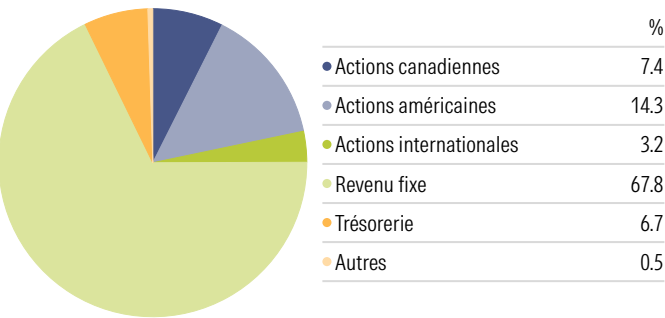




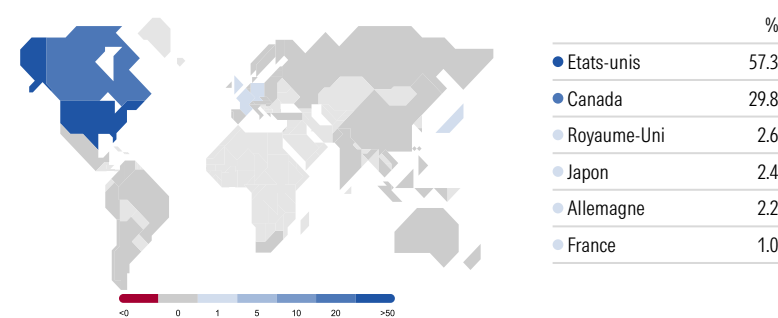
# Vélocité Conservateur

|                        |                                 |                                    |                                |                                                  |
|------------------------|---------------------------------|------------------------------------|--------------------------------|--------------------------------------------------|
| Aperçu du portefeuille | Frais de gestion moyen<br>0.45% | Rendement du portefeuille<br>2.81% | Date de création<br>10/10/2013 | Indice de référence<br>Benchmark - Conservatoire |
|------------------------|---------------------------------|------------------------------------|--------------------------------|--------------------------------------------------|

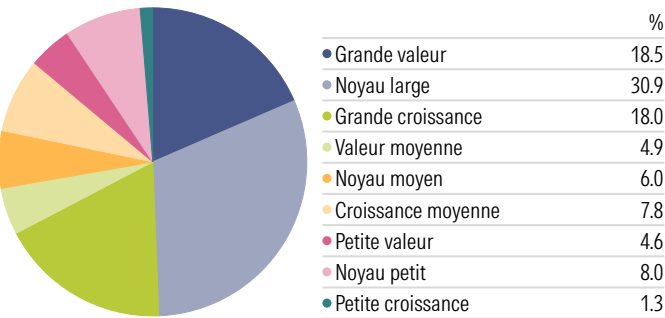
## Répartition de l'actif



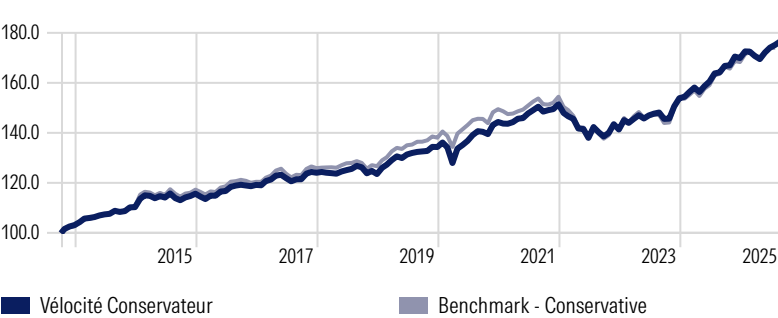
## Exposition aux actions par pays



## Style d'investissement en actions



## Performance



## Sectorielle des actions

|                           |              |
|---------------------------|--------------|
| <b>Cyclique</b>           | <b>33.8%</b> |
| Matériaux de base         | 4.0%         |
| Consommation cyclique     | 7.9%         |
| Services financiers       | 18.9%        |
| Immobilier                | 2.9%         |
| <b>Sensible</b>           | <b>51.6%</b> |
| Services de communication | 8.1%         |
| Énergie                   | 7.6%         |
| Valeurs industrielles     | 14.3%        |
| Technologie               | 21.7%        |
| <b>Défensif</b>           | <b>14.6%</b> |
| Consommation défensive    | 6.0%         |
| Soins de la santé         | 6.1%         |
| Services publics          | 2.6%         |

