

Vélocité Conservateur

Aperçu du portefeuille

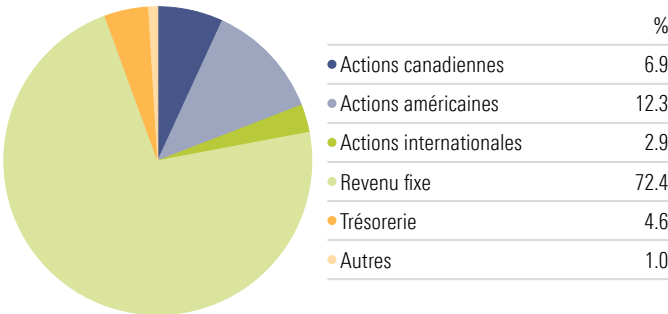
Frais de gestion moyen
0.44%

Rendement du portefeuille
2.77%

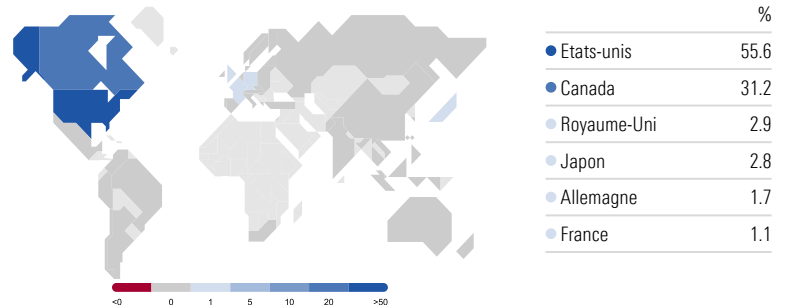
Date de création
10/10/2013

Indice de référence
Benchmark - Conservatrice

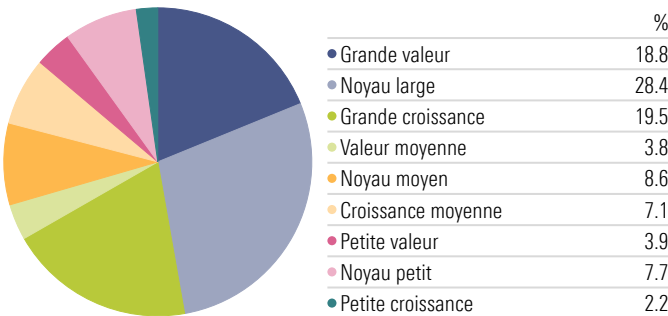
Répartition de l'actif



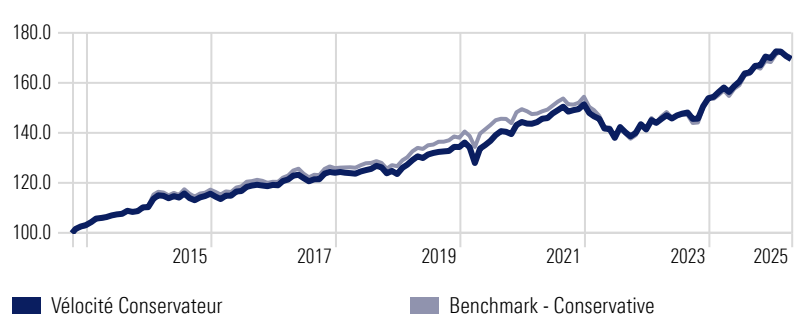
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	35.2%	Amériques	86.8%
Matériaux de base	4.6%	Canada	31.2%
Consommation cyclique	7.8%	Etats-unis	55.6%
Services financiers	19.7%	Grande Europe	9.5%
Immobilier	3.2%	Danemark	0.7%
Sensible	47.3%	France	1.1%
Services de communication	5.6%	Allemagne	1.7%
Énergie	8.0%	Pays-Bas	0.5%
Valeurs industrielles	13.4%	Suisse	0.9%
Technologie	20.3%	Royaume-Uni	2.9%
Défensif	17.5%	Grande Asie	3.7%
Consommation défensive	6.7%	Australie	0.6%
Soins de la santé	8.5%	Japon	2.8%
Services publics	2.4%	Région Emergente	0.1%

Géographique des actions

Rendements annualisés

	Portefeuille	Benchmark		Portefeuille	Benchmark
1 Mois	-0.7%	-0.6%	Cumul annuel	-0.2%	1.1%
3 Mois	-1.8%	-0.8%	2024	10.4%	9.4%
6 Mois	1.5%	2.7%	2023	8.8%	8.7%
1 an	8.4%	9.9%	2022	-6.7%	-8.4%
3 ans	6.1%	6.1%	2021	4.9%	3.3%
5 ans	4.8%	4.0%	2020	7.4%	8.2%
10 ans	4.0%	4.0%	2019	8.7%	9.0%
Depuis la création	4.5%	4.6%	2018	-0.4%	0.6%
			2017	4.1%	4.5%
			2016	3.0%	2.7%

