



# Vélocité Équilibré

## Aperçu du portefeuille

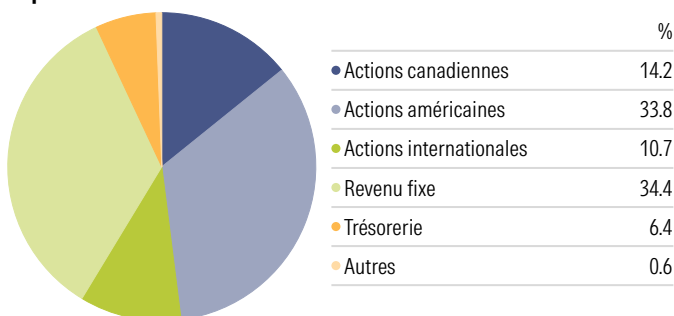
Frais de gestion moyen  
0.59%

Rendement du portefeuille  
2.31%

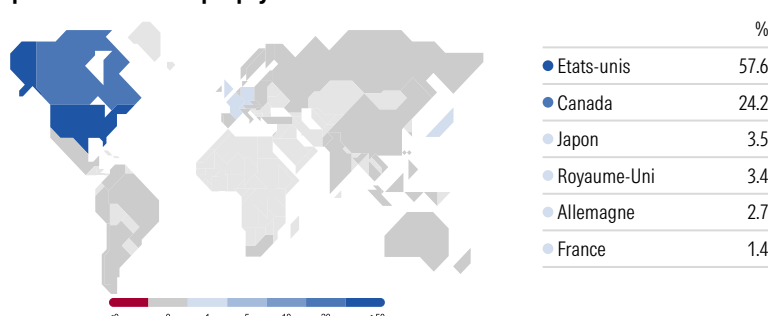
Date de création  
10/10/2013

Indice de référence  
Benchmark - Balanced

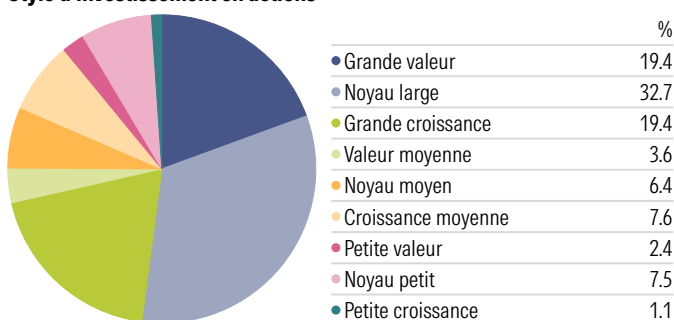
### Répartition de l'actif



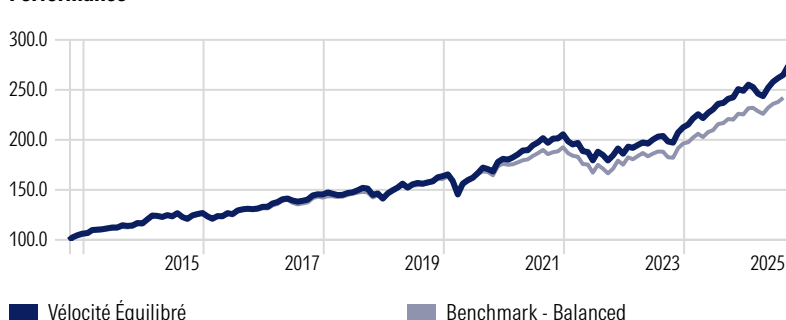
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

Catégorie	%
<b>Cyclique</b>	<b>32.1%</b>
Matériaux de base	4.2%
Consommation cyclique	7.9%
Services financiers	17.4%
Immobilier	2.6%
<b>Sensible</b>	<b>52.4%</b>
Services de communication	9.2%
Énergie	6.6%
Valeurs industrielles	13.2%
Technologie	23.3%
<b>Défensif</b>	<b>15.5%</b>
Consommation défensive	6.6%
Soins de la santé	6.5%
Services publics	2.4%

