

Tempo Axée sur la gestion passif Modéré Équilibré

Aperçu du portefeuille

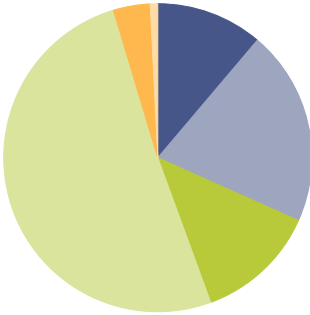
Frais de gestion moyen
0.44%

Rendement du portefeuille
1.95%

Date de création
2/20/2012

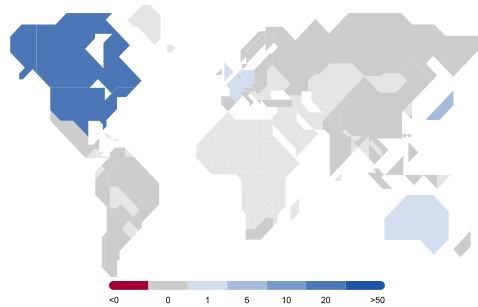
Indice de référence
Benchmark - Moderate Balanced

Répartition de l'actif



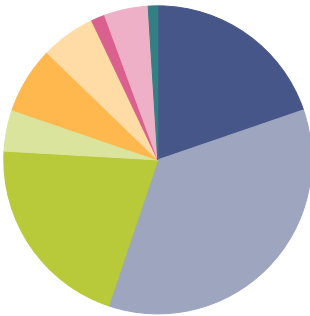
	%
• Actions canadiennes	11.2
• Actions américaines	20.5
• Actions internationales	12.7
• Revenu fixe	50.9
• Trésorerie	3.9
• Autres	0.8

Exposition aux actions par pays



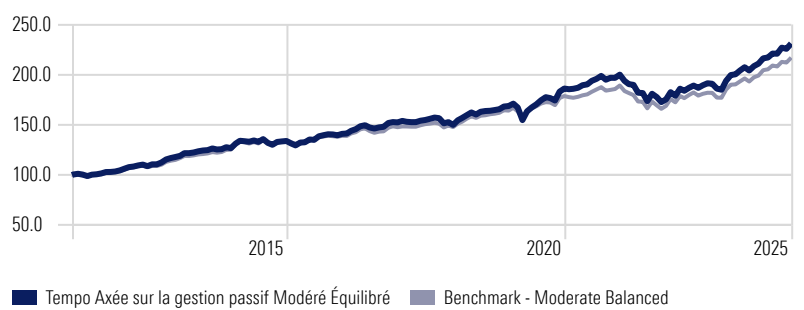
	%
• Etats-unis	46.1
• Canada	25.2
• Japon	7.3
• Royaume-Uni	4.4
• France	2.7
• Suisse	2.5

Style d'investissement en actions



	%
• Grande valeur	19.7
• Noyau large	35.4
• Grande croissance	20.7
• Valeur moyenne	4.3
• Noyau moyen	7.0
• Croissance moyenne	5.7
• Petite valeur	1.4
• Noyau petit	4.6
• Petite croissance	1.0

Performance



Sectorielle des actions

Cyclique	36.8%
Matériaux de base	4.7%
Consommation cyclique	9.1%
Services financiers	20.4%
Immobilier	2.6%
Sensible	46.7%
Services de communication	6.4%
Énergie	6.9%
Valeurs industrielles	13.0%
Technologie	20.4%
Défensif	16.5%
Consommation défensive	5.7%
Soins de la santé	8.4%
Services publics	2.4%

Géographique des actions

Amériques	71.4%
Canada	25.2%
Etats-unis	46.1%
Grande Europe	18.0%
Danemark	0.9%
France	2.7%
Allemagne	2.3%
Pays-Bas	1.4%
Suisse	2.5%
Royaume-Uni	4.4%
Grande Asie	10.6%
Australie	2.0%
Japon	7.3%
Région Emergente	0.4%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	2.3%	2.3%
3 Mois	4.6%	4.2%
6 Mois	6.8%	6.1%
1 an	15.3%	14.0%
3 ans	6.0%	5.7%
5 ans	6.2%	5.4%
10 ans	5.8%	5.2%
Depuis la création	6.6%	6.2%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	2.3%	2.3%
2024	13.1%	11.6%
2023	11.5%	10.2%
2022	-10.5%	-8.9%
2021	7.4%	5.9%
2020	10.3%	8.9%
2019	12.5%	11.1%
2018	-1.6%	0.1%
2017	8.1%	6.2%
2016	5.3%	3.3%

Répartition du revenu fixe

Gouvernement	53.0%
Municipalités	0.0%
Entreprises	38.9%
Titres titrisés	3.8%
Trésorerie et équivalents	4.4%

Statistiques sur le revenu fixe

Durée effective moyenne	5.4
Échéance effective moyenne	7.1
Coupon moyen	3.4%
Qualité du crédit moyenne	A

