

Agora - Tempo Passive Moderate Balanced

Portfolio Aggregation

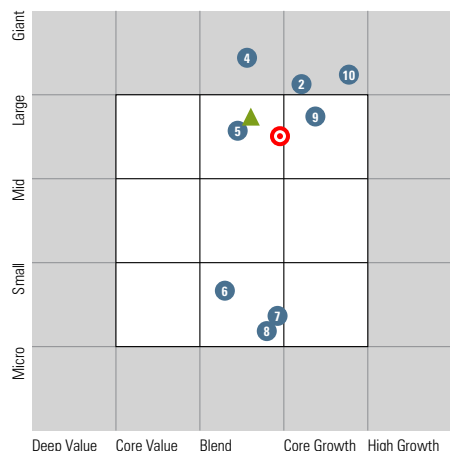
Data as of
7/31/2024

Currency
CAD

Risk-Free Rate
FTSE Canada 91 Day TBill

Benchmark
Benchmark - Moderate Balanced

Equity Style Box



Style Breakdown	Portfolio %	Benchmark %
Large Value	17.53	21.35
Large Core	25.05	26.32
Large Growth	31.83	31.74
Mid Value	5.16	5.73
Mid Core	6.95	7.83
Mid Growth	6.07	4.39
Small Value	2.38	0.80
Small Core	3.63	1.22
Small Growth	1.41	0.63
Large Cap	74.41	79.40
Mid-Small Cap	25.59	20.60
Value	25.06	27.88
Core	35.63	35.37
Growth	39.31	36.76

○ Portfolio ● Portfolio Constituents ▲ Benchmark

Top 10 Constituents

	% Weighting
1 TD Canadian Bond Index - F	30.02
2 TD US Index F	15.31
3 TD Short Term Bond - F	12.38
4 TD International Index - F	11.34
5 TD Canadian Index - F	7.00
6 NCM Income Growth Class Series F	5.20
7 Lysander-Canso Short Term & Fltng Rate F	4.92
8 Lysander-Canso Corporate Value Bond F	4.92
9 NCM Global Income Growth Class Series F	4.91
10 TD NASDAQ Index - F	2.52

Portfolio Statistics

Style Box Value Factors	Portfolio	Benchmark
Price/Prospective Earnings	16.92	16.92
Price/Book	2.41	2.26
Price/Sales	1.74	1.73
Price/Cash Flow	10.37	10.45
Dividend Yield %	2.57	2.55

Style Box Growth Factors

	Portfolio	Benchmark
Long-Term Earning Growth %	11.19	10.94
Historical Earnings Growth %	6.27	5.19
Book Value Growth %	6.33	6.09
Sales Growth %	8.92	8.21
Cash Flow Growth %	7.56	5.53

Equity Valuation Price Multiples

	Portfolio	Benchmark
Price to Earnings	19.52	19.60
Price to Book Value	2.58	2.41
Price to Sales	1.92	1.89
Price to Cash Flow	11.86	11.83

Financial Ratios

	Portfolio	Benchmark
ROE %	24.14	22.59
ROA %	9.97	9.32
Net Margin %	17.96	17.01
Debt to Capital %	39.02	38.37

Fixed Income Style

	Portfolio	Benchmark
Avg Eff Duration	6.25	—
Avg Eff Maturity	8.61	—
Avg Credit Quality	A	—
Avg Wtd Coupon	3.32	—
Avg Wtd Price	—	—

Misc

	Portfolio	Benchmark
% Market Value in Top 10 Holdings	98.51	100.00
Average Expense Ratio	—	—

Portfolio Overview

Composition	Portfolio %	Benchmark %
Cash	6.84	0.00
Stock	44.88	37.46
Bond	39.83	0.00
Other	8.42	62.54
Total	99.96	100.00

