



Tempo Axée sur la gestion passif Modéré Équilibré

Aperçu du portefeuille

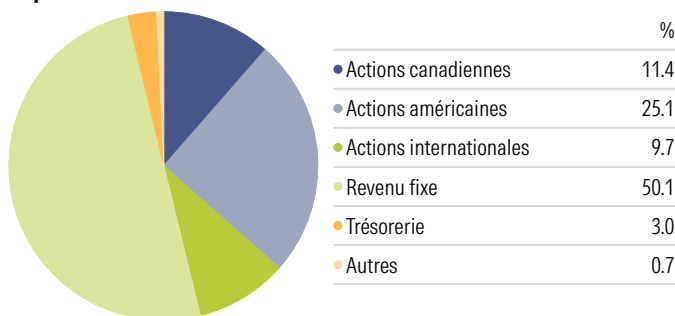
Frais de gestion moyen
0.43%

Rendement du portefeuille
2.55%

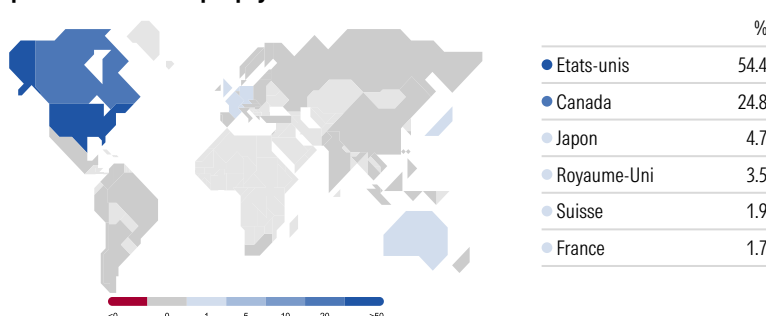
Date de création
2/20/2012

Indice de référence
Benchmark - Moderate Balanced

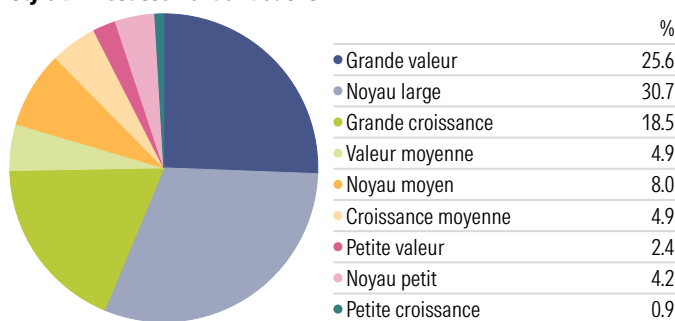
Répartition de l'actif



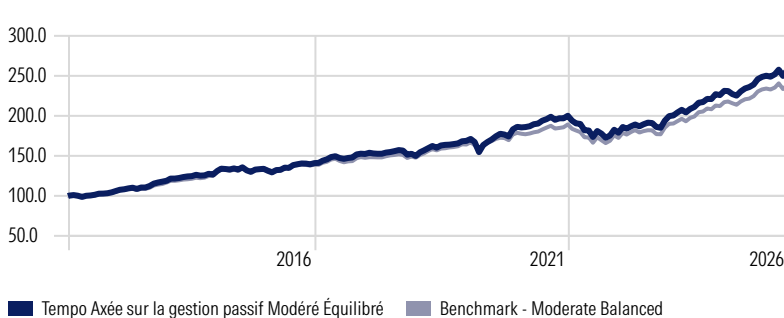
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Secteur	%
Cyclique	33.6%
Matériaux de base	6.0%
Consommation cyclique	7.8%
Services financiers	17.5%
Immobilier	2.3%
Sensible	50.0%
Services de communication	7.7%
Énergie	8.1%
Valeurs industrielles	13.0%
Technologie	21.2%
Défensif	16.4%
Consommation défensive	5.8%
Soins de la santé	8.0%
Services publics	2.5%

Géographique des actions

Région	%
Amériques	79.2%
Canada	24.8%
Etats-unis	54.4%
Grande Europe	13.9%
Danemark	0.6%
France	1.7%
Allemagne	1.7%
Pays-Bas	1.2%
Suisse	1.9%
Royaume-Uni	3.5%
Grande Asie	7.0%
Australie	1.2%
Japon	4.7%
Région Emergente	0.3%

