



Tempo Passive Moderate Balanced

Portfolio Snapshot

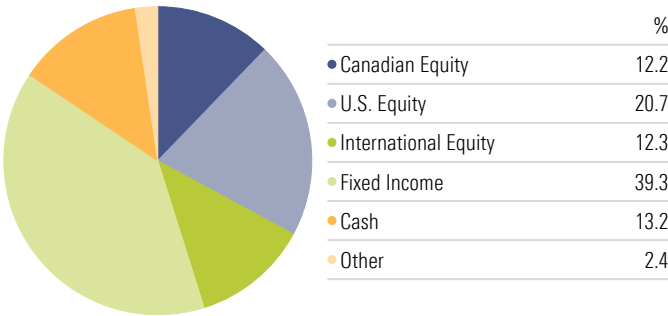
Avg. Fund MER
0.45%

Portfolio Yield
2.23%

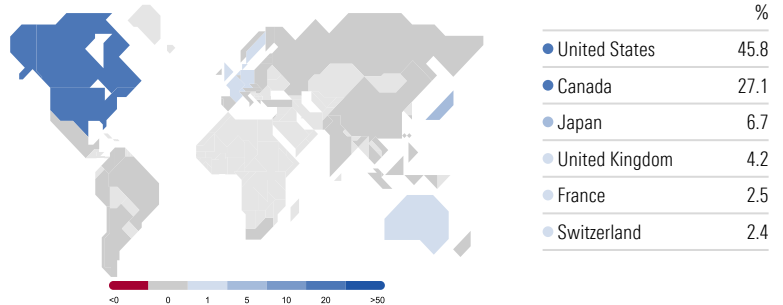
Inception Date
2/20/2012

Benchmark
Benchmark - Moderate Balanced

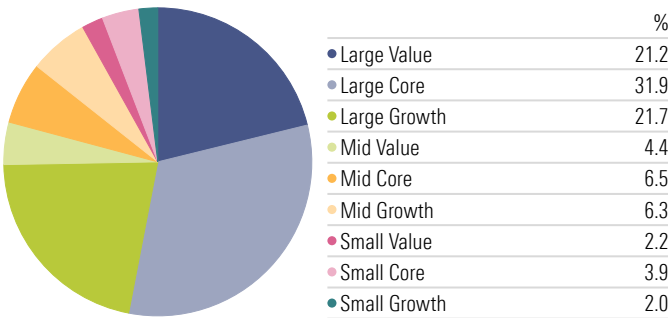
Asset Allocation



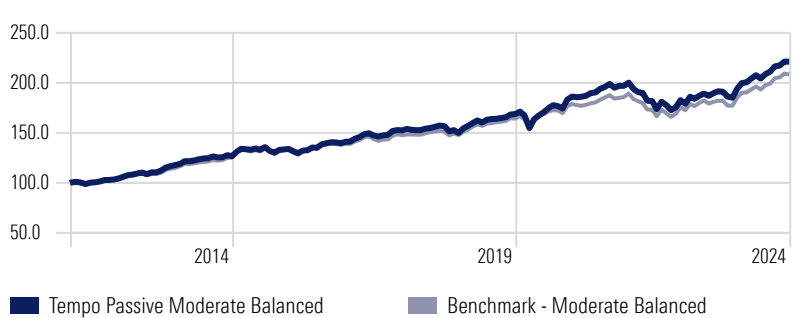
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

Cyclical	35.8%	Americas	72.9%
Basic Materials	5.1%	Canada	27.1%
Consumer Cyclical	8.3%	United States	45.8%
Financial Services	19.5%	Greater Europe	17.2%
Real Estate	2.9%	Denmark	1.2%
Sensitive	46.7%	France	2.5%
Communication Services	6.5%	Germany	2.0%
Energy	7.5%	Netherlands	1.3%
Industrials	13.5%	Switzerland	2.4%
Technology	19.3%	United Kingdom	4.2%
Defensive	17.5%	Greater Asia	9.9%
Consumer Defensive	5.8%	Australia	1.9%
Healthcare	9.0%	Japan	6.7%
Utilities	2.7%	Emerging Markets	0.4%

Equity Geographic Allocation

Trailing Returns

	Portfolio	Benchmark		Portfolio	Benchmark
1 Month	-0.1%	-0.4%	YTD	10.7%	9.6%
3 Months	2.1%	1.8%	2023	11.5%	10.2%
6 Months	8.2%	7.8%	2022	-10.5%	-8.9%
1 Year	19.4%	17.6%	2021	7.4%	5.9%
3 Years	3.9%	4.0%	2020	10.3%	8.9%
5 Years	5.9%	5.1%	2019	12.5%	11.1%
10 Years	5.8%	5.4%	2018	-1.6%	0.1%
Inception	6.4%	6.0%	2017	8.1%	6.2%
			2016	5.3%	3.3%
			2015	5.6%	7.4%

Calendar Year Returns

Fixed Income Allocation

Government	47.5%	Average Eff Duration	6.1
Municipal	0.0%	Average Maturity	8.3
Corporate	26.2%	Average Coupon	3.4%
Securitized	3.4%	Average Credit Quality	A
Cash & Equivalents	22.8%		