Equity Sector Breakdown

	Portfolio %	Benchmark %
Cyclical	34.98	36.91
Basic Matls	5.28	5.90
Cons Cyclical	8.69	9.32
Financial Svcs	18.49	18.97
Real Estate	2.52	2.72
Sensitive	47.96	43.91
Comm Svcs	6.50	5.97
Energy	8.05	6.62
Industrials	13.70	13.03
Technology	19.71	18.29
Defensive	17.05	19.18
Cons Defensive	5.54	6.31
Healthcare	9.05	9.96
Utilities	2.46	2.91

Fixed-Income Sector Breakdown

	Portfolio %	Benchmark %
Government	53.14	—
Municipal	0.00	—
Corporate	29.57	—
Securitized	4.80	—
Cash and Cash Equivalents	12.48	—
Derivative	0.00	—

Credit Rating Breakdown

	Portfolio %	Benchmark %
AAA	43.25	—
AA	26.44	—
A	14.46	—
BBB	12.20	—
BB	1.64	—
B or Below B	1.14	—
Not Rated	0.88	—

World Region Breakdown	Portfolio %	Benchmark %
Americas	72.56	60.00
North America	72.50	60.00
Latin America	0.06	0.00
Greater Europe	17.91	25.25
United Kingdom	4.10	5.71
Europe Developed	13.52	19.06
Europe Emerging	0.10	0.20
Africa/Middle East	0.19	0.28
Greater Asia	9.53	14.75
Japan	6.52	10.49
Australasia	1.91	3.07
Asia Developed	0.84	1.15
Asia Emerging	0.25	0.04

Top 10 Country Breakdown	Portfolio %	Benchmark %
United States	46.00	40.63
Canada	26.50	19.37
Japan	6.52	10.49
United Kingdom	4.10	5.71
France	2.83	3.75
Switzerland	2.31	3.92
Germany	1.96	3.05
Australia	1.82	2.94
Netherlands	1.66	1.97
Denmark	1.43	1.42

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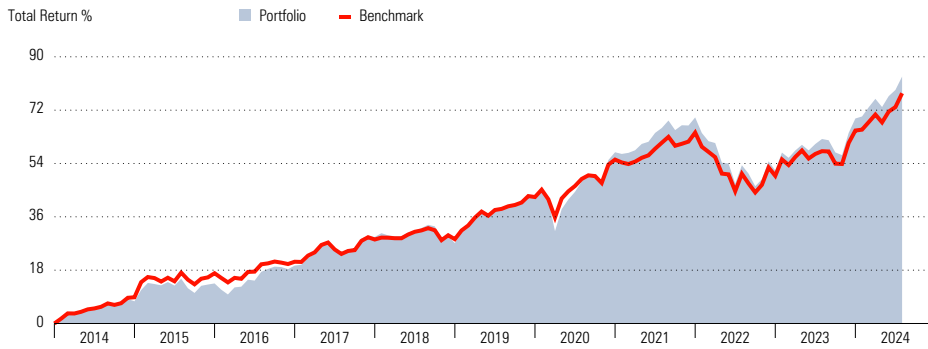
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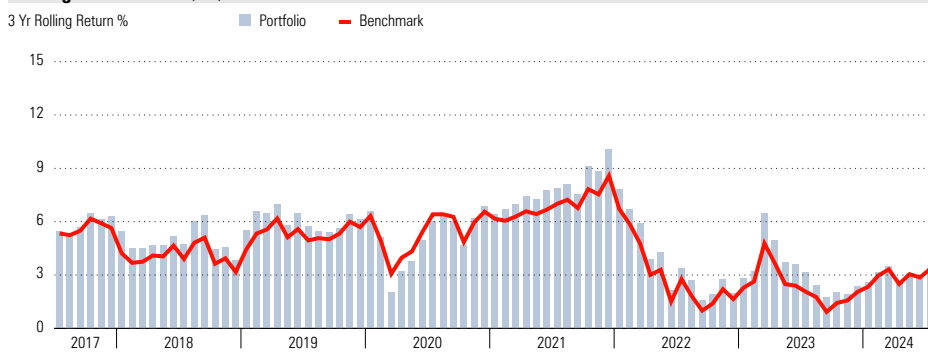
Cumulative Return as of 7/31/2024