Rendements annualisés

Horizon	Portefeuille	Benchmark
1 Mois	2.8%	2.3%
3 Mois	2.0%	1.4%
6 Mois	3.3%	2.4%
1 an	14.0%	11.6%
3 ans	10.7%	9.4%
5 ans	6.3%	5.9%
10 ans	6.8%	6.1%
Depuis la création	6.8%	6.4%

Rendements par année civile

Année	Portefeuille	Benchmark
Cumul annuel	3.2%	2.5%
2025	10.2%	9.7%
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%

Répartition du revenu fixe

Actif	%
Gouvernement	51.1%
Municipalités	0.0%
Entreprises	42.3%
Titres titrisés	3.6%
Trésorerie et équivalents	3.0%

Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	3.6%
Qualité du crédit moyenne	AA

Statistiques de risque et rendement du portefeuille

Horizon	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	5.6%	115.4%	101.1%	-3.0%
3 ans	5.9%	110.9%	104.8%	-3.4%
5 ans	7.1%	107.0%	107.1%	-13.7%

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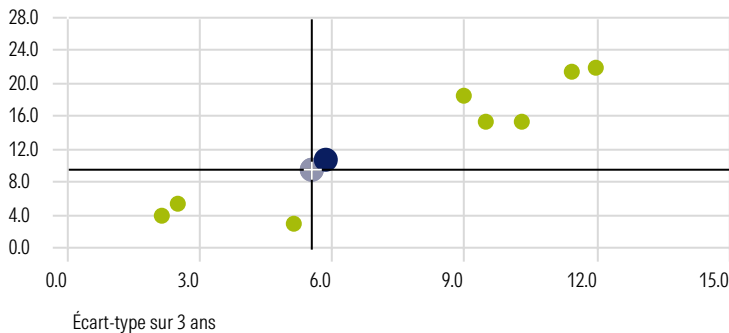
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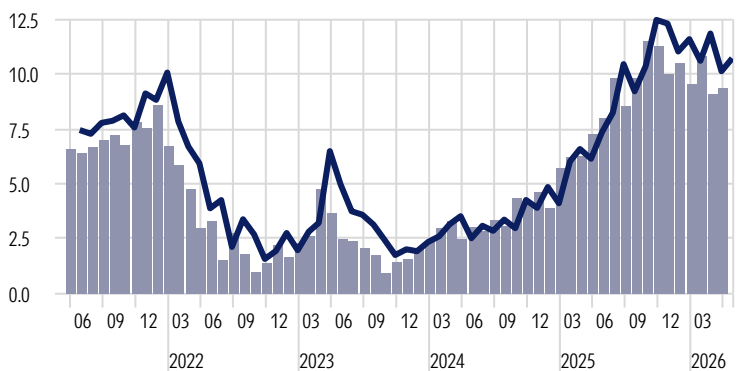
Indice de référence
Benchmark - Moderate Balanced

Rendement-risque sur 3 ans



■ Tempo Axée sur la gestion passif Modéré Équilibré ■ Benchmark - Moderate Balanced

Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 202,890	\$ 245,214	Canada	92.6%	97.6%
Multiples de valorisat			États-Unis	3.6%	1.4%
Cours/Valeur comptabl	3.4	3.6	Qualité de crédit		
Cours/Flux monétaire	14.5	16.3	AAA	40.4%	44.4%
Cours/Bénéfice	22.8	23.2	AA	20.4%	30.2%
Cours/Ventes	2.6	2.7	A	15.4%	13.9%
Ratios financiers			BBB	18.1%	10.7%
Marge nette	21.5%	22.0%	BB	0.1%	0.0%
RDA	12.2%	14.6%	B	1.1%	0.0%
RCP	26.9%	29.9%	En dessous de B	0.2%	0.0%
ROIC	20.8%	25.0%	Non noté	4.1%	0.8%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	5.9%	5.5%
Écart-type perte	3.3%	3.4%
Ratio de Sharpe	0.56	0.44
Ratio de Sortino	0.86	0.67
Meilleur mois	4.8%	4.6%
Pire mois	-3.0%	-3.0%
Perte max.	-3.4%	-3.0%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	7.1%	6.6%
Écart-type perte	4.4%	3.9%
Ratio de Sharpe	0.05	0.01
Ratio de Sortino	0.06	0.01
Meilleur mois	4.8%	4.6%
Pire mois	-4.4%	-3.8%
Perte max.	-13.7%	-12.3%