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	4.7%	106.3%	92.9%	-1.6%
3 ans	7.9%	106.1%	106.4%	-10.9%
5 ans	8.4%	113.1%	111.7%	-13.7%

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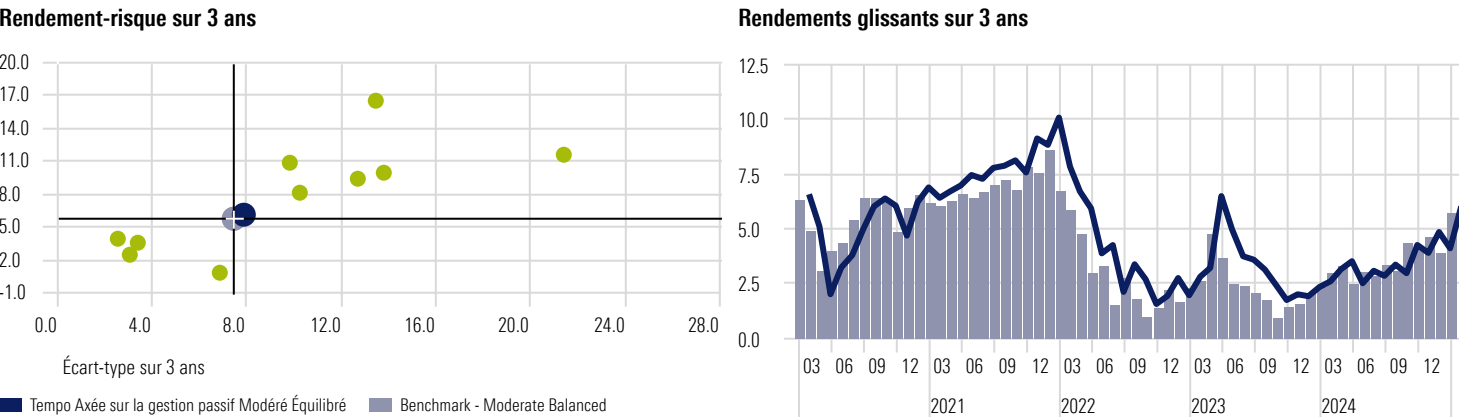
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Indice de référence
Benchmark - Moderate Balanced



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	7.9%	7.5%	Écart-type	8.4%	7.2%
Cap. bours. moy. (M)	\$ 156,277	\$ 202,796	Canada	89.2%	97.8%	Écart-type perte	4.7%	4.0%	Écart-type perte	6.0%	4.3%
Multiples de valorisati			États-Unis	6.4%	1.0%	Ratio de Sharpe	-0.22	-0.25	Ratio de Sharpe	0.12	0.07
Cours/Valeur comptable	2.8	3.5	Qualité de crédit			Ratio de Sortino	-0.28	-0.33	Ratio de Sortino	0.16	0.09
Cours/Flux monétaire	12.8	16.0	AAA	38.9%	40.7%	Meilleur mois	4.8%	4.6%	Meilleur mois	5.6%	4.7%
Cours/Bénéfice	21.1	23.6	AA	23.8%	33.3%	Pire mois	-4.4%	-3.8%	Pire mois	-7.5%	-4.3%
Cours/Ventes	2.2	2.6	A	16.5%	14.8%	Perte max.	-10.9%	-9.7%	Perte max.	-13.7%	-12.3%
Ratios financiers			BBB	18.2%	10.9%						
Marge nette	17.6%	18.6%	BB	1.0%	0.0%						
RDA	9.6%	12.4%	B	0.7%	0.0%						
RCP	23.3%	28.0%	En dessous de B	0.5%	0.0%						
ROIC	17.2%	21.9%	Non noté	0.3%	0.2%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indicel obligations can F	29.8%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	1.29%
TD indicel américain F	15.3%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.68%
TD obligations à court terme F	12.3%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.59%	2.86%
TD indicel international F	12.0%	Moyen	Canada - International Equity	0.25%	0.29%	2.10%
TD indicel canadien F	6.9%	Moyen	Canada - Actions canadiennes	0.15%	0.17%	2.25%
NCM Cat mondiale de croiss du revenu F	5.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.28%
Lysander-Canso valeur d'oblig de soc F	4.9%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	3.34%
Lysander-Canso ttrs crt trm et tx var F	4.9%	Bas	Canada - Produits de taux Canadiens de CT	0.55%	0.67%	3.20%
NCM Catégorie de croissance du revenu F	4.8%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.66%
TD Indiciel NASDAQ - F	2.5%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.42%

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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	4.7%	1.14	0.99	99.03	1.60	0.80	9	3
3 ans	7.9%	0.47	1.04	99.20	0.26	1.23	20	16
5 ans	8.4%	0.78	1.10	98.70	0.40	2.02	36	24
10 ans	6.7%	0.48	1.11	98.81	0.38	1.72	77	43