Rendements par année civile

Répartition du revenu fixe

		Statistiques sur le revenu fixe	
Gouvernement	46.0%	Durée effective moyenne	5.4
Municipalités	0.0%	Échéance effective moyenne	7.0
Entreprises	45.6%	Coupon moyen	3.4%
Titres titrisés	0.0%	Qualité du crédit moyenne	BBB
Trésorerie et équivalents	4.4%		

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	3.8%	87.2%	96.3%	-1.8%
3 ans	5.0%	87.5%	74.6%	-2.6%
5 ans	4.7%	92.3%	73.5%	-8.9%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Vélocité Conservateur

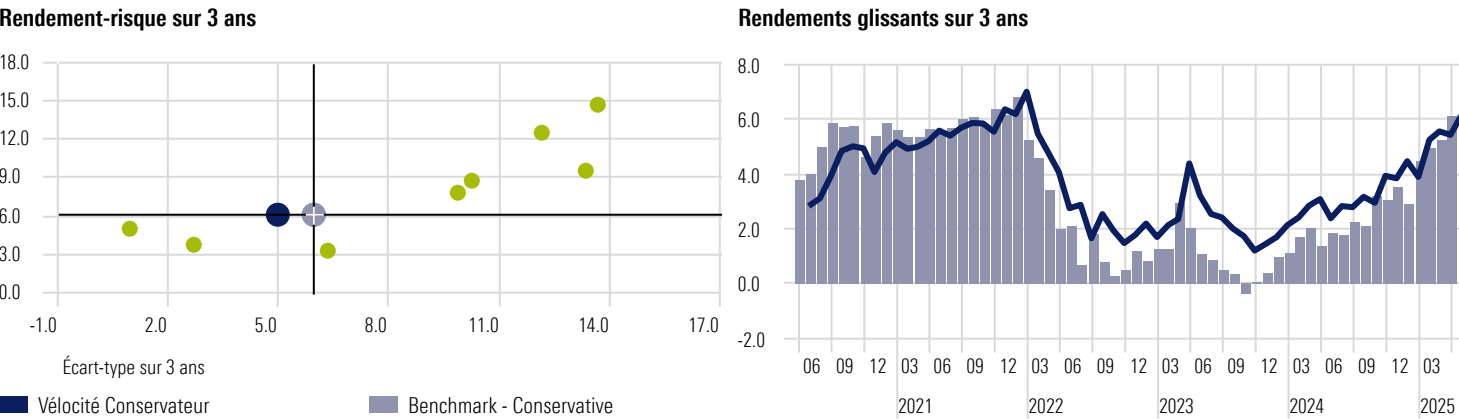
Aperçu du portefeuille

Frais de gestion moyen
0.44%

Rendement du portefeuille
2.77%

Date de création
10/10/2013

Indice de référence
Benchmark - Conservative



Analyse fondamentale						Rendement et risque sur 3 ans			Rendement et risque sur 5 ans		
Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark		Portfeuille	Benchmark		Portfeuille	Benchmark
Taille			Géographie			Écart-type	5.0%	6.0%	Écart-type	4.7%	5.6%
Cap. bours. moy. (M)	\$ 116,053	\$ 179,710	Canada	89.4%	98.0%	Écart-type perte	2.3%	3.1%	Écart-type perte	2.6%	3.2%
Multiples de valorisati			États-Unis	7.9%	1.0%	Ratio de Sharpe	-0.14	-0.12	Ratio de Sharpe	0.21	0.12
Cours/Valeur comptable	2.9	3.1	Qualité de crédit			Ratio de Sortino	-0.19	-0.16	Ratio de Sortino	0.30	0.17
Cours/Flux monétaire	12.7	14.5	AAA	25.8%	42.7%	Meilleur mois	3.4%	4.0%	Meilleur mois	3.4%	4.0%
Cours/Bénéfice	20.1	21.4	AA	22.0%	31.6%	Pire mois	-2.5%	-3.0%	Pire mois	-2.7%	-3.1%
Cours/Ventes	2.1	2.4	A	23.9%	14.4%	Perte max.	-2.6%	-3.6%	Perte max.	-8.9%	-10.8%
Ratios financiers			BBB	22.0%	10.9%						
Marge nette	19.2%	19.5%	BB	1.5%	0.1%						
RDA	10.4%	12.2%	B	0.1%	0.0%						
RCP	25.5%	28.3%	En dessous de B	0.0%	0.0%						
ROIC	18.3%	21.6%	Non noté	4.8%	0.3%						

