



# Tempo Axée sur la gestion passif Conservateur

## Aperçu du portefeuille

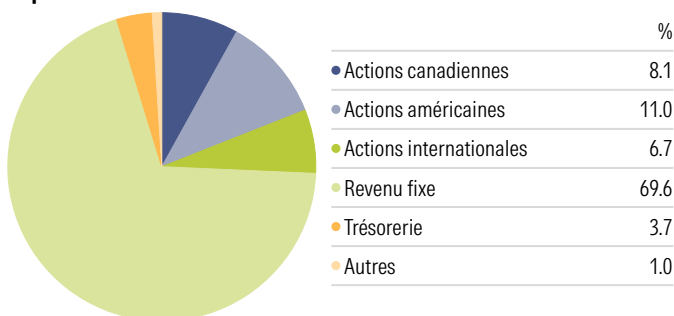
Frais de gestion moyen  
0.48%

Rendement du portefeuille  
3.10%

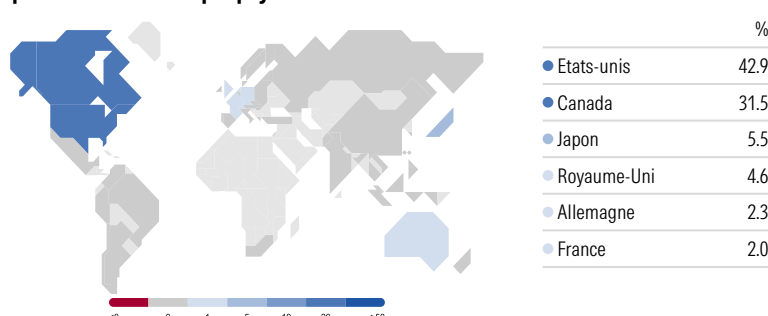
Date de création  
2/20/2012

Indice de référence  
Benchmark - Conservatrice

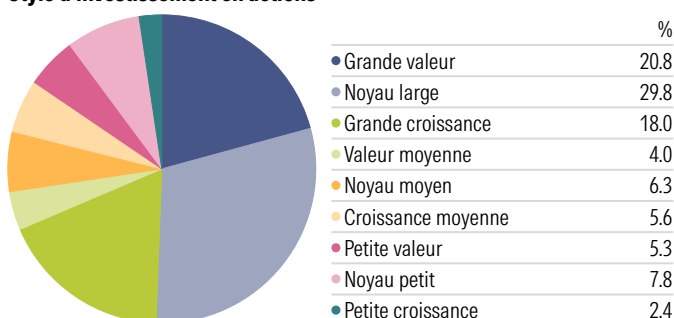
### Répartition de l'actif



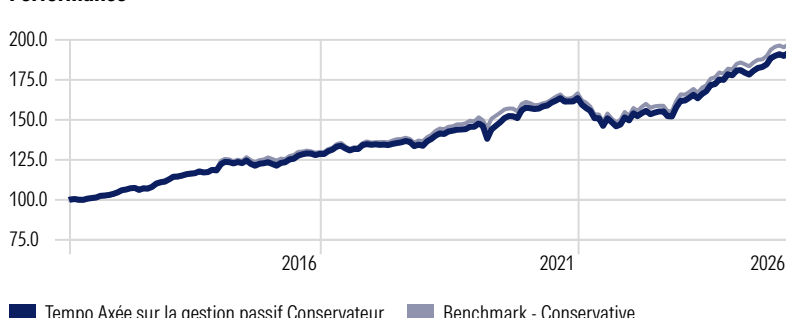
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

Catégorie	%
<b>Cyclique</b>	<b>35.4%</b>
Matériaux de base	6.1%
Consommation cyclique	7.1%
Services financiers	19.0%
Immobilier	3.1%
<b>Sensible</b>	<b>47.7%</b>
Services de communication	7.2%
Énergie	8.0%
Valeurs industrielles	15.1%
Technologie	17.4%
<b>Défensif</b>	<b>16.9%</b>
Consommation défensive	6.5%
Soins de la santé	7.9%
Services publics	2.5%

