



Tempo Axée sur la gestion passif Conservateur

Aperçu du portefeuille

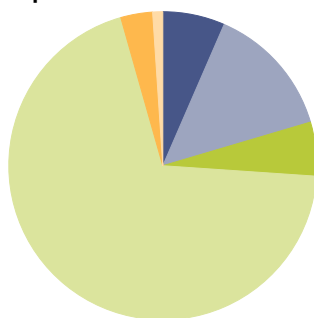
Frais de gestion moyen
0.48%

Rendement du portefeuille
2.98%

Date de création
2/20/2012

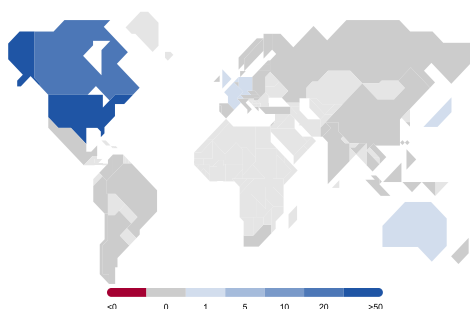
Indice de référence
Benchmark - Conservatoire

Répartition de l'actif



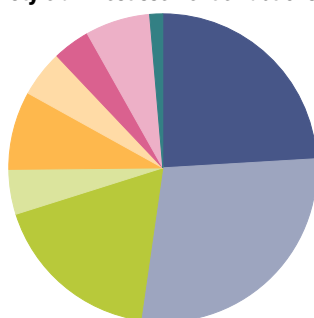
	%
• Actions canadiennes	6.5
• Actions américaines	13.9
• Actions internationales	5.7
• Revenu fixe	69.5
• Trésorerie	3.3
• Autres	1.1

Exposition aux actions par pays



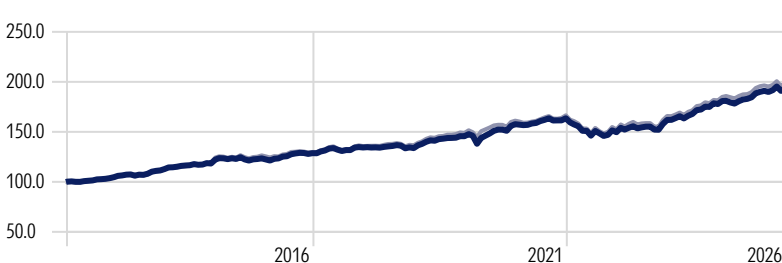
	%
• Etats-unis	53.5
• Canada	25.1
• Japon	4.6
• Royaume-Uni	3.9
• Suisse	1.9
• France	1.7

Style d'investissement en actions



	%
• Grande valeur	24.1
• Noyau large	28.2
• Grande croissance	17.9
• Valeur moyenne	4.7
• Noyau moyen	8.2
• Croissance moyenne	4.9
• Petite valeur	3.9
• Noyau petit	6.8
• Petite croissance	1.4

Performance



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Sectorielle des actions

Cyclique	31.8%
Matériaux de base	5.3%
Consommation cyclique	7.7%
Services financiers	16.1%
Immobilier	2.8%
Sensible	50.9%
Services de communication	7.8%
Énergie	8.4%
Valeurs industrielles	14.5%
Technologie	20.2%
Défensif	17.3%
Consommation défensive	6.5%
Soins de la santé	8.4%
Services publics	2.4%

Géographique des actions

Amériques	78.7%
Canada	25.1%
Etats-unis	53.5%
Grande Europe	14.6%
Danemark	0.8%
France	1.7%
Allemagne	1.7%
Pays-Bas	1.4%
Suisse	1.9%
Royaume-Uni	3.9%
Grande Asie	6.7%
Australie	1.1%
Japon	4.6%
Région Emergente	0.2%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	1.6%	1.5%
3 Mois	1.2%	0.9%
6 Mois	2.1%	1.6%
1 an	8.8%	8.3%
3 ans	7.6%	7.5%
5 ans	4.1%	4.4%
10 ans	4.6%	4.7%
Depuis la création	4.8%	5.0%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	2.1%	1.8%
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