Titres du portefeuille						
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	29.8%	Bas	Canada - Produit de taux canadien	0.15%	0.17%	1.86%
Dynamique Obligations à très crt F	21.6%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.42%	4.65%
TD obligations à court terme F	19.7%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.56%	2.91%
TD indiciel américain F	11.8%	Moyen	Canada - Action américaine	0.15%	0.17%	0.77%
NCM Cat mondiale de croiss du revenu F	5.2%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.60%
NCM Catégorie de croissance du revenu F	5.2%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.80%
TD indiciel canadien F	3.2%	Moyen	Canada - Actions canadiennes	0.15%	0.17%	2.29%
TD indiciel international F	2.1%	Moyen	Canada - International Equity	0.25%	0.28%	2.10%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Vélocité Conservateur

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	3.8%	-1.11	0.93	97.74	-1.27	1.19	8	4
3 ans	5.0%	-0.18	0.90	99.00	0.00	1.43	23	13
5 ans	4.7%	0.85	0.93	98.46	0.62	1.36	38	22
10 ans	4.4%	0.05	0.99	98.23	0.05	1.26	76	44

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Vélocité Conservateur		-0.2	8.4	6.1	4.8	4.0	4.5	10/10/2013
Dynamique Obligations à très crt F	21.6%	1.2%	4.5%	5.0%	3.4%	2.3%	2.3%	9/6/2013
NCM Cat mondiale de croiss du revenu F	5.2%	-4.2%	8.0%	8.7%	11.2%	8.2%	9.1%	5/31/2011
NCM Catégorie de croissance du revenu F	5.2%	-3.0%	9.9%	7.8%	15.1%	7.3%	8.7%	12/30/2005
TD indiciel américain F	11.8%	-8.8%	12.3%	14.6%	14.8%	13.9%	6.6%	11/1/2000
TD indiciel canadien F	3.2%	1.5%	17.7%	9.5%	14.5%	8.6%	6.5%	11/1/2000
TD indiciel international F	2.1%	6.9%	12.6%	12.5%	10.9%	6.7%	3.9%	11/1/2000
TD indiciel obligations can F	29.8%	1.3%	8.8%	3.3%	-0.1%	1.6%	3.9%	11/1/2000
TD obligations à court terme F	19.7%	1.6%	7.3%	3.8%	1.6%	1.6%	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 - Conservative		1.1	9.9	6.1	4.0	4.0	4.8	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	1.8%	7.7%	4.1%	1.9%	2.0%	6.7%	12/31/1979
FTSE Canada obligataire universel	40.0%	1.4%	9.1%	3.5%	0.0%	1.8%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	7.1%	13.0%	12.3%	10.8%	7.0%	5.1%	5/1/2015
S&P 500 RT CAD	10.0%	-8.7%	12.7%	15.1%	15.5%	14.5%	8.5%	1/31/2002
S&P/TSX composé RT CAD	5.0%	1.4%	17.8%	9.6%	14.4%	8.8%	9.1%	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.

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.

Vélocité Conservateur



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 4/30/2025 10 premiers avoirs : 15.07% Autre : 84.93%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Markit Cdx North American Investment Grade Index	3.94%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	3.94%	—	—	—	1/31/2025	—
Canada Housing Trust No.1 1.1%	2.29%	—	CAN	—	—	—
TD Short Term Bond - F	2.18%	—	—	—	12/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.11%	TDB	CAN	—	4/30/2025	—
Canadian Imperial Bank Of Commerce Interest Rate :	1.52%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.52%	—	—	—	1/31/2025	—
Canadian Imperial Bank Of Commerce Interest Rate :	1.30%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.30%	—	—	—	1/31/2025	—
Bank of America Corp. 3.62%	1.07%	—	USA	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.98%	—	—	—	1/31/2025	—
TD Short Term Bond - F	0.06%	—	—	—	12/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.03%	TDB	CAN	—	4/30/2025	—
Toronto-Dominion Bank (The) Interest Rate Swap, Va	1.07%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.07%	—	—	—	1/31/2025	—
Canada Housing Trust No.1 3.7%	1.01%	—	CAN	—	—	—
TD Short Term Bond - F	0.83%	—	—	—	12/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.17%	TDB	CAN	—	4/30/2025	—
Wells Fargo & Co. 5.08%	1.00%	—	USA	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.00%	—	—	—	1/31/2025	—
The Toronto-Dominion Bank 5.49%	0.97%	—	CAN	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.93%	—	—	—	1/31/2025	—
TD Short Term Bond - F	0.04%	—	—	—	12/31/2024	—
TD Canadian Aggregate Bond Index ETF	0.00%	TDB	CAN	—	4/30/2025	—
Toronto-Dominion Bank (The) Interest Rate Swap, Va	0.90%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.90%	—	—	—	1/31/2025	—