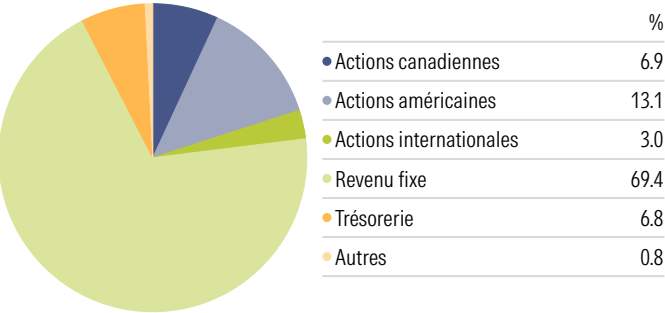




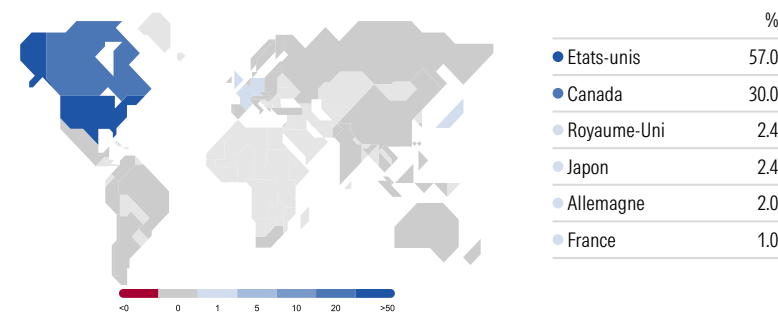
Vélocité Conservateur

Aperçu du portefeuille	Frais de gestion moyen 0.44%	Rendement du portefeuille 2.91%	Date de création 10/10/2013	Indice de référence Benchmark - Conservatoire
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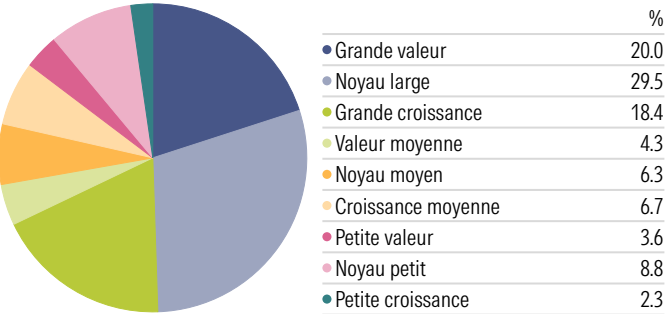
Répartition de l'actif



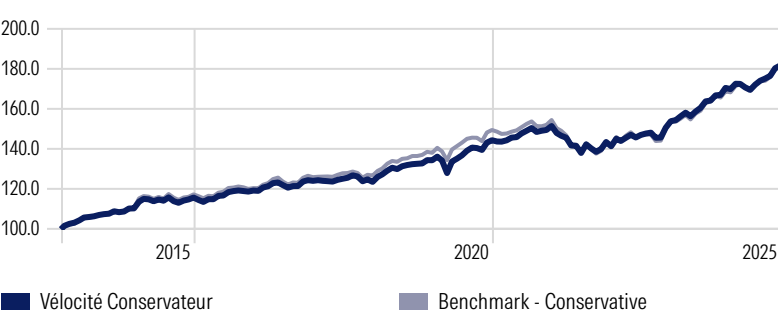
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	33.0%
Matériaux de base	4.7%
Consommation cyclique	7.5%
Services financiers	18.1%
Immobilier	2.8%
Sensible	51.1%
Services de communication	8.4%
Énergie	7.4%
Valeurs industrielles	13.7%
Technologie	21.6%
Défensif	15.9%
Consommation défensive	6.6%
Soins de la santé	6.8%
Services publics	2.5%

Géographique des actions

Amériques	87.0%
Canada	30.0%
Etats-unis	57.0%
Grande Europe	9.6%
Danemark	0.7%
France	1.0%
Allemagne	2.0%
Pays-Bas	0.9%
Suisse	0.8%
Royaume-Uni	2.4%
Grande Asie	3.4%
Australie	0.6%
Japon	2.4%
Région Emergente	0.1%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	0.7%	0.9%
3 Mois	3.7%	4.2%
6 Mois	7.2%	6.6%
1 an	8.8%	9.5%
3 ans	9.0%	9.2%
5 ans	5.4%	4.7%
10 ans	4.7%	4.6%
Depuis la création	4.9%	4.9%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	6.9%	7.8%
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	46.5%
Municipalités	0.0%
Entreprises	45.1%
Titres titrisés	1.2%
Trésorerie et équivalents	7.2%