### Géographique des actions

Région	%
<b>Amériques</b>	<b>74.4%</b>
Canada	31.5%
Etats-unis	42.9%
<b>Grande Europe</b>	<b>17.4%</b>
Danemark	1.0%
France	2.0%
Allemagne	2.3%
Pays-Bas	1.9%
Suisse	2.0%
Royaume-Uni	4.6%
<b>Grande Asie</b>	<b>8.2%</b>
Australie	1.4%
Japon	5.5%
<b>Région Emergente</b>	<b>0.2%</b>

### Rendements annualisés

Horizon	Portefeuille	Benchmark
1 Mois	1.0%	0.9%
3 Mois	0.9%	0.7%
6 Mois	4.8%	4.9%
1 an	6.0%	6.5%
3 ans	7.5%	7.7%
5 ans	4.0%	4.2%
10 ans	4.6%	4.6%
Depuis la création	4.8%	5.0%

### Rendements par année civile

Année	Portefeuille	Benchmark
Cumul annuel	1.0%	0.9%
2025	6.8%	7.6%
2024	9.8%	9.4%
2023	8.2%	8.7%
2022	-8.5%	-8.4%
2021	3.7%	3.3%
2020	8.2%	8.2%
2019	8.9%	9.0%
2018	-0.5%	0.6%
2017	4.4%	4.5%

### Répartition du revenu fixe

Catégorie	%
Gouvernement	47.4%
Municipalités	0.0%
Entreprises	46.5%
Titres titrisés	2.9%
Trésorerie et équivalents	3.2%

### Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	5.0
Échéance effective moyenne	6.4
Coupon moyen	3.6%
Qualité du crédit moyenne	AA

### Statistiques de risque et rendement du portefeuille

Horizon	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	3.1%	97.2%	112.0%	-1.5%
3 ans	4.2%	95.4%	90.5%	-2.2%
5 ans	5.1%	93.6%	91.6%	-10.7%

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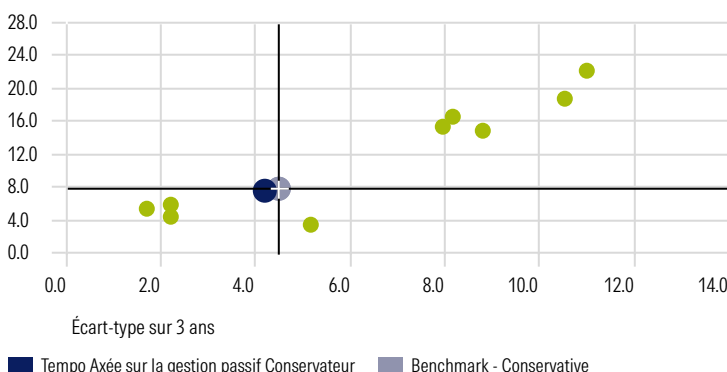
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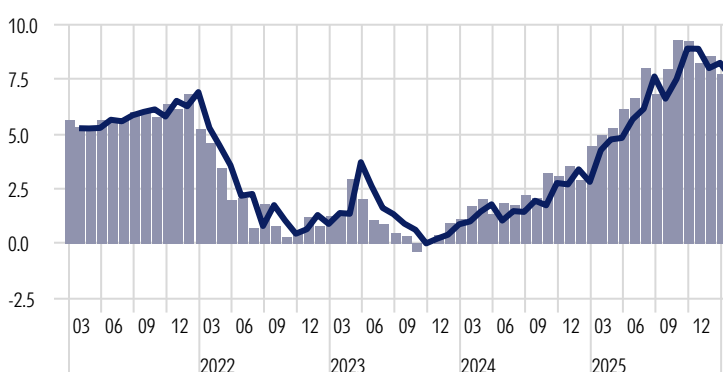
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Indice de référence  
Benchmark - Conservatrice