Fixed Income Statistics

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	5.6%	106.3%	81.4%	-1.6%
3 Years	8.0%	103.0%	105.6%	-13.7%
5 Years	8.3%	112.1%	109.8%	-13.7%

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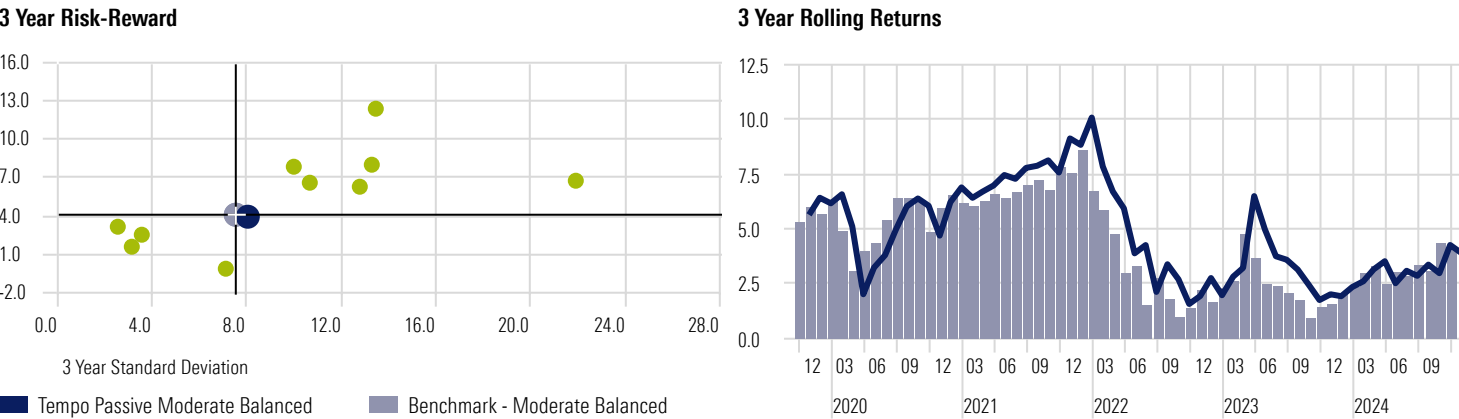
Portfolio Snapshot

Avg. Fund MER
0.45%

Portfolio Yield
2.23%

Inception Date
2/20/2012

Benchmark
Benchmark - Moderate Balanced



Fundamental Analysis						3 Year Risk & Return			5 Year Risk & Return		
Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark						
Size			Geography			Standard Deviation			Standard Deviation		
Avg. Mkt Cap (mil)	\$ 132,274	\$ 183,641	Canada	87.0%	97.7%	Loss Std Dev			Loss Std Dev		
Valuation Multiples			United States	7.1%	1.0%	Sharpe Ratio			Sharpe Ratio		
Price/Book	2.6	3.2	Credit Quality			Sortino Ratio			Sortino Ratio		
Price/Cash Flow	12.3	15.2	AAA	43.7%	41.8%	Best Month			Best Month		
Price/Earnings	20.4	23.1	AA	27.3%	32.0%	Worst Month			Worst Month		
Price/Sales	2.0	2.4	A	13.5%	15.0%	Max Drawdown			Max Drawdown		
Financial Ratios			BBB	12.0%	10.9%						
Net Margin	17.6%	18.9%	BB	2.0%	0.0%						
Return on Assets	9.9%	12.9%	B	0.4%	0.0%						
Return on Equity	23.6%	28.5%	Below B	0.6%	0.0%						
ROIC	17.5%	22.6%	Not Rated	0.4%	0.3%						

Portfolio Holdings							
Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield	
TD Canadian Bond Index - F	29.4%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	1.79%	
TD US Index F	15.4%	Medium	Canada Fund US Equity	0.15%	0.17%	0.77%	
TD Short Term Bond - F	12.4%	Low	Canada Fund Canadian Short Term Fixed Income	0.50%	0.59%	2.73%	
TD International Index - F	11.3%	Medium	Canada Fund International Equity	0.25%	0.29%	2.27%	
TD Canadian Index - F	7.3%	Medium	Canada Fund Canadian Equity	0.15%	0.17%	2.33%	
NCM Global Income Growth Class Series F	5.1%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.45%	3.43%	
NCM Income Growth Class Series F	5.1%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.55%	3.69%	
Lysander-Canso Short Term & Fltng Rate F	5.0%	Low	Canada Fund Canadian Short Term Fixed Income	0.55%	0.67%	3.15%	
Lysander-Canso Corporate Value Bond F	5.0%	Low	Canada Fund Global Corporate Fixed Income	0.75%	0.90%	5.01%	
TD NASDAQ Index - F	2.5%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.43%	

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Tempo Passive Moderate Balanced

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	5.6%	1.61	0.99	99.64	2.77	0.65	10	2
3 Years	8.0%	0.06	1.04	99.20	-0.11	1.24	19	17
5 Years	8.3%	0.70	1.10	98.68	0.39	2.02	37	23
10 Years	6.7%	0.27	1.12	98.77	0.22	1.78	77	43