## Géographique des actions

|                         |              |
|-------------------------|--------------|
| <b>Amériques</b>        | <b>87.1%</b> |
| Canada                  | 29.8%        |
| Etats-unis              | 57.3%        |
| <b>Grande Europe</b>    | <b>9.5%</b>  |
| Danemark                | 0.8%         |
| France                  | 1.0%         |
| Allemagne               | 2.2%         |
| Pays-Bas                | 0.6%         |
| Suisse                  | 0.8%         |
| <b>Grande Asie</b>      | <b>3.4%</b>  |
| Australie               | 0.6%         |
| Japon                   | 2.4%         |
| <b>Région Emergente</b> | <b>0.1%</b>  |

## Rendements annualisés

|                    | Portefeuille | Benchmark |
|--------------------|--------------|-----------|
| 1 Mois             | 0.8%         | —         |
| 3 Mois             | 2.5%         | —         |
| 6 Mois             | 2.3%         | —         |
| 1 an               | 7.5%         | —         |
| 3 ans              | 7.9%         | —         |
| 5 ans              | 4.6%         | —         |
| 10 ans             | 4.5%         | —         |
| Depuis la création | 4.8%         | —         |

## Rendements par année civile

|              | Portefeuille | Benchmark |
|--------------|--------------|-----------|
| Cumul annuel | 3.9%         | —         |
| 2024         | 10.4%        | 9.4%      |
| 2023         | 8.8%         | 8.7%      |
| 2022         | -6.7%        | -8.4%     |
| 2021         | 4.9%         | 3.3%      |
| 2020         | 7.4%         | 8.2%      |
| 2019         | 8.7%         | 9.0%      |
| 2018         | -0.4%        | 0.6%      |
| 2017         | 4.1%         | 4.5%      |
| 2016         | 3.0%         | 2.7%      |

## Répartition du revenu fixe

|                           |       |
|---------------------------|-------|
| Gouvernement              | 46.2% |
| Municipalités             | 0.0%  |
| Entreprises               | 45.9% |
| Titres trisrés            | 0.5%  |
| Trésorerie et équivalents | 7.4%  |

## Statistiques sur le revenu fixe

|                            |      |
|----------------------------|------|
| Durée effective moyenne    | —    |
| Échéance effective moyenne | —    |
| Coupon moyen               | 3.6% |
| 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  | 3.5%       | —                   | —                   | -1.8%      |
| 3 ans | 4.3%       | —                   | —                   | -1.8%      |
| 5 ans | 4.7%       | —                   | —                   | -8.9%      |