Trailing Returns as of 7/31/2024

	Total Return	+/- Benchmark
1 Month	2.53	-0.17
3 Month	5.93	0.08
6 Month	7.92	0.50
YTD	8.36	0.74
1 Year	12.98	0.62
3 Years	3.37	0.02
5 Years	5.72	0.64
10 Years	5.65	0.31
15 Years	—	—
Inception	6.40	—

Rolling Return as of 7/31/2024



Relative Statistics as of 7/31/2024

vs Benchmark	1 Yr	3 Yr	5 Yr	10 Yr
Alpha	0.34	0.04	0.29	-0.04
Beta	1.03	1.05	1.14	1.10
R-Squared	98.64	97.63	95.27	93.75
Tracking Error	0.87	1.27	2.03	1.79
Information Ratio	0.71	0.02	0.31	0.18
Treynor Ratio	7.52	0.15	3.06	3.71
Downside Deviation	0.57	0.91	1.61	1.39
Batting Average	58.33	50.00	56.67	54.17
Up Capture Ratio	107.63	105.47	111.59	107.97
Down Capture Ratio	115.11	106.99	110.94	109.87
Up Number Ratio	1.00	0.95	0.97	0.96
Down Number Ratio	1.00	1.00	0.91	0.89
Up Percentage Ratio	0.75	0.65	0.68	0.63
Down Percentage Ratio	0.25	0.31	0.39	0.40

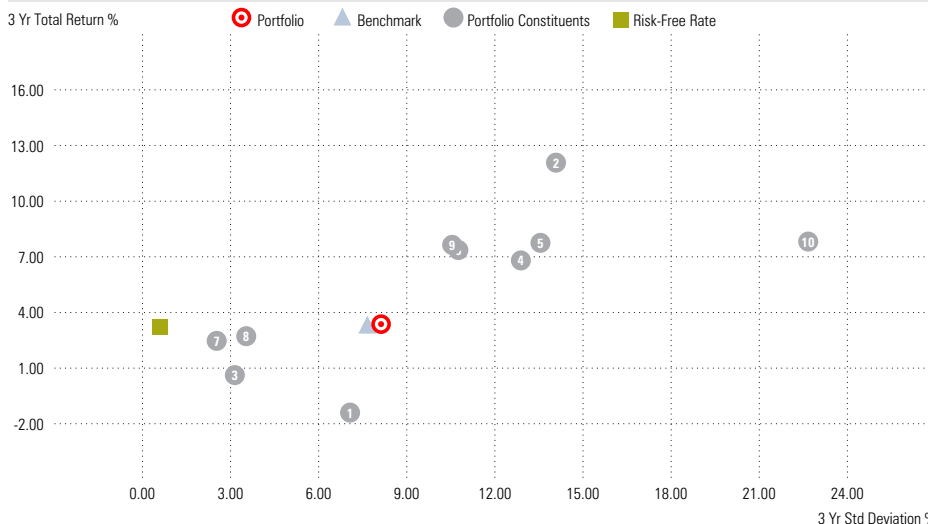
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Risk Statistics as of 7/31/2024

	1 Yr	3 Yr	5 Yr	10 Yr
Standard Deviation	7.12	8.12	8.25	6.74
Skewness	-0.07	-0.08	-0.55	-0.53
Kurtosis	-0.16	-0.57	1.38	2.12
Sharpe Ratio	1.09	0.02	0.42	0.61
Sortino Ratio	2.05	0.03	0.61	0.91
Calmar Ratio	3.87	0.25	0.42	0.41
Positive Months	8	19	38	77
Negative Months	4	17	22	43
Worst Month	-2.54	-4.43	-7.48	-7.48
Max Drawdown	-3.35	-13.69	-13.69	-13.69