### Rendement-risque sur 3 ans



### Rendements glissants sur 3 ans



### Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
<b>Taille</b>			<b>Géographie</b>		
Cap. bours. moy. (M)	\$ 122,512	\$ 254,165	Canada	92.4%	97.7%
<b>Multiples de valorisat</b>			États-Unis 4.2% 1.3%		
Cours/Valeur comptabl	3.1	3.7	<b>Qualité de crédit</b>		
Cours/Flux monétaire	13.5	16.8	AAA	36.5%	42.3%
Cours/Bénéfice	22.2	24.7	AA	19.1%	32.0%
Cours/Ventes	2.3	2.9	A	18.7%	14.2%
<b>Ratios financiers</b>			BBB	20.0%	11.1%
Marge nette	20.4%	21.5%	BB	0.4%	0.0%
RDA	10.3%	14.1%	B	0.8%	0.0%
RCP	24.3%	29.8%	En dessous de B	0.3%	0.0%
ROIC	18.5%	25.0%	Non noté	4.2%	0.4%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	4.2%	4.5%
Écart-type perte	2.0%	2.4%
Ratio de Sharpe	0.23	0.25
Ratio de Sortino	0.35	0.37
Meilleur mois	3.7%	4.0%
Pire mois	-1.9%	-2.2%
Perte max.	-2.2%	-2.9%

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	5.1%	5.4%
Écart-type perte	3.1%	3.2%
Ratio de Sharpe	-0.07	-0.05
Ratio de Sortino	-0.10	-0.07
Meilleur mois	3.7%	4.0%
Pire mois	-3.2%	-3.1%
Perte max.	-10.7%	-10.8%

### Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	<b>34.4%</b>	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.71%
TD obligations à court terme F	<b>26.7%</b>	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.56%	3.18%
TD indiciel américain F	<b>8.6%</b>	Moyen	Canada - Actions américaines	0.15%	0.17%	0.81%
NCM Catégorie de croissance du revenu F	<b>5.4%</b>	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	3.06%
TD indiciel international F	<b>5.3%</b>	Moyen	Canada - International Equity	0.25%	0.28%	2.08%
NCM Cat mondiale de croiss du revenu F	<b>5.2%</b>	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.17%
Lysander-Canso valeur d'oblig de soc F	<b>4.9%</b>	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	4.40%
Lysander-Canso trrs crt trm et tx var F	<b>4.9%</b>	Bas	Canada - Revenu fixe de sociétés canadiennes	0.45%	0.68%	3.02%
TD indiciel canadien F	<b>3.2%</b>	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.79%

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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	3.1%	-0.58	1.01	98.04	-0.80	0.61	9	3
3 ans	4.2%	-0.14	0.97	99.33	-0.29	0.70	26	10
5 ans	5.1%	-0.18	0.98	99.25	-0.19	0.82	39	21
10 ans	4.8%	-0.10	1.03	98.74	-0.02	1.11	79	41

