

Tempo Axée sur la gestion passif Conservateur

Aperçu du portefeuille

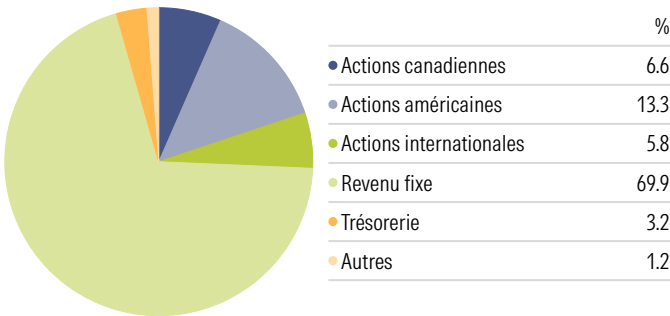
Frais de gestion moyen
0.48%

Rendement du portefeuille
2.96%

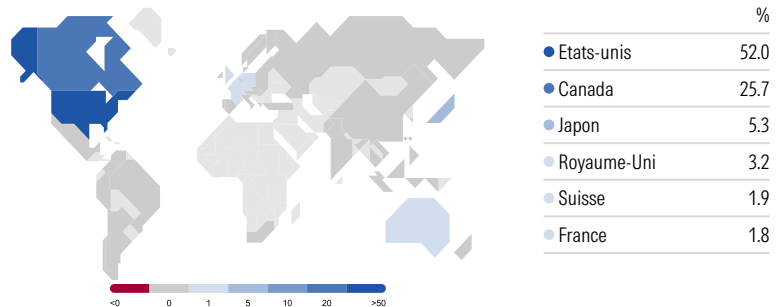
Date de création
2/20/2012

Indice de référence
Benchmark - Conservatoire

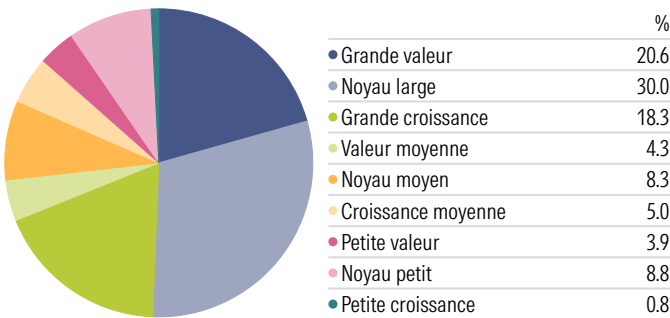
Répartition de l'actif



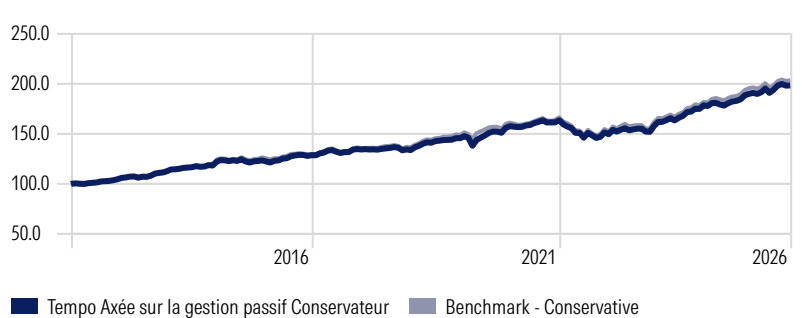
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	31.7%	Géographique des actions	
Matériaux de base	4.4%	Amériques	77.7%
Consommation cyclique	7.3%	Canada	25.7%
Services financiers	17.0%	Etats-unis	52.0%
Immobilier	3.0%	Grande Europe	14.2%
Sensible	51.5%	Danemark	0.9%
Services de communication	7.2%	France	1.8%
Énergie	7.7%	Allemagne	1.4%
Valeurs industrielles	14.3%	Pays-Bas	1.8%
Technologie	22.3%	Suisse	1.9%
Défensif	16.7%	Royaume-Uni	3.2%
Consommation défensive	6.7%	Grande Asie	8.1%
Soins de la santé	7.9%	Australie	1.1%
Services publics	2.1%	Japon	5.3%
		Région Emergente	0.4%

Rendements annualisés

	Portefeuille	Benchmark	Rendements par année civile	Portefeuille	Benchmark
1 Mois	0.1%	0.4%	Cumul annuel	4.5%	4.3%
3 Mois	0.1%	0.4%	2025	6.8%	7.6%
6 Mois	1.6%	1.5%	2024	9.8%	9.4%
1 an	7.5%	7.3%	2023	8.2%	8.7%
3 ans	8.5%	8.6%	2022	-8.5%	-8.4%
5 ans	3.9%	4.2%	2021	3.7%	3.3%
10 ans	4.4%	4.6%	2020	8.2%	8.2%
Depuis la création	4.8%	5.0%	2019	8.9%	9.0%
			2018	-0.5%	0.6%
			2017	4.4%	4.5%

