



Vélocité Modéré Équilibré

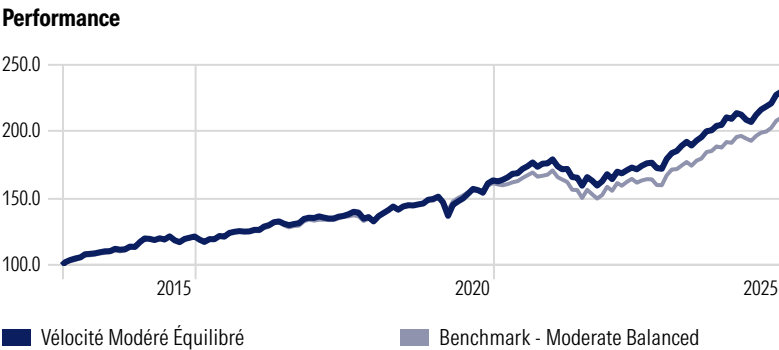
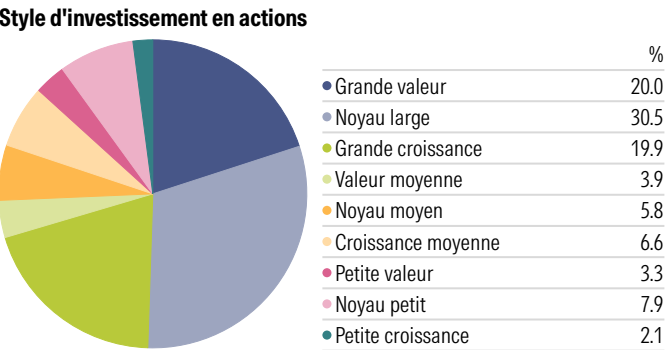
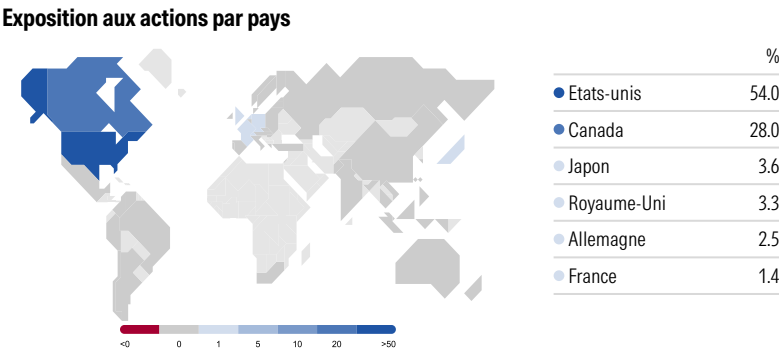
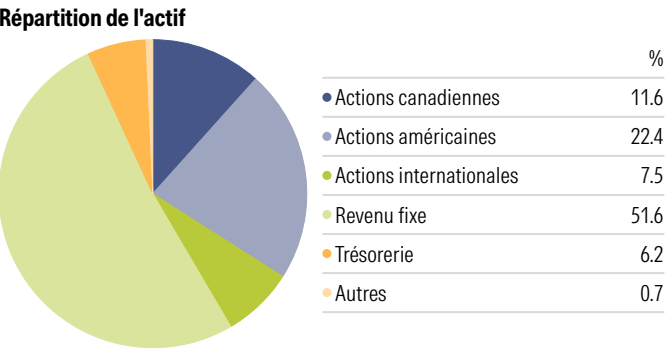
Aperçu du portefeuille

Frais de gestion moyen
0.52%

Rendement du portefeuille
2.62%

Date de création
10/10/2013

Indice de référence
Benchmark - Moderate Balanced



Sectorielle des actions		Géographique des actions	
Cyclique	32.4%	Amériques	82.0%
Matériaux de base	4.7%	Canada	28.0%
Consommation cyclique	7.7%	Etats-unis	54.0%
Services financiers	17.5%	Grande Europe	12.9%
Immobilier	2.5%	Danemark	0.9%
Sensible	51.8%	France	1.4%
Services de communication	8.8%	Allemagne	2.5%
Énergie	6.9%	Pays-Bas	1.3%
Valeurs industrielles	13.6%	Suisse	1.1%
Technologie	22.5%	Royaume-Uni	3.3%
Défensif	15.8%	Grande Asie	5.1%
Consommation défensive	6.6%	Australie	0.9%
Soins de la santé	6.8%	Japon	3.6%
Services publics	2.4%	Région Emergente	0.2%

Rendements annualisés			Rendements par année civile		
	Portefeuille	Benchmark		Portefeuille	Benchmark
1 Mois	1.0%	1.1%	Cumul annuel	9.7%	9.8%
3 Mois	5.0%	5.2%	2024	13.9%	11.6%
6 Mois	10.9%	8.9%	2023	11.8%	10.2%
1 an	12.1%	11.9%	2022	-8.2%	-8.9%
3 ans	12.2%	11.3%	2021	9.6%	5.9%
5 ans	8.3%	6.5%	2020	9.3%	8.9%
10 ans	6.7%	5.8%	2019	12.6%	11.1%
Depuis la création	7.0%	6.2%	2018	-1.9%	0.1%
			2017	7.0%	6.2%
			2016	4.1%	3.3%