Statistiques sur le revenu fixe

Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	3.6%
Qualité du crédit moyenne	A
	5 ans

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	3.7%	99.2%	136.7%	-1.8%
3 ans	4.2%	90.7%	71.8%	-1.8%
5 ans	4.7%	91.8%	73.7%	-8.9%

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Vélocité Conservateur

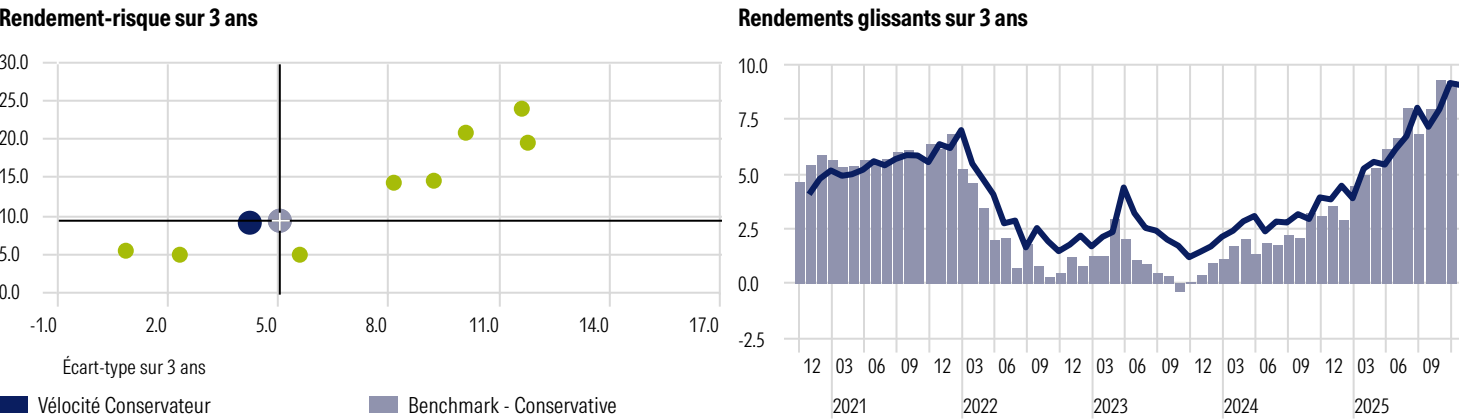
Aperçu du portefeuille

Frais de gestion moyen
0.44%

Rendement du portefeuille
2.91%

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	4.2%	5.0%	Écart-type	4.7%	5.6%
Cap. bours. moy. (M)	\$ 158,473	\$ 260,973	Canada	87.8%	97.6%	Écart-type perte	1.8%	2.5%	Écart-type perte	2.6%	3.2%
Multiples de valorisati			États-Unis	8.8%	1.4%	Ratio de Sharpe	0.35	0.34	Ratio de Sharpe	0.11	0.04
Cours/Valeur comptable	3.5	3.7	Qualité de crédit			Ratio de Sortino	0.55	0.54	Ratio de Sortino	0.15	0.05
Cours/Flux monétaire	14.4	16.8	AAA	27.7%	43.0%	Meilleur mois	3.4%	4.0%	Meilleur mois	3.4%	4.0%
Cours/Bénéfice	23.4	24.4	AA	21.0%	30.8%	Pire mois	-1.7%	-2.2%	Pire mois	-2.7%	-3.1%
Cours/Ventes	2.5	2.8	A	27.3%	14.5%	Perte max.	-1.8%	-2.9%	Perte max.	-8.9%	-10.8%
Ratios financiers			BBB	19.8%	11.2%						
Marge nette	20.6%	21.1%	BB	1.7%	0.0%						
RDA	11.4%	14.3%	B	0.3%	0.0%						
RCP	26.5%	30.0%	En dessous de B	0.0%	0.0%						
ROIC	19.8%	24.8%	Non noté	2.2%	0.5%						

Titres du portefeuille							
Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement	
TD indiciel obligations can F	29.9%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.26%	
Dynamique Obligations à très crt F	21.8%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.61%	
TD obligations à court terme F	19.8%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.56%	3.07%	
TD indiciel américain F	11.9%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.61%	
NCM Cat mondiale de croiss du revenu F	5.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.24%	
NCM Catégorie de croissance du revenu F	5.0%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.33%	
TD indiciel canadien F	3.0%	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.86%	
TD indiciel international F	2.0%	Moyen	Canada - International Equity	0.25%	0.28%	2.00%	