Répartition du revenu fixe

		Statistiques sur le revenu fixe	
Gouvernement	46.8%	Durée effective moyenne	5.1
Municipalités	0.0%	Échéance effective moyenne	6.7
Entreprises	47.4%	Coupon moyen	3.6%
Titres titrisés	3.4%	Qualité du crédit moyenne	AA
Trésorerie et équivalents	2.4%		

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.6%	100.7%	96.7%	-2.2%
3 ans	4.5%	97.1%	93.2%	-2.2%
5 ans	5.4%	93.7%	93.5%	-10.7%

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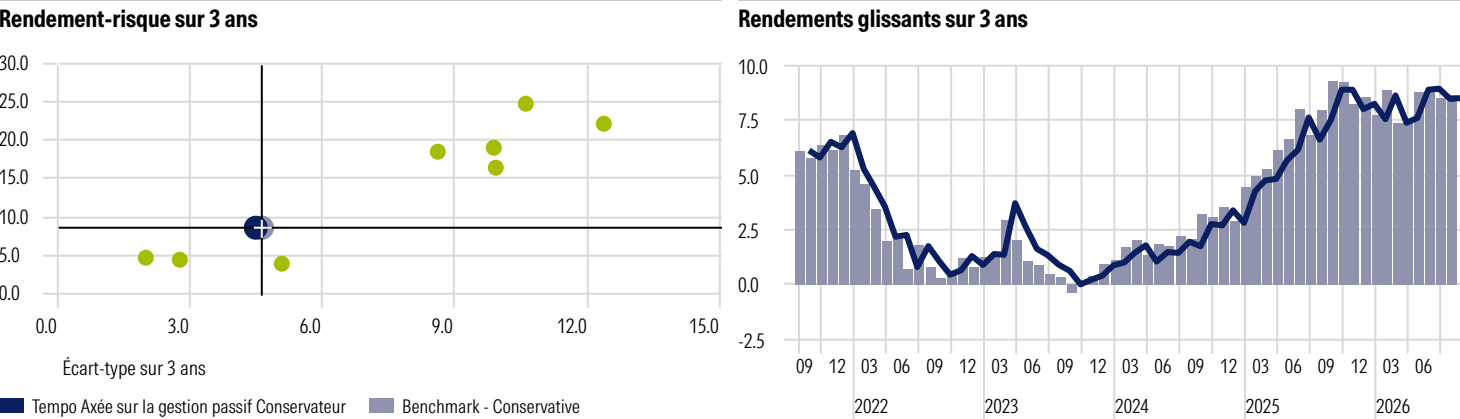
Aperçu du portefeuille

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Date de création
2/20/2012

Indice de référence
Benchmark - Conservative



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	4.5%	4.7%	Écart-type	5.4%	5.7%
Cap. bours. moy. (M)	\$ 177,031	\$ 294,182	Canada	91.7%	96.4%	Écart-type perte	2.5%	2.8%	Écart-type perte	3.0%	3.3%
Multiples de valorisation			États-Unis	4.9%	2.6%	Ratio de Sharpe	0.34	0.34	Ratio de Sharpe	-0.20	-0.17
Cours/Valeur comptable	3.5	3.9	Qualité de crédit			Ratio de Sortino	0.50	0.51	Ratio de Sortino	-0.26	-0.22
Cours/Flux monétaire	14.6	16.7	AAA	37.6%	44.6%	Meilleur mois	3.7%	4.0%	Meilleur mois	3.7%	4.0%
Cours/Bénéfice	22.5	22.9	AA	18.6%	30.6%	Pire mois	-2.2%	-2.4%	Pire mois	-3.2%	-3.1%
Cours/Ventes	2.6	3.0	A	14.7%	13.4%	Perte max.	-2.2%	-2.4%	Perte max.	-10.7%	-10.8%
Ratios financiers			BBB	21.7%	10.3%						
Marge nette	22.7%	24.2%	BB	0.2%	0.0%						
RDA	12.9%	15.8%	B	0.8%	0.0%						
RCP	27.7%	31.8%	En dessous de B	0.1%	0.0%						
ROIC	22.6%	28.0%	Non noté	6.3%	1.1%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel d'obligations canadiennes F	34.1%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.51%
TD d'obligations à court terme - F	25.1%	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.54%	3.47%
Lysander-Canso valeur d'oblig de soc F	11.9%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.03%
TD indiciel américain F	11.1%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.71%
NCM Catégorie de croissance du revenu F	5.1%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.85%
NCM Cat mondiale de croiss du revenu F	5.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	2.93%
TD indiciel international F	4.1%	Moyen	Canada - International Equity	0.25%	0.28%	1.90%
TD indiciel canadien - F	2.1%	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.56%

