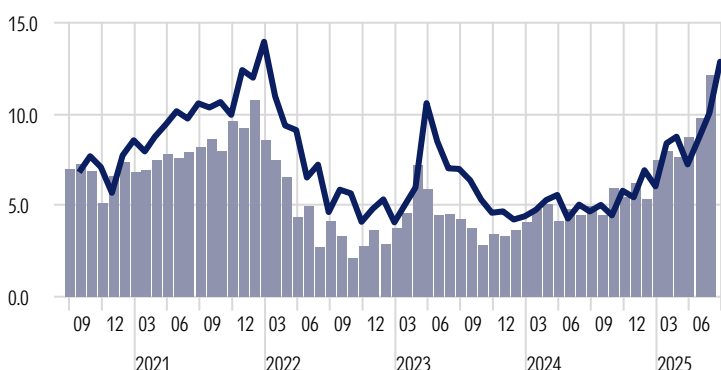
|       | Écart-type | Capture à la hausse | Capture à la baisse | Perte max. |
|-------|------------|---------------------|---------------------|------------|
| 1 an  | 7.5%       | —                   | —                   | -5.4%      |
| 3 ans | 7.6%       | —                   | —                   | -5.4%      |
| 5 ans | 8.4%       | —                   | —                   | -14.6%     |

©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.

## Aperçu du portefeuille

**Indice de référence**  
Benchmark - Balanced

### Rendements glissants sur 3 ans



### Rendement et risque sur 5 ans

| Actions                        | Portefeuille | Benchmark  | Revenu fixe              | Portefeuille | Benchmark |                  | Portefeuille | Benchmark |                  | Portefeuille | Benchmark |
|--------------------------------|--------------|------------|--------------------------|--------------|-----------|------------------|--------------|-----------|------------------|--------------|-----------|
| <b>Taille</b>                  |              |            | <b>Géographie</b>        |              |           | Écart-type       | 7.6%         | —         | Écart-type       | 8.4%         | —         |
| Cap. bours. moy. (M)           | \$ 121,530   | \$ 225,811 | Canada                   | 62.8%        | 97.9%     | Écart-type perte | 3.6%         | —         | Écart-type perte | 4.8%         | —         |
| <b>Multiples de valorisati</b> |              |            | États-Unis               | 25.1%        | 1.1%      | Ratio de Sharpe  | 0.32         | —         | Ratio de Sharpe  | 0.43         | —         |
| Cours/Valeur comptabl          | 3.6          | 3.5        | <b>Qualité de crédit</b> |              |           | Ratio de Sortino | 0.46         | —         | Ratio de Sortino | 0.65         | —         |
| Cours/Flux monétaire           | 15.6         | 16.0       | AAA                      | 32.1%        | 43.2%     | Meilleur mois    | 5.0%         | —         | Meilleur mois    | 6.3%         | —         |
| Cours/Bénéfice                 | 25.6         | 23.5       | AA                       | 12.7%        | 30.7%     | Pire mois        | -3.6%        | —         | Pire mois        | -5.0%        | —         |
| Cours/Ventes                   | 2.6          | 2.6        | A                        | 17.5%        | 14.8%     | Perte max.       | -5.4%        | —         | Perte max.       | -14.6%       | —         |
| <b>Ratios financiers</b>       |              |            | BBB                      | 18.2%        | 10.9%     |                  |              |           |                  |              |           |
| Marge nette                    | 18.9%        | 20.5%      | BB                       | 3.5%         | 0.0%      |                  |              |           |                  |              |           |
| RDA                            | 10.7%        | 13.7%      | B                        | 6.9%         | 0.0%      |                  |              |           |                  |              |           |
| RCP                            | 25.0%        | 29.4%      | En dessous de B          | 2.5%         | 0.0%      |                  |              |           |                  |              |           |
| ROIC                           | 18.2%        | 23.9%      | Non noté                 | 6.7%         | 0.3%      |                  |              |           |                  |              |           |