## 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 passif Conservateur</b>		<b>1.0</b>	<b>6.0</b>	<b>7.5</b>	<b>4.0</b>	<b>4.6</b>	<b>4.8</b>	<b>2/20/2012</b>
Lysander-Canso ttrs crt trm et tx var F	<b>4.9%</b>	0.4%	3.3%	5.3%	3.0%	3.2%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	<b>4.9%</b>	0.6%	3.3%	5.7%	4.7%	6.6%	6.4%	12/23/2011
NCM Cat mondiale de croiss du revenu F	<b>5.2%</b>	2.6%	8.0%	14.8%	11.4%	9.9%	9.8%	5/31/2011
NCM Catégorie de croissance du revenu F	<b>5.4%</b>	4.1%	24.7%	15.2%	13.9%	10.7%	9.8%	12/30/2005
TD indiciel américain F	<b>8.6%</b>	0.6%	8.9%	22.2%	15.6%	14.9%	7.3%	11/1/2000
TD indiciel canadien F	<b>3.2%</b>	0.9%	28.4%	18.8%	16.4%	12.8%	7.4%	11/1/2000
TD indiciel international F	<b>5.3%</b>	4.0%	22.6%	16.4%	11.2%	9.2%	4.6%	11/1/2000
TD indiciel obligations can F	<b>34.4%</b>	0.5%	1.6%	3.4%	-0.1%	1.5%	3.8%	11/1/2000
TD obligations à court terme F	<b>26.7%</b>	0.5%	3.4%	4.3%	1.6%	1.8%	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
<b>Benchmark - Conservative</b>		<b>0.9</b>	<b>6.5</b>	<b>7.7</b>	<b>4.2</b>	<b>4.6</b>	<b>5.1</b>	<b>12/31/2011</b>
FTSE Canada d'obligations crt terme	<b>35.0%</b>	0.4%	3.4%	4.5%	1.9%	2.1%	6.6%	12/31/1979
FTSE Canada obligataire universel	<b>40.0%</b>	0.6%	2.0%	3.7%	0.0%	1.9%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	<b>10.0%</b>	4.2%	23.8%	16.7%	11.1%	9.5%	5.7%	5/1/2015
S&P 500 RT CAD	<b>10.0%</b>	0.2%	8.8%	21.7%	16.3%	15.6%	9.2%	1/31/2002
S&P/TSX composé RT CAD	<b>5.0%</b>	0.8%	28.3%	18.9%	16.4%	13.0%	9.4%	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 : 1/31/2026 10 premiers avoirs : 10.58% Autre : 89.42%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Canada (Government of) 2.75%</b>	<b>1.74%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	1.36%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.39%	TDB	CAN	—	1/31/2026	—
Kipling Strategic Income M	-0.01%	—	CAN	—	12/31/2025	—
<b>Canada Housing Trust No.1 3.6%</b>	<b>1.42%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	1.27%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.15%	TDB	CAN	—	1/31/2026	—
<b>Canada Housing Trust No.1 2.9%</b>	<b>1.29%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	1.15%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.14%	TDB	CAN	—	1/31/2026	—
<b>Canada Housing Trust No.1 1.75%</b>	<b>1.04%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	0.76%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.27%	TDB	CAN	—	1/31/2026	—
<b>Canada (Government of) 3.25%</b>	<b>0.96%</b>	—	<b>CAN</b>	—	—	—
TD Canadian Aggregate Bond Index ETF	0.84%	TDB	CAN	—	1/31/2026	—
Lysander-Canso valeur d'oblig de soc F	0.12%	—	—	—	11/30/2025	—
<b>Canada (Government of) 3.25%</b>	<b>0.95%</b>	—	<b>CAN</b>	—	—	—
TD Canadian Aggregate Bond Index ETF	0.50%	TDB	CAN	—	1/31/2026	—
Lysander-Canso valeur d'oblig de soc F	0.44%	—	—	—	11/30/2025	—
<b>Canada Housing Trust No.1 2.35%</b>	<b>0.87%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	0.74%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.13%	TDB	CAN	—	1/31/2026	—
<b>Quebec (Province Of) 2.3%</b>	<b>0.85%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	0.71%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.13%	TDB	CAN	—	1/31/2026	—
NCM Cat mondiale de croiss du revenu F	0.01%	—	—	—	12/31/2025	—
<b>Canada (Government of) 0.5%</b>	<b>0.83%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso ttrs crt trm et tx var F	0.48%	—	—	—	11/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.35%	TDB	CAN	—	1/31/2026	—
<b>Canada (Government of) 3%</b>	<b>0.64%</b>	—	<b>CAN</b>	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.34%	—	—	—	11/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.30%	TDB	CAN	—	1/31/2026	—
Kipling Strategic Income M	0.00%	—	CAN	—	12/31/2025	—