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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	4.6%	0.23	0.98	99.60	0.44	0.49	9	3
3 ans	4.5%	-0.05	0.97	99.47	-0.20	0.63	26	10
5 ans	5.4%	-0.29	0.98	99.38	-0.32	0.78	38	22
10 ans	4.9%	-0.16	1.03	98.74	-0.12	1.09	78	42

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		4.5	7.5	8.5	3.9	4.4	4.8	2/20/2012
TD indiciel obligations can F	34.1%	0.2%	1.6%	3.9%	0.1%	1.1%	3.7%	11/1/2000
TD obligations à court terme F	25.1%	1.2%	2.3%	4.7%	1.8%	1.7%	2.6%	11/1/2004
Lysander-Canso valeur d'oblig de soc F	11.9%	-0.2%	0.7%	4.5%	2.8%	5.5%	6.1%	12/23/2011
TD indiciel américain F	11.1%	14.1%	21.1%	22.1%	14.2%	15.6%	7.6%	11/1/2000
NCM Catégorie de croissance du revenu F	5.1%	14.4%	25.9%	18.5%	11.5%	10.1%	10.0%	12/30/2005
NCM Cat mondiale de croiss du revenu F	5.0%	14.1%	20.0%	16.4%	9.8%	9.9%	10.1%	5/31/2011
TD indiciel international F	4.1%	15.1%	22.7%	19.0%	11.1%	9.8%	4.9%	11/1/2000
TD indiciel canadien F	2.1%	15.9%	29.8%	24.6%	15.3%	12.6%	7.8%	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		4.3	7.3	8.6	4.2	4.6	5.1	12/31/2011
FTSE Canada obligataire universel	40.0%	0.4%	2.0%	4.3%	0.3%	1.4%	6.3%	12/31/1985
FTSE Canada d'obligations crt terme	35.0%	1.2%	2.4%	4.8%	2.1%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	10.0%	14.9%	22.5%	19.1%	10.8%	9.9%	5.9%	5/1/2015
S&P 500 RT CAD	10.0%	14.4%	21.6%	22.0%	14.9%	16.1%	9.5%	1/31/2002
S&P/TSX composé RT CAD	5.0%	16.0%	29.9%	24.8%	15.3%	12.7%	9.5%	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 : 8/31/2026 10 premiers avoirs : 11.30% Autre : 88.70%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada Housing Trust No.1	2.47%	—	CAN	—	—	—
TD Short Term Bond - F	2.26%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.21%	TDB	CAN	—	8/31/2026	—
Canada (Government of)	1.66%	—	CAN	—	—	—
TD Short Term Bond - F	1.29%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.37%	TDB	CAN	—	8/31/2026	—
Canada Housing Trust No.1	1.47%	—	CAN	—	—	—
TD Short Term Bond - F	1.33%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.10%	TDB	CAN	—	8/31/2026	—
NCM Income Growth Class Series F	0.03%	—	—	—	7/31/2026	—
Canada (Government of)	1.09%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.79%	—	—	—	8/31/2026	—
TD Canadian Aggregate Bond Index ETF	0.30%	TDB	CAN	—	8/31/2026	—
Canada (Government of)	0.99%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.59%	—	—	—	8/31/2026	—
TD Canadian Aggregate Bond Index ETF	0.40%	TDB	CAN	—	8/31/2026	—
NVIDIA Corp	0.83%	NVDA	USA	Technologie	—	5.53%
TD US Index F	0.48%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.35%	TPU	CAN	—	8/31/2026	—
Apple Inc	0.75%	AAPL	USA	Technologie	—	5.07%
TD US Index F	0.43%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	8/31/2026	—
Microsoft Corp	0.74%	MSFT	USA	Technologie	—	3.90%
TD US Index F	0.39%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.26%	TPU	CAN	—	8/31/2026	—
NCM Global Income Growth Class Series F	0.10%	—	—	—	7/31/2026	—
Canada (Government of)	0.74%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.55%	—	—	—	8/31/2026	—
TD Canadian Aggregate Bond Index ETF	0.19%	TDB	CAN	—	8/31/2026	—
Lysander-Canso Strategic Loan Fund - 888o	0.56%	—	CAN	—	—	—
Lysander-Canso Corporate Value Bond F	0.56%	—	—	—	8/31/2026	—