| Nom                                      | Pondération  | Cote de risque | Catégorie Morningstar                        | Frais de gestion | RFG   | Rendement |
|------------------------------------------|--------------|----------------|----------------------------------------------|------------------|-------|-----------|
| NCM Cat mondiale de croiss du revenu F   | <b>15.0%</b> | Faible à Moyen | Canada - Actions mondiales équilibrées       | 1.00%            | 1.42% | 3.34%     |
| Lysander-Canso valeur d'oblig de soc F   | <b>12.2%</b> | Bas            | Canada - Revenu fixe de sociétés mondiales   | 0.75%            | 0.90% | 3.03%     |
| Lysander-Canso ttrs crt trm et tx var F  | <b>12.2%</b> | Bas            | Canada - Revenu fixe de sociétés canadiennes | 0.45%            | 0.68% | 3.17%     |
| TD indiciel américain F                  | <b>11.4%</b> | Moyen          | Canada - Actions américaines                 | 0.15%            | 0.17% | 0.67%     |
| Fonds Select mondial AGF F               | <b>10.3%</b> | Moyen          | Canada - Action mondiale                     | 0.80%            | 1.01% | 0.00%     |
| NCM Catégorie de croissance du revenu F  | <b>10.2%</b> | Moyen          | Canada - Actions canadiennes équilibrées     | 1.00%            | 1.50% | 3.55%     |
| Pender Corporate Bond F                  | <b>10.0%</b> | Faible à Moyen | Canada - Multi-Sector Fixed Income           | 0.60%            | 1.19% | 4.95%     |
| BMO act can sélection F                  | <b>6.9%</b>  | Moyen          | Canada - Actions canadiennes                 | 0.50%            | 0.78% | 1.50%     |
| TD Indiciel NASDAQ - F                   | <b>5.2%</b>  | Moyen à Elevé  | Canada - Actions américaines                 | 0.50%            | 0.55% | 0.39%     |
| Canoe défensif actions internationales F | <b>5.0%</b>  | Faible à Moyen | Canada - International Equity                | 0.75%            | 1.15% | 0.19%     |



# Tempo Axée sur la gestion actif Équilibré

## Statistiques PTM du portefeuille

|        | Écart-type | Alpha | Bêta | R2 | Ratio d'information | Écart de suivi | Mois positifs | Mois négatifs |
|--------|------------|-------|------|----|---------------------|----------------|---------------|---------------|
| 1 an   | 7.5%       | —     | —    | —  | —                   | —              | 8             | 4             |
| 3 ans  | 7.6%       | —     | —    | —  | —                   | —              | 24            | 12            |
| 5 ans  | 8.4%       | —     | —    | —  | —                   | —              | 39            | 21            |
| 10 ans | 8.6%       | —     | —    | —  | —                   | —              | 82            | 38            |