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Vélocité Conservateur

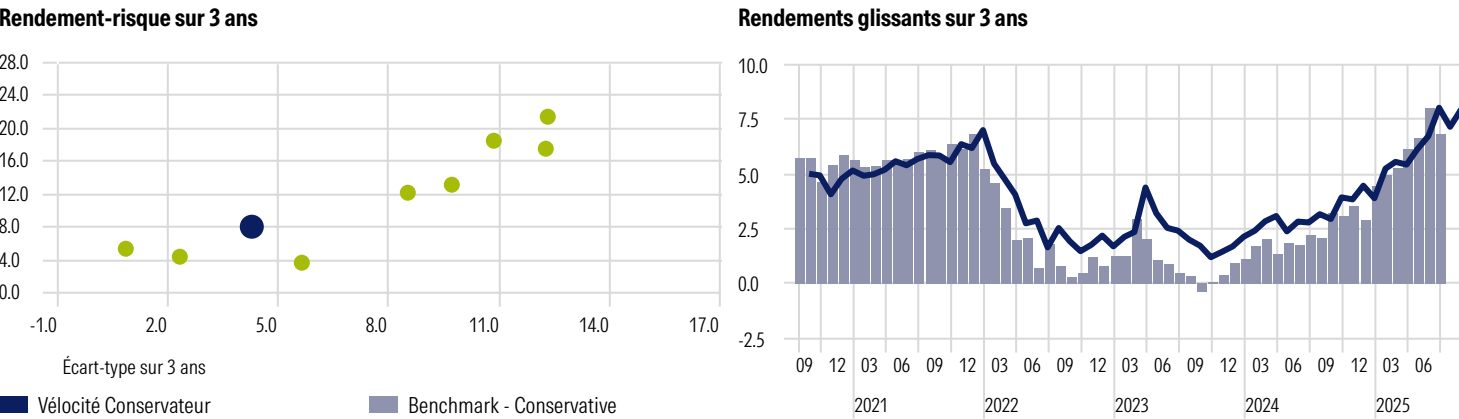
Aperçu du portefeuille

Frais de gestion moyen  
0.45%

Rendement du portefeuille  
2.81%

Date de création  
10/10/2013

Indice de référence  
Benchmark - Conservatrice



| 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                    | 4.3%        | —         | Écart-type                    | 4.7%        | —         |
| Cap. bours. moy. (M)    | \$ 149,712  | \$ 222,532 | Canada            | 88.1%       | 97.8%     | Écart-type perte              | 1.7%        | —         | Écart-type perte              | 2.6%        | —         |
| Multiples de valorisati |             |            | États-Unis        | 8.4%        | 1.2%      | Ratio de Sharpe               | 0.12        | —         | Ratio de Sharpe               | 0.03        | —         |
| Cours/Valeur comptabl   | 3.3         | 3.5        | Qualité de crédit |             |           | Ratio de Sortino              | 0.17        | —         | Ratio de Sortino              | 0.05        | —         |
| Cours/Flux monétaire    | 14.0        | 15.8       | AAA               | 26.2%       | 42.9%     | Meilleur mois                 | 3.4%        | —         | Meilleur mois                 | 3.4%        | —         |
| Cours/Bénéfice          | 22.6        | 23.3       | AA                | 23.1%       | 30.9%     | Pire mois                     | -1.7%       | —         | Pire mois                     | -2.7%       | —         |
| Cours/Ventes            | 2.4         | 2.6        | A                 | 27.0%       | 14.8%     | Perte max.                    | -1.8%       | —         | Perte max.                    | -8.9%       | —         |
| Ratios financiers       |             |            | BBB               | 19.7%       | 11.0%     |                               |             |           |                               |             |           |
| Marge nette             | 20.3%       | 20.4%      | BB                | 1.7%        | 0.0%      |                               |             |           |                               |             |           |
| RDA                     | 11.5%       | 13.5%      | B                 | 0.4%        | 0.0%      |                               |             |           |                               |             |           |
| RCP                     | 26.2%       | 29.3%      | En dessous de B   | 0.0%        | 0.0%      |                               |             |           |                               |             |           |
| ROIC                    | 19.8%       | 23.8%      | Non noté          | 1.9%        | 0.4%      |                               |             |           |                               |             |           |

| Titres du portefeuille                  |             |                |                                           |                  |       |           |  |
|-----------------------------------------|-------------|----------------|-------------------------------------------|------------------|-------|-----------|--|
| Nom                                     | Pondération | Cote de risque | Catégorie Morningstar                     | Frais de gestion | RFG   | Rendement |  |
| TD indiciel obligations can F           | 28.5%       | Bas            | Canada - Revenu fixe canadien             | 0.15%            | 0.17% | 2.81%     |  |
| Dynamique Obligations à très crt F      | 21.1%       | Bas            | Canada - Produits de taux Canadiens de CT | 0.25%            | 0.42% | 3.90%     |  |
| TD obligations à court terme F          | 19.1%       | Bas            | Canada - Produits de taux Canadiens de CT | 0.50%            | 0.56% | 2.98%     |  |
| TD indiciel américain F                 | 13.2%       | Moyen          | Canada - Actions américaines              | 0.15%            | 0.17% | 0.66%     |  |
| NCM Catégorie de croissance du revenu F | 5.6%        | Moyen          | Canada - Actions canadiennes équilibrées  | 1.00%            | 1.50% | 3.45%     |  |
| NCM Cat mondiale de croiss du revenu F  | 5.4%        | Faible à Moyen | Canada - Actions mondiales équilibrées    | 1.00%            | 1.42% | 3.36%     |  |
| TD indiciel canadien F                  | 3.5%        | Moyen          | Canada - Actions canadiennes              | 0.15%            | 0.17% | 1.98%     |  |
| TD indiciel international F             | 2.2%        | Moyen          | Canada - International Equity             | 0.25%            | 0.28% | 2.09%     |  |