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	27.0%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.66%
TD indiciel américain F	22.5%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.78%
TD d'obligations à court terme - F	13.7%	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.54%	3.33%
Lysander-Canso valeur d'oblig de soc F	9.8%	Bas	Canada - Revenu fixe de sociétés mondiales	0.75%	0.90%	2.93%
TD indiciel international F	7.9%	Moyen	Canada - International Equity	0.25%	0.28%	2.11%
TD indiciel canadien - F	7.1%	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.67%
NCM Cat mondiale de croiss du revenu F	5.5%	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%

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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	5.6%	1.83	1.05	99.48	3.34	0.74	10	2
3 ans	5.9%	1.12	1.03	99.00	1.33	1.01	24	12
5 ans	7.1%	0.41	1.05	99.04	0.34	1.18	36	24
10 ans	6.7%	0.50	1.10	98.69	0.46	1.65	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 Modéré Équilibré		3.2	14.0	10.7	6.3	6.8	6.8	2/20/2012
TD indiciel obligations can F	27.0%	0.3%	1.3%	2.9%	0.6%	1.4%	3.8%	11/1/2000
TD indiciel américain F	22.5%	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
TD obligations à court terme F	13.7%	0.3%	2.4%	4.0%	1.7%	1.7%	2.6%	11/1/2004
Lysander-Canso valeur d'oblig de soc F	9.8%	0.4%	3.5%	5.3%	3.6%	6.0%	6.3%	12/23/2011
TD indiciel international - F	7.9%	5.5%	23.1%	15.4%	10.7%	9.6%	4.6%	11/1/2000
TD indiciel canadien F	7.1%	7.8%	39.9%	21.5%	15.5%	12.7%	7.6%	11/1/2000
NCM Cat mondiale de croiss du revenu F	5.5%	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

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		2.5	11.6	9.4	5.9	6.1	6.5	12/31/2011
FTSE Canada obligataire universel	37.5%	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	25.0%	0.3%	2.4%	4.2%	2.0%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	15.0%	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
S&P 500 RT CAD	15.0%	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
S&P/TSX composé RT CAD	7.5%	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 : 11.47% Autre : 88.53%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
NVIDIA Corp	1.68%	NVDA	USA	Technologie	—	5.89%
TD indiciel américain F	0.98%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.70%	TPU	CAN	—	4/30/2026	—
Apple Inc	1.46%	AAPL	USA	Technologie	—	4.60%
TD indiciel américain F	0.88%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.58%	TPU	CAN	—	4/30/2026	—
Canada Housing Trust No.1	1.42%	—	CAN	—	—	—
TD d'obligations à court terme - F	1.23%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.18%	TDB	CAN	—	4/30/2026	—
Microsoft Corp	1.34%	MSFT	USA	Technologie	—	3.47%
TD indiciel américain F	0.80%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.45%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.10%	—	—	—	3/31/2026	—
Canada (Government of)	1.03%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.67%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.37%	TDB	CAN	—	4/30/2026	—
Canada (Government of)	1.01%	—	CAN	—	—	—
TD d'obligations à court terme - F	0.70%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.30%	TDB	CAN	—	4/30/2026	—
Canada (Government of)	0.93%	—	CAN	—	—	—
Lysander-Canso valeur d'oblig de soc F	0.65%	—	—	—	4/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.27%	TDB	CAN	—	4/30/2026	—
Alphabet Inc Class A	0.88%	GOOGL	USA	Communication Services	—	2.36%
TD indiciel américain F	0.41%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.34%	TPU	CAN	—	4/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.14%	—	—	—	3/31/2026	—
Amazon.com Inc	0.87%	AMZN	USA	Consommation cyclique	—	2.93%
TD indiciel américain F	0.49%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.38%	TPU	CAN	—	4/30/2026	—
Canada Housing Trust No.1	0.86%	—	CAN	—	—	—
TD d'obligations à court terme - F	0.73%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.10%	TDB	CAN	—	4/30/2026	—
NCM Catégorie de croissance du revenu F	0.04%	—	—	—	3/31/2026	—