Risk-Return as of 7/31/2024



Calendar Returns as of 7/31/2024

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Year
2014	3.23	2.20	0.81	1.07	7.49
2015	5.41	-0.46	-2.20	2.91	5.61
2016	-1.18	2.04	4.12	0.29	5.30
2017	3.34	1.13	0.46	2.95	8.09
2018	0.17	1.40	1.17	-4.26	-1.61
2019	6.47	2.09	1.06	2.43	12.51
2020	-8.30	10.12	3.65	5.40	10.32
2021	0.42	3.70	0.58	2.59	7.45
2022	-5.10	-8.53	-0.57	3.64	-10.54
2023	4.44	1.37	-1.77	7.26	11.55
2024	3.92	1.70	—	—	—

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Common Equity Holdings Analysis (Top 25)

Name	Tick/ISIN	% Investment Mkt Value	% Portfolio Mkt Value	Market Cap (mil)	Style Box	Sector
Microsoft Corp	MSFT		1.03	3,036,321.85	Large Growth	Technology
TD US Index F		4.46	0.68		Large Growth	
TD NASDAQ Index - F		8.62	0.22		Large Growth	
NCM Global Income Growth Class Series F		2.64	0.13		Large Growth	
Apple Inc	AAPL		0.93	3,342,781.56	Large Growth	Technology
TD US Index F		4.59	0.70		Large Growth	
TD NASDAQ Index - F		9.24	0.23		Large Growth	
Amazon.com Inc	AMZN		0.46	1,762,205.68	Large Growth	Consumer Cyclical
TD US Index F		2.21	0.34		Large Growth	
TD NASDAQ Index - F		4.85	0.12		Large Growth	
Alphabet Inc Class A	GOOGL		0.45	2,061,302.50	Large Blend	Communication Services
TD US Index F		1.34	0.21		Large Growth	
NCM Global Income Growth Class Series F		3.58	0.18		Large Growth	
TD NASDAQ Index - F		2.55	0.06		Large Growth	
Royal Bank of Canada	RY		0.40	210,789.51	Large Blend	Financial Services
TD Canadian Index - F		3.85	0.27		Large Blend	
NCM Global Income Growth Class Series F		2.65	0.13		Large Growth	
NVIDIA Corp	NVDA		0.39	2,638,664.14	Large Growth	Technology
TD US Index F		1.90	0.29		Large Growth	
TD NASDAQ Index - F		3.77	0.09		Large Growth	
Meta Platforms Inc Class A	META		0.38	1,234,904.75	Large Growth	Communication Services
TD US Index F		1.27	0.19		Large Growth	
TD NASDAQ Index - F		3.86	0.10		Large Growth	
NCM Global Income Growth Class Series F		1.82	0.09		Large Growth	
Broadcom Inc	AVGO		0.34	669,465.38	Large Blend	Technology
NCM Global Income Growth Class Series F		2.60	0.13		Large Growth	
TD US Index F		0.73	0.11		Large Growth	
TD NASDAQ Index - F		4.15	0.10		Large Growth	
Tesla Inc	TSLA		0.26	663,430.98	Large Growth	Consumer Cyclical
TD US Index F		1.11	0.17		Large Growth	
TD NASDAQ Index - F		3.69	0.09		Large Growth	
goeasys Ltd	GSY		0.25	3,239.43	Mid Growth	Financial Services
NCM Income Growth Class Series F		4.74	0.25		Small Blend	
TD Canadian Index - F		0.04	0.00		Large Blend	
Alphabet Inc Class C	GOOG		0.24	2,061,302.50	Large Blend	Communication Services
TD US Index F		1.15	0.18		Large Growth	
TD NASDAQ Index - F		2.49	0.06		Large Growth	
Eli Lilly and Co	LLY		0.23	724,340.12	Large Growth	Healthcare
TD US Index F		0.80	0.12		Large Growth	
NCM Global Income Growth Class Series F		2.16	0.11		Large Growth	
The Toronto-Dominion Bank	TD		0.23	138,368.95	Large Value	Financial Services

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Common Equity Holdings Analysis (Top 25)