### Géographique des actions

Région	%
<b>Amériques</b>	<b>81.9%</b>
Canada	24.2%
Etats-unis	57.6%
<b>Grande Europe</b>	<b>13.1%</b>
Danemark	0.9%
France	1.4%
Allemagne	2.7%
Pays-Bas	0.9%
Suisse	1.1%
Royaume-Uni	3.4%
<b>Grande Asie</b>	<b>5.0%</b>
Australie	0.9%
Japon	3.5%
<b>Région Emergente</b>	<b>0.2%</b>

### Rendements annualisés

Horizon	Portefeuille (%)	Benchmark (%)
1 Mois	3.4%	—
3 Mois	6.1%	—
6 Mois	11.3%	—
1 an	13.6%	—
3 ans	15.1%	—
5 ans	9.9%	—
10 ans	8.5%	—
Depuis la création	8.6%	—

### Rendements par année civile

Année	Portefeuille (%)	Benchmark (%)
Cumul annuel	10.0%	—
2024	17.1%	14.7%
2023	14.1%	12.0%
2022	-9.4%	-9.0%
2021	13.5%	9.3%
2020	10.5%	9.5%
2019	15.8%	13.5%
2018	-2.8%	-0.4%
2017	9.2%	8.1%
2016	4.9%	4.1%

### Répartition du revenu fixe

Gouvernement	—
Municipalités	—
Entreprises	—
Titres titrisés	—
Trésorerie et équivalents	—

### Statistiques sur le revenu fixe

Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	3.8%
Qualité du crédit moyenne	BBB

### Statistiques de risque et rendement du portefeuille

Horizon	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	7.0%	—	—	-4.5%
3 ans	6.8%	—	—	-4.5%
5 ans	7.9%	—	—	-12.7%