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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	3.7%	-0.63	1.00	96.52	-0.66	1.08	8	4
3 ans	4.2%	0.10	0.90	98.39	-0.14	1.36	27	9
5 ans	4.7%	0.64	0.92	98.59	0.51	1.33	40	20
10 ans	4.4%	0.15	0.99	98.16	0.12	1.26	79	41

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Vélocité Conservateur		6.9	8.8	9.0	5.4	4.7	4.9	10/10/2013
Dynamique Obligations à très crt F	21.8%	3.5%	4.2%	5.5%	3.3%	2.6%	2.4%	9/6/2013
NCM Cat mondiale de croiss du revenu F	5.0%	8.7%	10.6%	14.5%	11.9%	8.7%	9.7%	5/31/2011
NCM Catégorie de croissance du revenu F	5.0%	13.1%	15.5%	14.2%	15.0%	8.8%	9.4%	12/30/2005
TD indiciel américain F	11.9%	15.1%	22.9%	24.0%	18.2%	14.4%	7.4%	11/1/2000
TD indiciel canadien F	3.0%	25.0%	28.6%	19.5%	17.7%	11.4%	7.2%	11/1/2000
TD indiciel international F	2.0%	23.0%	23.5%	20.8%	13.1%	7.9%	4.4%	11/1/2000
TD indiciel obligations can F	29.9%	3.4%	4.4%	4.9%	0.0%	1.9%	3.9%	11/1/2000
TD obligations à court terme F	19.8%	3.8%	4.7%	4.9%	1.6%	1.8%	2.7%	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		7.8	9.5	9.2	4.7	4.6	5.1	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	4.0%	4.9%	5.1%	2.0%	2.1%	6.7%	12/31/1979
FTSE Canada obligataire universel	40.0%	3.7%	4.7%	5.2%	0.1%	2.1%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	23.5%	24.0%	20.9%	12.9%	8.2%	5.5%	5/1/2015
S&P 500 RT CAD	10.0%	14.5%	22.1%	23.8%	18.8%	15.0%	9.4%	1/31/2002
S&P/TSX composé RT CAD	5.0%	25.1%	28.7%	19.5%	17.6%	11.5%	9.3%	1/3/1977

Divulgaration 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 : 10/31/2025 10 premiers avoirs : 11.31% Autre : 88.69%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Canada (Government of) 2.75%	2.02%	—	CAN	—	—	—
TD obligations à court terme F	1.01%	—	—	—	6/30/2025	—
Dynamique Obligations à très crt F	0.63%	—	—	—	7/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.39%	TDB	CAN	—	10/31/2025	—
Kipling Strategic Income M	-0.01%	—	CAN	—	9/30/2025	—
Canadian Imperial Bank of Commerce 3.65%	1.36%	—	CAN	—	—	—
Dynamique Obligations à très crt F	1.35%	—	—	—	7/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	10/31/2025	—
Wells Fargo & Co. 5.08%	1.17%	—	USA	—	—	—
Dynamique Obligations à très crt F	1.17%	—	—	—	7/31/2025	—
Canada Housing Trust No.1 3.6%	1.09%	—	CAN	—	—	—
TD obligations à court terme F	0.94%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.14%	TDB	CAN	—	10/31/2025	—
Canada Housing Trust No.1 2.9%	1.00%	—	CAN	—	—	—
TD obligations à court terme F	0.85%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.15%	TDB	CAN	—	10/31/2025	—
Merrill Lynch International Interest Rate Swap, Varia	0.97%	—	—	—	—	—
Dynamique Obligations à très crt F	0.97%	—	—	—	7/31/2025	—
Rogers Communications Inc. 3.75%	0.97%	—	CAN	—	—	—
Dynamique Obligations à très crt F	0.88%	—	—	—	7/31/2025	—
TD obligations à court terme F	0.08%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	10/31/2025	—
Canadian Imperial Bank Of Commerce Interest Rate	0.92%	—	—	—	—	—
Dynamique Obligations à très crt F	0.92%	—	—	—	7/31/2025	—
Microsoft Corp	0.91%	MSFT	USA	Technologie	—	4.44%
TD indiciel américain F	0.49%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	10/31/2025	—
NCM Cat mondiale de croiss du revenu F	0.12%	—	—	—	9/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Bank of America Corp. 3.62%	0.90%	—	USA	—	—	—
Dynamique Obligations à très crt F	0.75%	—	—	—	7/31/2025	—
TD obligations à court terme F	0.13%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.02%	TDB	CAN	—	10/31/2025	—