Gouvernement	48.7%
Municipalités	0.0%
Entreprises	45.5%
Titres titrisés	3.1%
Trésorerie et équivalents	2.6%

Statistiques sur le revenu fixe

Durée effective moyenne	5.1
Échéance effective moyenne	6.7
Coupon moyen	3.6%
Qualité du crédit moyenne	AA

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.1%	101.8%	92.6%	-2.2%
3 ans	4.5%	97.9%	90.4%	-2.2%
5 ans	5.3%	93.4%	93.0%	-10.7%

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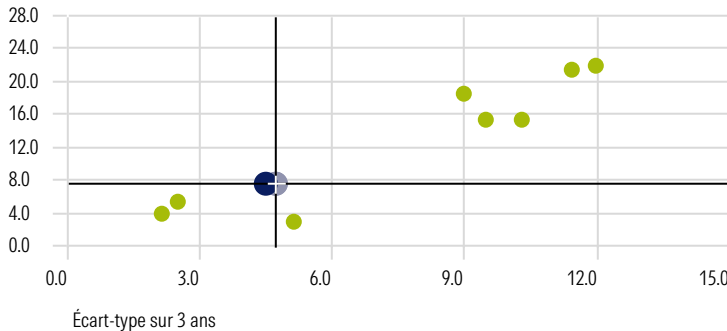
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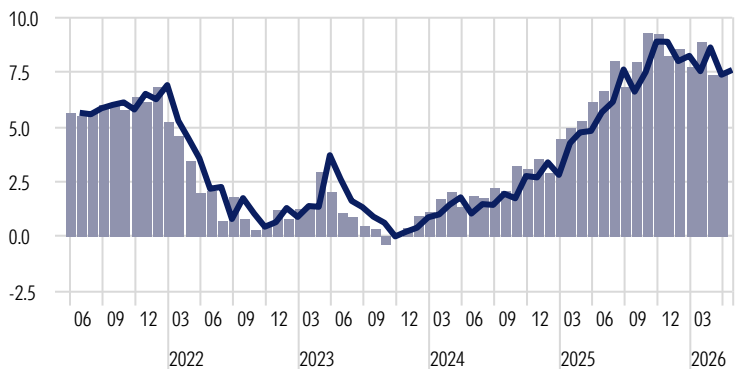
Indice de référence
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Rendement-risque sur 3 ans



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Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 163,984	\$ 245,214	Canada	93.4%	97.6%
Multiples de valorisat			États-Unis	3.3%	1.4%
Cours/Valeur comptabl	3.4	3.6	Qualité de crédit		
Cours/Flux monétaire	14.3	16.3	AAA	38.7%	44.4%
Cours/Bénéfice	23.1	23.2	AA	19.4%	30.2%
Cours/Ventes	2.5	2.7	A	16.4%	13.9%
Ratios financiers			BBB	19.6%	10.7%
Marge nette	21.3%	22.0%	BB	0.1%	0.0%
RDA	12.2%	14.6%	B	1.0%	0.0%
RCP	27.0%	29.9%	En dessous de B	0.2%	0.0%
ROIC	20.5%	25.0%	Non noté	4.6%	0.8%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	4.5%	4.7%
Écart-type perte	2.5%	2.9%
Ratio de Sharpe	0.28	0.27
Ratio de Sortino	0.42	0.39
Meilleur mois	3.7%	4.0%
Pire mois	-2.2%	-2.4%
Perte max.	-2.2%	-2.9%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	5.3%	5.6%
Écart-type perte	3.1%	3.3%
Ratio de Sharpe	-0.17	-0.14
Ratio de Sortino	-0.22	-0.19
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	34.2%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.66%
TD d'obligations à court terme - F	24.7%	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.54%	3.33%
Lysander-Canso valeur d'oblig de soc F	11.9%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.93%
TD indiciel américain F	11.6%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.78%
NCM Cat mondiale de croiss du revenu F	5.1%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.11%
NCM Catégorie de croissance du revenu F	5.0%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.92%
TD indiciel international F	4.0%	Moyen	Canada - International Equity	0.25%	0.28%	2.11%
TD indiciel canadien - F	2.0%	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.67%