Name	Tick/ISIN	% Investment Mkt Value	% Portfolio Mkt Value	Market Cap (mil)	Style Box	Sector
TD Canadian Index - F		3.24	0.23		Large Blend	
Mastercard Inc Class A	MA		0.22	426,830.24	Large Growth	Financial Services
NCM Global Income Growth Class Series F		2.72	0.13		Large Growth	
TD US Index F		0.58	0.09		Large Growth	
Canadian Natural Resources Ltd	CNQ		0.21	98,403.30	Large Blend	Energy
TD Canadian Index - F		1.94	0.14		Large Blend	
NCM Global Income Growth Class Series F		1.59	0.08		Large Growth	
EQB Inc	EQB		0.21	3,590.70	Mid Blend	Financial Services
NCM Income Growth Class Series F		3.91	0.20		Small Blend	
TD Canadian Index - F		0.05	0.00		Large Blend	
Cameco Corp	CCO		0.20	22,947.07	Large Growth	Energy
NCM Global Income Growth Class Series F		3.26	0.16		Large Growth	
TD Canadian Index - F		0.51	0.04		Large Blend	
Canadian National Railway Co	CNR		0.19	98,032.04	Large Blend	Industrials
TD Canadian Index - F		2.00	0.14		Large Blend	
NCM Global Income Growth Class Series F		1.00	0.05		Large Growth	
AbbVie Inc	ABBV		0.19	334,261.11	Large Value	Healthcare
NCM Global Income Growth Class Series F		2.42	0.12		Large Growth	
TD US Index F		0.44	0.07		Large Growth	
The Home Depot Inc	HD		0.18	352,449.43	Large Blend	Consumer Cyclical
NCM Global Income Growth Class Series F		2.00	0.10		Large Growth	
TD US Index F		0.56	0.09		Large Growth	
Costco Wholesale Corp	COST		0.18	364,456.86	Large Blend	Consumer Defensive
TD US Index F		0.47	0.07		Large Growth	
TD NASDAQ Index - F		2.33	0.06		Large Growth	
NCM Global Income Growth Class Series F		1.04	0.05		Large Growth	
Alaris Equity Partners Income Trust Units	AD.UN		0.18	730.70	Small Value	Financial Services
NCM Income Growth Class Series F		3.49	0.18		Small Blend	
Topaz Energy Corp Ordinary Shares	TPZ		0.18	3,600.22	Mid Blend	Energy
NCM Income Growth Class Series F		3.42	0.18		Small Blend	
TD Canadian Index - F		0.04	0.00		Large Blend	
CES Energy Solutions Corp	CEU		0.18	1,827.29	Small Growth	Energy
NCM Income Growth Class Series F		3.42	0.18		Small Blend	
TD Canadian Index - F		0.02	0.00		Large Blend	
Mullen Group Ltd	MTL		0.18	1,285.92	Small Blend	Industrials
NCM Income Growth Class Series F		3.36	0.18		Small Blend	
TD Canadian Index - F		0.02	0.00		Large Blend	

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Portfolio Constituents

	Name	Ticker/ISIN	Weighting %	Morningstar Category	Equity Style Box	Fixed Inc Style Box
1	TD Canadian Bond Index - F		30.02	Canada Fund Canadian Fixed Income	—	■
2	TD US Index F		15.31	Canada Fund US Equity	■	—
3	TD Short Term Bond - F		12.38	Canada Fund Canadian Short Term Fixed Income	—	—
4	TD International Index - F		11.34	Canada Fund International Equity	■	—
5	TD Canadian Index - F		7.00	Canada Fund Canadian Equity	■	—
6	NCM Income Growth Class Series F		5.20	Canada Fund Canadian Equity Balanced	■	—
7	Lysander-Canso Short Term & Fltng Rate F		4.92	Canada Fund Canadian Short Term Fixed Income	■	■
8	Lysander-Canso Corporate Value Bond F		4.92	Canada Fund Global Corporate Fixed Income	■	—
9	NCM Global Income Growth Class Series F		4.91	Canada Fund Global Equity Balanced	■	—
10	TD NASDAQ Index - F		2.52	Canada Fund US Equity	■	—
11	CASH		1.49	—	—	—

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