©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 Équilibré

## Aperçu du portefeuille

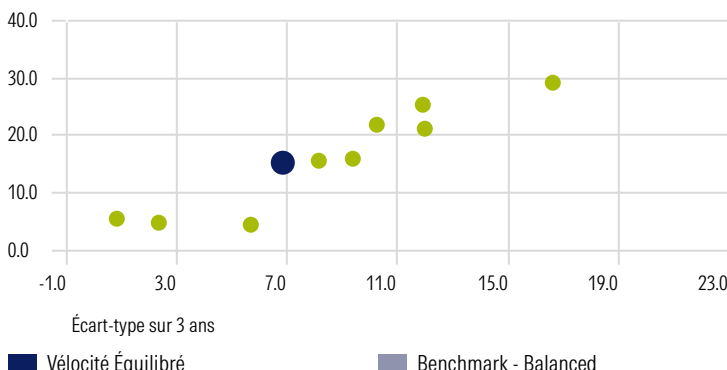
Frais de gestion moyen  
0.59%

Rendement du portefeuille  
2.31%

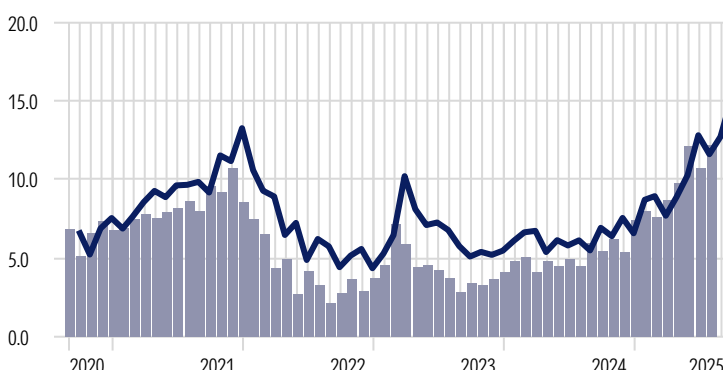
Date de création  
10/10/2013

Indice de référence  
Benchmark - Balanced

### Rendement-risque sur 3 ans



### Rendements glissants sur 3 ans



### Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
<b>Taille</b>			<b>Géographie</b>		
Cap. bours. moy. (M)	\$ 193,872	\$ 244,012	Canada	—	97.8%
<b>Multiples de valorisat</b>			États-Unis		
Cours/Valeur comptabl	3.5	3.7	Qualité de crédit	—	1.2%
Cours/Flux monétaire	14.6	16.6	AAA	25.4%	43.0%
Cours/Bénéfice	23.6	24.6	AA	19.4%	30.7%
Cours/Ventes	2.6	2.8	A	23.5%	14.6%
<b>Ratios financiers</b>			BBB	22.7%	11.2%
Marge nette	20.8%	21.0%	BB	3.3%	0.0%
RDA	12.0%	14.0%	B	1.8%	0.0%
RCP	26.8%	29.9%	En dessous de B	0.2%	0.0%
ROIC	20.1%	24.4%	Non noté	3.7%	0.4%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	6.8%	—
Écart-type perte	3.2%	—
Ratio de Sharpe	0.90	—
Ratio de Sortino	1.55	—
Meilleur mois	5.1%	—
Pire mois	-2.7%	—
Perte max.	-4.5%	—

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	7.9%	—
Écart-type perte	4.3%	—
Ratio de Sharpe	0.47	—
Ratio de Sortino	0.71	—
Meilleur mois	5.6%	—
Pire mois	-4.4%	—
Perte max.	-12.7%	—

### Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel américain F	<b>22.4%</b>	Moyen	Canada - Actions américaines	0.15%	0.17%	0.63%
NCM Cat mondiale de croiss du revenu F	<b>15.3%</b>	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.26%
TD indiciel obligations can F	<b>13.6%</b>	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.01%
NCM Catégorie de croissance du revenu F	<b>10.6%</b>	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.31%
TD obligations à court terme F	<b>8.8%</b>	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.56%	3.01%
Dynamique Obligations à très crt F	<b>8.8%</b>	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.74%
TD indiciel international F	<b>7.3%</b>	Moyen	Canada - International Equity	0.25%	0.28%	2.04%
TD indiciel canadien F	<b>6.2%</b>	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.88%
TD Indiciel NASDAQ - F	<b>5.7%</b>	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.37%

©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 Équilibré

## Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	7.0%	—	—	—	—	—	8	4
3 ans	6.8%	—	—	—	—	—	26	10
5 ans	7.9%	—	—	—	—	—	40	20
10 ans	7.9%	—	—	—	—	—	82	38

## Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
<b>Vélocité Équilibré</b>		<b>10.0</b>	<b>13.6</b>	<b>15.1</b>	<b>9.9</b>	<b>8.5</b>	<b>8.6</b>	<b>10/10/2013</b>
Dynamique Obligations à très crt F	<b>8.8%</b>	3.2%	4.2%	5.5%	3.3%	2.6%	2.4%	9/6/2013
NCM Cat mondiale de croiss du revenu F	<b>15.3%</b>	7.8%	12.1%	15.8%	11.4%	9.2%	9.7%	5/31/2011
NCM Catégorie de croissance du revenu F	<b>10.6%</b>	13.6%	16.8%	15.5%	15.0%	9.2%	9.4%	12/30/2005
TD indiciel américain F	<b>22.4%</b>	11.5%	21.7%	25.3%	16.8%	15.3%	7.3%	11/1/2000
TD indiciel canadien F	<b>6.2%</b>	23.9%	28.6%	21.3%	16.8%	11.5%	7.2%	11/1/2000
TD indiciel international F	<b>7.3%</b>	20.8%	18.3%	21.7%	11.8%	8.2%	4.3%	11/1/2000
TD Indiciel NASDAQ - F	<b>5.7%</b>	15.7%	21.0%	29.3%	15.4%	18.1%	7.8%	11/1/2000
TD indiciel obligations can F	<b>13.6%</b>	2.8%	2.7%	4.4%	-0.3%	1.7%	3.9%	11/1/2000
TD obligations à court terme F	<b>8.8%</b>	3.4%	4.0%	4.8%	1.5%	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
<b>Benchmark - Balanced</b>		—	—	—	—	—	—	<b>12/31/2011</b>
FTSE Canada d'obligations crt terme	<b>20.0%</b>	2.7%	4.7%	4.7%	1.7%	2.0%	6.7%	12/31/1979
FTSE Canada obligataire universel	<b>27.5%</b>	3.0%	2.9%	4.7%	-0.2%	2.0%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	<b>20.0%</b>	21.5%	18.8%	22.0%	11.6%	8.5%	5.5%	5/1/2015
S&P 500 RT CAD	<b>22.5%</b>	11.1%	21.1%	25.5%	17.4%	15.8%	9.3%	1/31/2002
S&P/TSX composé RT CAD	<b>10.0%</b>	23.9%	28.6%	21.3%	16.7%	11.7%	9.3%	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.

## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 9/30/2025 10 premiers avoirs : 12.70% Autre : 87.30%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Microsoft Corp</b>	<b>2.30%</b>	<b>MSFT</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.52%</b>
TD US Index F	0.92%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.60%	TPU	CAN	—	9/30/2025	—
TD NASDAQ Index - F	0.50%	—	—	—	6/30/2025	—
NCM Global Income Growth Class Series F	0.29%	—	—	—	8/31/2025	—
<b>NVIDIA Corp</b>	<b>2.14%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>5.63%</b>
TD US Index F	0.93%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.69%	TPU	CAN	—	9/30/2025	—
TD NASDAQ Index - F	0.52%	—	—	—	6/30/2025	—
<b>Apple Inc</b>	<b>1.75%</b>	<b>AAPL</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.70%</b>
TD US Index F	0.75%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.58%	TPU	CAN	—	9/30/2025	—
TD NASDAQ Index - F	0.41%	—	—	—	6/30/2025	—
<b>Broadcom Inc</b>	<b>1.24%</b>	<b>AVGO</b>	<b>USA</b>	<b>Technologie</b>	—	<b>1.82%</b>
NCM Global Income Growth Class Series F	0.39%	—	—	—	8/31/2025	—
TD US Index F	0.32%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.29%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.24%	TPU	CAN	—	9/30/2025	—
<b>Meta Platforms Inc Class A</b>	<b>1.17%</b>	<b>META</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>1.97%</b>
TD US Index F	0.40%	—	—	—	6/30/2025	—
NCM Global Income Growth Class Series F	0.30%	—	—	—	8/31/2025	—
TD U.S. Equity Index ETF	0.25%	TPU	CAN	—	9/30/2025	—
TD NASDAQ Index - F	0.22%	—	—	—	6/30/2025	—
<b>Amazon.com Inc</b>	<b>1.17%</b>	<b>AMZN</b>	<b>USA</b>	<b>Consommation cyclique</b>	—	<b>2.59%</b>
TD US Index F	0.52%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.33%	TPU	CAN	—	9/30/2025	—
TD NASDAQ Index - F	0.32%	—	—	—	6/30/2025	—
<b>Alphabet Inc Class A</b>	<b>0.89%</b>	<b>GOOGL</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>1.75%</b>
NCM Global Income Growth Class Series F	0.27%	—	—	—	8/31/2025	—
TD US Index F	0.26%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	9/30/2025	—
TD NASDAQ Index - F	0.14%	—	—	—	6/30/2025	—
<b>Royal Bank of Canada</b>	<b>0.74%</b>	<b>RY</b>	<b>CAN</b>	<b>Services financiers</b>	—	<b>0.26%</b>
NCM Global Income Growth Class Series F	0.33%	—	—	—	8/31/2025	—
TD Canadian Index - F	0.23%	—	—	—	6/30/2025	—
TD Canadian Equity Index ETF	0.18%	TTP	CAN	—	9/30/2025	—
<b>Canada (Government of) 2.75%</b>	<b>0.67%</b>	—	<b>CAN</b>	—	—	—
TD Short Term Bond - F	0.45%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.19%	TDB	CAN	—	9/30/2025	—
Dynamic Ultra Short Term Bond Fund F	0.07%	—	—	—	6/30/2025	—
Kipling Strategic Income M	-0.04%	—	CAN	—	8/31/2025	—

## Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 9/30/2025 10 premiers avoirs : 12.70% Autre : 87.30%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Johnson &amp; Johnson</b>	<b>0.63%</b>	<b>JNJ</b>	<b>USA</b>	<b>Soins de la santé</b>	—	<b>0.55%</b>
NCM Global Income Growth Class Series F	0.47%	—	—	—	8/31/2025	—
TD US Index F	0.09%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.07%	TPU	CAN	—	9/30/2025	—