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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	4.1%	0.56	0.97	99.69	1.03	0.44	10	2
3 ans	4.5%	0.16	0.97	99.51	0.18	0.63	26	10
5 ans	5.3%	-0.30	0.97	99.38	-0.33	0.78	39	21
10 ans	4.9%	-0.12	1.03	98.73	-0.08	1.10	79	41

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 passif Conservateur		2.1	8.8	7.6	4.1	4.6	4.8	2/20/2012
TD indiciel obligations can F	34.2%	0.3%	1.3%	2.9%	0.6%	1.4%	3.8%	11/1/2000
TD d'obligations à court terme - F	24.7%	0.3%	2.4%	4.0%	1.7%	1.7%	2.6%	11/1/2004
Lysander-Canso valeur d'oblig de soc F	11.9%	0.4%	3.5%	5.3%	3.6%	6.0%	6.3%	12/23/2011
TD indiciel américain F	11.6%	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
NCM Cat mondiale de croiss du revenu F	5.1%	6.0%	21.1%	15.2%	10.3%	9.9%	9.8%	5/31/2011
NCM Catégorie de croissance du revenu F	5.0%	10.2%	35.9%	18.5%	11.9%	10.6%	9.9%	12/30/2005
TD indiciel international F	4.0%	5.5%	23.1%	15.4%	10.7%	9.6%	4.6%	11/1/2000
TD indiciel canadien - F	2.0%	7.8%	39.9%	21.5%	15.5%	12.7%	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
Benchmark - Conservative		1.8	8.3	7.5	4.4	4.7	5.1	12/31/2011
FTSE Canada obligataire universel	40.0%	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	35.0%	0.3%	2.4%	4.2%	2.0%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	10.0%	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
S&P 500 RT CAD	10.0%	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
S&P/TSX composé RT CAD	5.0%	7.9%	40.1%	21.5%	15.5%	12.8%	9.5%	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 : 4/30/2026 10 premiers avoirs : 12.00% Autre : 88.00%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada Housing Trust No.1	2.46%	—	CAN	—	—	—
TD d'obligations à court terme - F	2.22%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.23%	TDB	CAN	—	4/30/2026	—
Canada (Government of)	1.65%	—	CAN	—	—	—
TD d'obligations à court terme - F	1.27%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.38%	TDB	CAN	—	4/30/2026	—
Canada Housing Trust No.1	1.47%	—	CAN	—	—	—
TD d'obligations à court terme - F	1.31%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.12%	TDB	CAN	—	4/30/2026	—
NCM Catégorie de croissance du revenu F	0.04%	—	—	—	3/31/2026	—
Canada (Government of)	1.27%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.81%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.46%	TDB	CAN	—	4/30/2026	—
Canada (Government of)	1.14%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.79%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.34%	TDB	CAN	—	4/30/2026	—
Canada (Government of)	1.02%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.77%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.25%	TDB	CAN	—	4/30/2026	—
NVIDIA Corp	0.87%	NVDA	USA	Technologie	—	5.89%
TD indiciel américain F	0.50%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.36%	TPU	CAN	—	4/30/2026	—
Apple Inc	0.76%	AAPL	USA	Technologie	—	4.60%
TD indiciel américain F	0.46%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.30%	TPU	CAN	—	4/30/2026	—
Microsoft Corp	0.73%	MSFT	USA	Technologie	—	3.47%
TD indiciel américain F	0.41%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.09%	—	—	—	3/31/2026	—
Canada Housing Trust No.1	0.64%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.58%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.05%	TDB	CAN	—	4/30/2026	—