## 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>4.7</b>   | <b>11.6</b> | <b>11.6</b> | <b>9.3</b> | <b>8.2</b> | <b>9.1</b>         | <b>2/20/2012</b> |
| BMO act can sélection F                          | <b>6.9%</b>  | 8.9%         | 14.5%       | 12.1%       | 12.0%      | 9.8%       | 9.5%               | 12/23/2013       |
| Canoe défensif actions internationales F         | <b>5.0%</b>  | -4.3%        | -3.8%       | 9.2%        | 5.9%       | —          | 9.3%               | 1/3/2017         |
| Fonds Select mondial AGF F                       | <b>10.3%</b> | 13.7%        | 33.8%       | 21.1%       | 16.8%      | 16.1%      | 7.0%               | 4/27/2000        |
| Lysander-Canso ttrs crt trm et tx var F          | <b>12.2%</b> | 2.1%         | 5.1%        | 5.4%        | 3.5%       | 3.0%       | 2.9%               | 9/18/2013        |
| Lysander-Canso valeur d'oblig de soc F           | <b>12.2%</b> | 2.2%         | 5.2%        | 5.8%        | 6.8%       | 6.0%       | 6.5%               | 12/23/2011       |
| NCM Cat mondiale de croiss du revenu F           | <b>15.0%</b> | 4.6%         | 10.9%       | 12.6%       | 11.6%      | 8.3%       | 9.6%               | 5/31/2011        |
| NCM Catégorie de croissance du revenu F          | <b>10.2%</b> | 5.2%         | 10.2%       | 10.1%       | 15.1%      | 8.1%       | 9.1%               | 12/30/2005       |
| Pender Corporate Bond F                          | <b>10.0%</b> | 1.7%         | 7.5%        | 8.4%        | 7.8%       | 7.2%       | 6.8%               | 6/1/2009         |
| TD indicel américain F                           | <b>11.4%</b> | 5.1%         | 17.5%       | 20.3%       | 16.1%      | 13.7%      | 7.1%               | 11/1/2000        |
| TD Indiciel NASDAQ - F                           | <b>5.2%</b>  | 9.1%         | 18.0%       | 20.0%       | 15.0%      | 16.7%      | 7.6%               | 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>12/31/2011</b> |
| FTSE Canada d'obligations crt terme | <b>20.0%</b> | 2.2%         | 6.3%  | 4.4%  | 1.8%  | 1.9%   | 6.7%               | 12/31/1979        |
| FTSE Canada obligataire universel   | <b>27.5%</b> | 1.4%         | 6.1%  | 4.3%  | -0.4% | 1.9%   | 6.5%               | 12/31/1985        |
| Morningstar DM xNA NR CAD           | <b>20.0%</b> | 13.6%        | 13.2% | 16.1% | 10.7% | 6.7%   | 5.2%               | 5/1/2015          |
| S&P 500 RT CAD                      | <b>22.5%</b> | 4.4%         | 16.4% | 20.1% | 16.6% | 14.3%  | 9.0%               | 1/31/2002         |
| S&P/TSX composé RT CAD              | <b>10.0%</b> | 12.0%        | 21.4% | 15.0% | 14.4% | 10.1%  | 9.2%               | 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 Équilibré



## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 7/31/2025 10 premiers avoirs : 12.84% Autre : 87.16%