Répartition du revenu fixe		Statistiques sur le revenu fixe	
Gouvernement	45.0%	Durée effective moyenne	—
Municipalités	0.0%	Échéance effective moyenne	—
Entreprises	45.5%	Coupon moyen	3.6%
Titres titrisés	1.1%	Qualité du crédit moyenne	BBB
Trésorerie et équivalents	8.4%		

Statistiques de risque et rendement du portefeuille				
	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	5.4%	109.1%	145.2%	-3.1%
3 ans	5.6%	102.0%	87.8%	-3.1%
5 ans	6.4%	106.0%	86.7%	-11.0%

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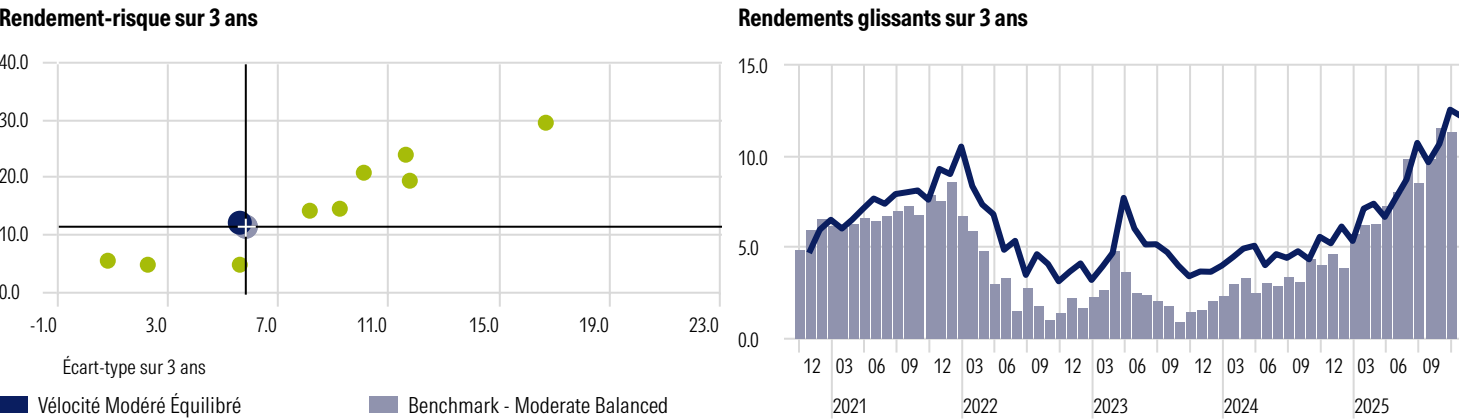
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Analyse fondamentale						Rendement et risque sur 3 ans			Rendement et risque sur 5 ans		
Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark		Portefeuille	Benchmark		Portefeuille	Benchmark
Taille			Géographie			Écart-type	5.6%	5.9%	Écart-type	6.4%	6.6%
Cap. bours. moy. (M)	\$ 171,666	\$ 260,973	Canada	87.1%	97.6%	Écart-type perte	2.5%	2.8%	Écart-type perte	3.7%	3.8%
Multiples de valorisati			États-Unis	8.6%	1.4%	Ratio de Sharpe	0.64	0.53	Ratio de Sharpe	0.36	0.20
Cours/Valeur comptabl	3.4	3.7	Qualité de crédit			Ratio de Sortino	1.06	0.85	Ratio de Sortino	0.52	0.29
Cours/Flux monétaire	14.3	16.8	AAA	27.1%	43.0%	Meilleur mois	4.3%	4.6%	Meilleur mois	4.4%	4.6%
Cours/Bénéfice	23.5	24.4	AA	20.5%	30.8%	Pire mois	-2.3%	-2.6%	Pire mois	-3.6%	-3.8%
Cours/Ventes	2.5	2.8	A	26.6%	14.5%	Perte max.	-3.1%	-2.9%	Perte max.	-11.0%	-12.3%
Ratios financiers			BBB	20.7%	11.2%						
Marge nette	20.5%	21.1%	BB	2.1%	0.0%						
RDA	11.4%	14.3%	B	0.6%	0.0%						
RCP	26.3%	30.0%	En dessous de B	0.1%	0.0%						
ROIC	19.6%	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	21.3%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.26%	
TD indiciel américain F	15.4%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.61%	
TD obligations à court terme F	14.8%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.56%	3.07%	
Dynamique Obligations à très crt F	14.8%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.61%	
NCM Cat mondiale de crois du revenu F	10.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.24%	
NCM Catégorie de croissance du revenu F	8.0%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.33%	
TD indiciel international F	5.5%	Moyen	Canada - International Equity	0.25%	0.28%	2.00%	
TD indiciel canadien F	5.0%	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.86%	
TD indiciel Nasdaq® - F	3.7%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.35%	