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Tempo Passive Moderate Balanced		10.7%	19.4%	3.9%	5.9%	5.8%	6.4%	2/20/2012
Lysander-Canso Corporate Value Bond F	5.0%	6.0%	9.7%	2.5%	8.3%	6.0%	6.6%	12/23/2011
Lysander-Canso Short Term & Fltng Rate F	5.0%	5.8%	9.3%	3.1%	3.6%	2.8%	2.8%	9/18/2013
NCM Global Income Growth Class Series F	5.1%	18.0%	30.0%	7.8%	10.3%	9.5%	9.6%	5/31/2011
NCM Income Growth Class Series F	5.1%	16.1%	24.4%	6.5%	11.4%	7.4%	9.0%	12/30/2005
TD Canadian Bond Index - F	29.4%	3.0%	10.8%	-0.2%	0.3%	1.7%	3.9%	11/1/2000
TD Canadian Index - F	7.3%	18.2%	31.5%	8.0%	11.4%	8.4%	6.4%	11/1/2000
TD International Index - F	11.3%	12.7%	23.0%	6.3%	7.1%	7.0%	3.7%	11/1/2000
TD NASDAQ Index - F	2.5%	17.4%	36.5%	6.7%	18.4%	16.6%	7.2%	11/1/2000
TD Short Term Bond - F	12.4%	4.6%	8.1%	1.6%	1.6%	1.5%	2.6%	11/1/2004
TD US Index F	15.4%	27.0%	38.7%	12.3%	16.1%	14.9%	6.8%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Moderate Balanced		9.6	17.6	4.0	5.1	5.4	6.1	12/31/2011
FTSE Canada ST Bond	25.0%	4.7%	8.2%	2.0%	1.9%	1.9%	6.7%	12/31/1979
FTSE Canada Universe Bond	37.5%	3.2%	11.3%	-0.1%	0.5%	2.1%	7.6%	12/31/1979
Morningstar DM xNA NR CAD	15.0%	12.4%	23.2%	5.9%	7.2%	7.4%	4.9%	5/1/2015
S&P 500 TR CAD	15.0%	27.9%	38.6%	13.4%	16.6%	15.6%	8.8%	1/31/2002
S&P/TSX Composite TR	7.5%	18.2%	32.1%	8.0%	11.3%	8.7%	9.1%	1/3/1977

Benchmark Disclosure

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

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 10/31/2024 Top 10 holdings: 15.99% Other: 84.01%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Other Assets	7.66%	—	—	—	—	—
TD obligations à court terme F	7.66%	—	—	—	6/30/2024	—
Microsoft Corp	1.38%	MSFT	USA	Technology	—	4.17%
TD indiciel américain F	0.69%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.35%	TPU	CAN	—	10/31/2024	—
TD Indiciel NASDAQ - F	0.21%	—	—	—	6/30/2024	—
NCM Cat mondiale de croiss du revenu F	0.12%	—	—	—	9/30/2024	—
Apple Inc	1.24%	AAPL	USA	Technology	—	4.79%
TD indiciel américain F	0.65%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.38%	TPU	CAN	—	10/31/2024	—
TD Indiciel NASDAQ - F	0.21%	—	—	—	6/30/2024	—
NVIDIA Corp	1.19%	NVDA	USA	Technology	—	4.75%
TD indiciel américain F	0.63%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.37%	TPU	CAN	—	10/31/2024	—
TD Indiciel NASDAQ - F	0.20%	—	—	—	6/30/2024	—
Canada (Government of) 1.5%	1.05%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.67%	—	—	—	8/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.38%	TDB	CAN	—	10/31/2024	—
Canada (Government of) 0.5%	0.93%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.54%	—	—	—	8/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.39%	TDB	CAN	—	10/31/2024	—
Amazon.com Inc	0.70%	AMZN	USA	Consumer Cyclical	—	2.54%
TD indiciel américain F	0.37%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.20%	TPU	CAN	—	10/31/2024	—
TD Indiciel NASDAQ - F	0.13%	—	—	—	6/30/2024	—
Canada (Government of) 1.5%	0.65%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.40%	TDB	CAN	—	10/31/2024	—
Lysander-Canso valeur d'oblig de soc F	0.26%	—	—	—	8/31/2024	—
Royal Bank of Canada	0.65%	RY	CAN	Financial Services	—	0.25%
TD indiciel canadien F	0.29%	—	—	—	6/30/2024	—
TD Canadian Equity Index ETF	0.19%	TTP	CAN	—	10/31/2024	—
NCM Cat mondiale de croiss du revenu F	0.17%	—	—	—	9/30/2024	—
Meta Platforms Inc Class A	0.54%	META	USA	Communication Services	—	1.81%
TD indiciel américain F	0.23%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.14%	TPU	CAN	—	10/31/2024	—
TD Indiciel NASDAQ - F	0.11%	—	—	—	6/30/2024	—
NCM Cat mondiale de croiss du revenu F	0.05%	—	—	—	9/30/2024	—