|                                         | Pondération portefeuille | Symbole     | Pays       | Secteur                       | Date du portefeuille | Pondération de l'indice |
|-----------------------------------------|--------------------------|-------------|------------|-------------------------------|----------------------|-------------------------|
| <b>NVIDIA Corp</b>                      | <b>1.73%</b>             | <b>NVDA</b> | <b>USA</b> | <b>Technologie</b>            | —                    | <b>5.68%</b>            |
| Fonds Select mondial AGF F              | 0.49%                    | —           | —          | —                             | 6/30/2025            | —                       |
| TD Indiciel NASDAQ - F                  | 0.46%                    | —           | —          | —                             | 12/31/2024           | —                       |
| TD indiciel américain F                 | 0.45%                    | —           | —          | —                             | 12/31/2024           | —                       |
| TD U.S. Equity Index ETF                | 0.34%                    | TPU         | CAN        | —                             | 7/31/2025            | —                       |
| <b>Canada (Government of) 1.5%</b>      | <b>1.55%</b>             | <b>—</b>    | <b>CAN</b> | <b>—</b>                      | <b>—</b>             | <b>—</b>                |
| Lysander-Canso valeur d'oblig de soc F  | 1.55%                    | —           | —          | —                             | 5/31/2025            | —                       |
| <b>Microsoft Corp</b>                   | <b>1.47%</b>             | <b>MSFT</b> | <b>USA</b> | <b>Technologie</b>            | —                    | <b>4.93%</b>            |
| TD Indiciel NASDAQ - F                  | 0.44%                    | —           | —          | —                             | 12/31/2024           | —                       |
| TD indiciel américain F                 | 0.43%                    | —           | —          | —                             | 12/31/2024           | —                       |
| TD U.S. Equity Index ETF                | 0.32%                    | TPU         | CAN        | —                             | 7/31/2025            | —                       |
| NCM Cat mondiale de croiss du revenu F  | 0.28%                    | —           | —          | —                             | 6/30/2025            | —                       |
| <b>Broadcom Inc</b>                     | <b>1.34%</b>             | <b>AVGO</b> | <b>USA</b> | <b>Technologie</b>            | —                    | <b>1.72%</b>            |
| Fonds Select mondial AGF F              | 0.49%                    | —           | —          | —                             | 6/30/2025            | —                       |
| NCM Cat mondiale de croiss du revenu F  | 0.34%                    | —           | —          | —                             | 6/30/2025            | —                       |
| TD Indiciel NASDAQ - F                  | 0.25%                    | —           | —          | —                             | 12/31/2024           | —                       |
| TD indiciel américain F                 | 0.15%                    | —           | —          | —                             | 12/31/2024           | —                       |
| TD U.S. Equity Index ETF                | 0.11%                    | TPU         | CAN        | —                             | 7/31/2025            | —                       |
| <b>Apple Inc</b>                        | <b>1.29%</b>             | <b>AAPL</b> | <b>USA</b> | <b>Technologie</b>            | —                    | <b>4.08%</b>            |
| TD Indiciel NASDAQ - F                  | 0.53%                    | —           | —          | —                             | 12/31/2024           | —                       |
| TD indiciel américain F                 | 0.52%                    | —           | —          | —                             | 12/31/2024           | —                       |
| TD U.S. Equity Index ETF                | 0.25%                    | TPU         | CAN        | —                             | 7/31/2025            | —                       |
| <b>Canada (Government of) 2%</b>        | <b>1.27%</b>             | <b>—</b>    | <b>CAN</b> | <b>—</b>                      | <b>—</b>             | <b>—</b>                |
| Lysander-Canso ttrs crt trm et tx var F | 1.28%                    | —           | —          | —                             | 5/31/2025            | —                       |
| Kipling Strategic Income M              | -0.02%                   | —           | CAN        | —                             | 6/30/2025            | —                       |
| <b>Meta Platforms Inc Class A</b>       | <b>1.20%</b>             | <b>META</b> | <b>USA</b> | <b>Communication Services</b> | —                    | <b>2.22%</b>            |
| Fonds Select mondial AGF F              | 0.54%                    | —           | —          | —                             | 6/30/2025            | —                       |
| TD indiciel américain F                 | 0.18%                    | —           | —          | —                             | 12/31/2024           | —                       |
| TD Indiciel NASDAQ - F                  | 0.18%                    | —           | —          | —                             | 12/31/2024           | —                       |
| NCM Cat mondiale de croiss du revenu F  | 0.17%                    | —           | —          | —                             | 6/30/2025            | —                       |
| TD U.S. Equity Index ETF                | 0.14%                    | TPU         | CAN        | —                             | 7/31/2025            | —                       |
| <b>Amazon.com Inc</b>                   | <b>1.08%</b>             | <b>AMZN</b> | <b>USA</b> | <b>Consommation cyclique</b>  | —                    | <b>2.93%</b>            |
| TD Indiciel NASDAQ - F                  | 0.32%                    | —           | —          | —                             | 12/31/2024           | —                       |
| TD indiciel américain F                 | 0.29%                    | —           | —          | —                             | 12/31/2024           | —                       |
| Fonds Select mondial AGF F              | 0.28%                    | —           | —          | —                             | 6/30/2025            | —                       |
| TD U.S. Equity Index ETF                | 0.18%                    | TPU         | CAN        | —                             | 7/31/2025            | —                       |
| <b>Canada (Government of) 0.5%</b>      | <b>1.01%</b>             | <b>—</b>    | <b>CAN</b> | <b>—</b>                      | <b>—</b>             | <b>—</b>                |
| Lysander-Canso valeur d'oblig de soc F  | 1.01%                    | —           | —          | —                             | 5/31/2025            | —                       |
| <b>Royal Bank of Canada</b>             | <b>0.90%</b>             | <b>RY</b>   | <b>CAN</b> | <b>Services financiers</b>    | —                    | <b>0.24%</b>            |
| BMO act can sélection F                 | 0.60%                    | —           | —          | —                             | 6/30/2025            | —                       |
| NCM Cat mondiale de croiss du revenu F  | 0.30%                    | —           | —          | —                             | 6/30/2025            | —                       |