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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	5.4%	-0.34	1.09	92.85	0.12	1.93	8	4
3 ans	5.6%	1.06	0.94	96.87	0.52	1.68	26	10
5 ans	6.4%	1.64	0.98	97.62	1.05	1.64	41	19
10 ans	6.3%	0.74	1.07	97.34	0.49	1.90	82	38

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Vélocité Modéré Équilibré		9.7	12.1	12.2	8.3	6.7	7.0	10/10/2013
Dynamique Obligations à très crt F	14.8%	3.5%	4.2%	5.5%	3.3%	2.6%	2.4%	9/6/2013
NCM Cat mondiale de croiss du revenu F	10.0%	8.7%	10.6%	14.5%	11.9%	8.7%	9.7%	5/31/2011
NCM Catégorie de croissance du revenu F	8.0%	13.1%	15.5%	14.2%	15.0%	8.8%	9.4%	12/30/2005
TD indiciel américain F	15.4%	15.1%	22.9%	24.0%	18.2%	14.4%	7.4%	11/1/2000
TD indiciel canadien F	5.0%	25.0%	28.6%	19.5%	17.7%	11.4%	7.2%	11/1/2000
TD indiciel international F	5.5%	23.0%	23.5%	20.8%	13.1%	7.9%	4.4%	11/1/2000
TD indiciel Nasdaq® - F	3.7%	21.0%	27.7%	29.6%	17.2%	17.1%	7.9%	11/1/2000
TD indiciel obligations can F	21.3%	3.4%	4.4%	4.9%	0.0%	1.9%	3.9%	11/1/2000
TD obligations à court terme F	14.8%	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 - Moderate Balanced		9.8	11.9	11.3	6.5	5.8	6.5	12/31/2011
FTSE Canada d'obligations crt terme	25.0%	4.0%	4.9%	5.1%	2.0%	2.1%	6.7%	12/31/1979
FTSE Canada obligataire universel	37.5%	3.7%	4.7%	5.2%	0.1%	2.1%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	15.0%	23.5%	24.0%	20.9%	12.9%	8.2%	5.5%	5/1/2015
S&P 500 RT CAD	15.0%	14.5%	22.1%	23.8%	18.8%	15.0%	9.4%	1/31/2002
S&P/TSX composé RT CAD	7.5%	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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Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 10/31/2025 10 premiers avoirs : 10.66% Autre : 89.34%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Microsoft Corp	1.59%	MSFT	USA	Technologie	—	4.44%
TD indiciel américain F	0.63%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.40%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.32%	—	—	—	6/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.23%	—	—	—	9/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
NVIDIA Corp	1.48%	NVDA	USA	Technologie	—	6.00%
TD indiciel américain F	0.64%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.50%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.34%	—	—	—	6/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Canada (Government of) 2.75%	1.44%	—	CAN	—	—	—
TD obligations à court terme F	0.75%	—	—	—	6/30/2025	—
Dynamique Obligations à très crt F	0.43%	—	—	—	7/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.28%	TDB	CAN	—	10/31/2025	—
Kipling Strategic Income M	-0.02%	—	CAN	—	9/30/2025	—
Apple Inc	1.20%	AAPL	USA	Technologie	—	4.90%
TD indiciel américain F	0.52%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.41%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.27%	—	—	—	6/30/2025	—
Canadian Imperial Bank of Commerce 3.65%	0.92%	—	CAN	—	—	—
Dynamique Obligations à très crt F	0.92%	—	—	—	7/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	10/31/2025	—
Broadcom Inc	0.86%	AVGO	USA	Technologie	—	2.00%
NCM Cat mondiale de croiss du revenu F	0.28%	—	—	—	9/30/2025	—
TD indiciel américain F	0.22%	—	—	—	6/30/2025	—
TD indiciel Nasdaq® - F	0.19%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	10/31/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Amazon.com Inc	0.81%	AMZN	USA	Consommation cyclique	—	2.83%
TD indiciel américain F	0.36%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.24%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.20%	—	—	—	6/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Canada Housing Trust No.1 3.6%	0.81%	—	CAN	—	—	—
TD obligations à court terme F	0.70%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.10%	TDB	CAN	—	10/31/2025	—
Wells Fargo & Co. 5.08%	0.79%	—	USA	—	—	—
Dynamique Obligations à très crt F	0.79%	—	—	—	7/31/2025	—

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	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Meta Platforms Inc Class A	0.76%	META	USA	Communication Services	—	1.71%
TD indiciel américain F	0.28%	—	—	—	6/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.19%	—	—	—	9/30/2025	—
TD U.S. Equity Index ETF	0.15%	TPU	CAN	—	10/31/2025	—
TD indiciel Nasdaq® - F	0.14%	—	—	—	6/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—