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# Vélocité Conservateur

## Statistiques PTM du portefeuille

|        | Écart-type | Alpha | Bêta | R2 | Ratio d'information | Écart de suivi | Mois positifs | Mois négatifs |
|--------|------------|-------|------|----|---------------------|----------------|---------------|---------------|
| 1 an   | 3.5%       | —     | —    | —  | —                   | —              | 8             | 4             |
| 3 ans  | 4.3%       | —     | —    | —  | —                   | —              | 26            | 10            |
| 5 ans  | 4.7%       | —     | —    | —  | —                   | —              | 38            | 22            |
| 10 ans | 4.4%       | —     | —    | —  | —                   | —              | 78            | 42            |

## Composition du portefeuille

|                                         | Pondération  | Cumul annuel | 1 an       | 3 ans      | 5 ans      | 10 ans     | Depuis la création | Date de création  |
|-----------------------------------------|--------------|--------------|------------|------------|------------|------------|--------------------|-------------------|
| <b>Vélocité Conservateur</b>            |              | <b>3.9</b>   | <b>7.5</b> | <b>7.9</b> | <b>4.6</b> | <b>4.5</b> | <b>4.8</b>         | <b>10/10/2013</b> |
| Dynamique Obligations à très crt F      | <b>21.1%</b> | 2.8%         | 4.6%       | 5.4%       | 3.2%       | 2.5%       | 2.4%               | 9/6/2013          |
| NCM Cat mondiale de croiss du revenu F  | <b>5.4%</b>  | 4.1%         | 9.7%       | 13.1%      | 10.6%      | 9.0%       | 9.5%               | 5/31/2011         |
| NCM Catégorie de croissance du revenu F | <b>5.6%</b>  | 8.6%         | 13.5%      | 12.1%      | 13.9%      | 8.9%       | 9.2%               | 12/30/2005        |
| TD indiciel américain F                 | <b>13.2%</b> | 6.1%         | 18.6%      | 21.3%      | 15.3%      | 14.9%      | 7.1%               | 11/1/2000         |
| TD indiciel canadien F                  | <b>3.5%</b>  | 17.6%        | 25.8%      | 17.5%      | 15.1%      | 11.1%      | 7.0%               | 11/1/2000         |
| TD indiciel international F             | <b>2.2%</b>  | 17.0%        | 15.9%      | 18.4%      | 11.0%      | 7.8%       | 4.2%               | 11/1/2000         |
| TD indiciel obligations can F           | <b>28.5%</b> | 1.0%         | 2.7%       | 3.6%       | -0.6%      | 1.5%       | 3.8%               | 11/1/2000         |
| TD obligations à court terme F          | <b>19.1%</b> | 2.6%         | 4.6%       | 4.4%       | 1.4%       | 1.7%       | 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  |
|-------------------------------------|--------------|--------------|----------|----------|----------|----------|--------------------|-------------------|
| <b>Benchmark - Conservative</b>     |              | <b>—</b>     | <b>—</b> | <b>—</b> | <b>—</b> | <b>—</b> | <b>—</b>           | <b>12/31/2011</b> |
| FTSE Canada d'obligations crt terme | <b>35.0%</b> | 2.1%         | 4.6%     | 4.0%     | 1.7%     | 1.9%     | 6.7%               | 12/31/1979        |
| FTSE Canada obligataire universel   | <b>40.0%</b> | 1.1%         | 2.9%     | 3.8%     | -0.5%    | 1.8%     | 6.4%               | 12/31/1985        |
| Morningstar DM xNA NR CAD           | <b>10.0%</b> | 17.7%        | 16.6%    | 18.5%    | 10.9%    | 8.1%     | 5.4%               | 5/1/2015          |
| S&P 500 RT CAD                      | <b>10.0%</b> | 5.8%         | 18.0%    | 21.4%    | 15.9%    | 15.5%    | 9.1%               | 1/31/2002         |
| S&P/TSX composé RT CAD              | <b>5.0%</b>  | 17.6%        | 25.9%    | 17.5%    | 15.0%    | 11.3%    | 9.3%               | 1/3/1977          |

## Divulcation 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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# Vélocité Conservateur



## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 8/31/2025 10 premiers avoirs : 11.43% Autre : 88.57%

|                                                              | Pondération portefeuille | Symbole     | Pays       | Secteur            | Date du portefeuille | Pondération de l'indice |
|--------------------------------------------------------------|--------------------------|-------------|------------|--------------------|----------------------|-------------------------|
| <b>Canada Housing Trust No.1 1.1%</b>                        | <b>2.21%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| TD obligations à court terme F                               | 2.11%                    | —           | —          | —                  | 12/31/2024           | —                       |
| TD Canadian Aggregate Bond Index ETF                         | 0.09%                    | TDB         | CAN        | —                  | 8/31/2025            | —                       |
| <b>Canadian Imperial Bank of Commerce 3.65%</b>              | <b>1.30%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| Dynamique Obligations à très crt F                           | 1.29%                    | —           | —          | —                  | 5/31/2025            | —                       |
| TD Canadian Aggregate Bond Index ETF                         | 0.01%                    | TDB         | CAN        | —                  | 8/31/2025            | —                       |
| <b>Merrill Lynch International Interest Rate Swap, Varia</b> | <b>1.07%</b>             | —           | —          | —                  | —                    | —                       |
| Dynamique Obligations à très crt F                           | 1.07%                    | —           | —          | —                  | 5/31/2025            | —                       |
| <b>Wells Fargo &amp; Co. 5.08%</b>                           | <b>1.06%</b>             | —           | <b>USA</b> | —                  | —                    | —                       |
| Dynamique Obligations à très crt F                           | 1.06%                    | —           | —          | —                  | 5/31/2025            | —                       |
| <b>Canadian Imperial Bank Of Commerce Interest Rate</b>      | <b>1.00%</b>             | —           | —          | —                  | —                    | —                       |
| Dynamique Obligations à très crt F                           | 1.00%                    | —           | —          | —                  | 5/31/2025            | —                       |
| <b>Canada (Government of) 4%</b>                             | <b>0.99%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| Dynamique Obligations à très crt F                           | 0.73%                    | —           | —          | —                  | 5/31/2025            | —                       |
| TD Canadian Aggregate Bond Index ETF                         | 0.27%                    | TDB         | CAN        | —                  | 8/31/2025            | —                       |
| Kipling Strategic Income M                                   | 0.00%                    | —           | CAN        | —                  | 7/31/2025            | —                       |
| <b>Microsoft Corp</b>                                        | <b>0.98%</b>             | <b>MSFT</b> | <b>USA</b> | <b>Technologie</b> | —                    | <b>4.56%</b>            |
| TD indiciel américain F                                      | 0.50%                    | —           | —          | —                  | 12/31/2024           | —                       |
| TD U.S. Equity Index ETF                                     | 0.37%                    | TPU         | CAN        | —                  | 7/31/2025            | —                       |
| NCM Cat mondiale de croiss du revenu F                       | 0.11%                    | —           | —          | —                  | 7/31/2025            | —                       |
| <b>Canada Housing Trust No.1 3.7%</b>                        | <b>0.96%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| TD obligations à court terme F                               | 0.81%                    | —           | —          | —                  | 12/31/2024           | —                       |
| TD Canadian Aggregate Bond Index ETF                         | 0.15%                    | TDB         | CAN        | —                  | 8/31/2025            | —                       |
| <b>Rogers Communications Inc. 3.75%</b>                      | <b>0.96%</b>             | —           | <b>CAN</b> | —                  | —                    | —                       |
| Dynamique Obligations à très crt F                           | 0.90%                    | —           | —          | —                  | 5/31/2025            | —                       |
| TD obligations à court terme F                               | 0.04%                    | —           | —          | —                  | 12/31/2024           | —                       |
| TD Canadian Aggregate Bond Index ETF                         | 0.01%                    | TDB         | CAN        | —                  | 8/31/2025            | —                       |
| <b>NVIDIA Corp</b>                                           | <b>0.91%</b>             | <b>NVDA</b> | <b>USA</b> | <b>Technologie</b> | —                    | <b>5.42%</b>            |
| TD indiciel américain F                                      | 0.52%                    | —           | —          | —                  | 12/31/2024           | —                       |
| TD U.S. Equity Index ETF                                     | 0.39%                    | TPU         | CAN        | —                  | 7/31/2025            | —                       |