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 Modéré Équilibré		2.3	15.3	6.0	6.2	5.8	6.6	2/20/2012
Lysander-Canso ttrs crt trm et tx var F	4.9%	0.8%	7.5%	3.9%	3.7%	2.8%	2.9%	9/18/2013
Lysander-Canso valeur d'oblig de soc F	4.9%	0.9%	7.9%	3.6%	8.4%	5.8%	6.7%	12/23/2011
NCM Cat mondiale de croiss du revenu F	5.0%	4.0%	21.8%	10.9%	10.4%	8.5%	9.9%	5/31/2011
NCM Catégorie de croissance du revenu F	4.8%	-0.2%	16.4%	8.1%	10.9%	7.7%	9.0%	12/30/2005
TD indicel américain F	15.3%	4.1%	36.7%	16.5%	16.9%	14.2%	7.2%	11/1/2000
TD indicel canadien F	6.9%	3.4%	25.1%	9.9%	11.6%	8.4%	6.6%	11/1/2000
TD indicel international F	12.0%	5.7%	17.5%	9.3%	8.0%	6.6%	3.9%	11/1/2000
TD Indiciel NASDAQ - F	2.5%	2.1%	24.4%	11.6%	17.6%	16.6%	7.4%	11/1/2000
TD indicel obligations can F	29.8%	1.3%	6.7%	0.8%	0.3%	1.4%	3.9%	11/1/2000
TD obligations à court terme F	12.3%	0.8%	6.5%	2.4%	1.8%	1.5%	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
Benchmark - Moderate Balanced		2.3	14.0	5.7	5.4	5.2	6.3	12/31/2011
FTSE Canada d'obligations crt terme	25.0%	0.9%	6.8%	2.7%	2.1%	1.8%	6.7%	12/31/1979
FTSE Canada obligataire universel	37.5%	1.2%	6.9%	1.0%	0.5%	1.6%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	15.0%	5.6%	17.3%	9.0%	7.8%	6.9%	5.1%	5/1/2015
S&P 500 RT CAD	15.0%	3.5%	37.0%	16.9%	17.3%	14.8%	9.2%	1/31/2002
S&P/TSX composé RT CAD	7.5%	3.5%	25.2%	10.0%	11.5%	8.6%	9.1%	1/3/1977

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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 : 1/31/2025 10 premiers avoirs : 15.77% Autre : 84.23%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Other Assets	7.58%	—	—	—	—	—
TD obligations à court terme F	7.58%	—	—	—	6/30/2024	—
Microsoft Corp	1.35%	MSFT	USA	Technologie	—	4.05%
TD indiciel américain F	0.69%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.34%	TPU	CAN	—	1/31/2025	—
TD Indiciel NASDAQ - F	0.22%	—	—	—	6/30/2024	—
NCM Cat mondiale de croiss du revenu F	0.11%	—	—	—	1/31/2025	—
Apple Inc	1.24%	AAPL	USA	Technologie	—	4.95%
TD indiciel américain F	0.64%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.39%	TPU	CAN	—	1/31/2025	—
TD Indiciel NASDAQ - F	0.21%	—	—	—	6/30/2024	—
NVIDIA Corp	1.13%	NVDA	USA	Technologie	—	4.07%
TD indiciel américain F	0.62%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	1/31/2025	—
TD Indiciel NASDAQ - F	0.20%	—	—	—	6/30/2024	—
Canada (Government of) 1.5%	1.01%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.67%	—	—	—	12/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.34%	TDB	CAN	—	1/31/2025	—
Canada (Government of) 0.5%	0.94%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.54%	—	—	—	12/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.40%	TDB	CAN	—	1/31/2025	—
Amazon.com Inc	0.75%	AMZN	USA	Consommation cyclique	—	3.10%
TD indiciel américain F	0.37%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.25%	TPU	CAN	—	1/31/2025	—
TD Indiciel NASDAQ - F	0.13%	—	—	—	6/30/2024	—
Royal Bank of Canada	0.61%	RY	CAN	Services financiers	—	0.24%
TD indiciel canadien F	0.28%	—	—	—	6/30/2024	—
TD Canadian Equity Index ETF	0.18%	TTP	CAN	—	1/31/2025	—
NCM Cat mondiale de croiss du revenu F	0.15%	—	—	—	1/31/2025	—
Canada (Government of) 1.5%	0.58%	—	CAN	—	—	—
TD Canadian Aggregate Bond Index ETF	0.43%	TDB	CAN	—	1/31/2025	—
Lysander-Canso valeur d'oblig de soc F	0.15%	—	—	—	12/31/2024	—
Meta Platforms Inc Class A	0.57%	META	USA	Communication Services	—	2.08%
TD indiciel américain F	0.23%	—	—	—	6/30/2024	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	1/31/2025	—
TD Indiciel NASDAQ - F	0.11%	—	—	—	6/30/2024	—
NCM Cat mondiale de croiss du revenu F	0.06%	—	—	—	1/31/2025	—