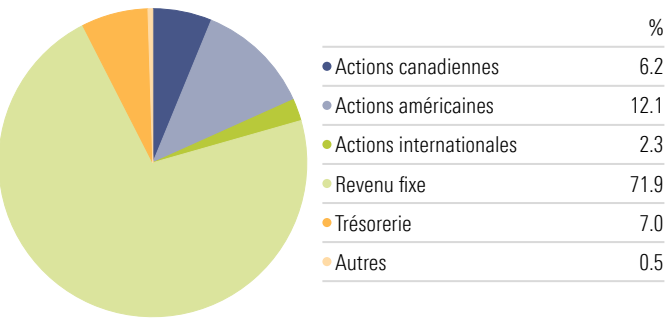




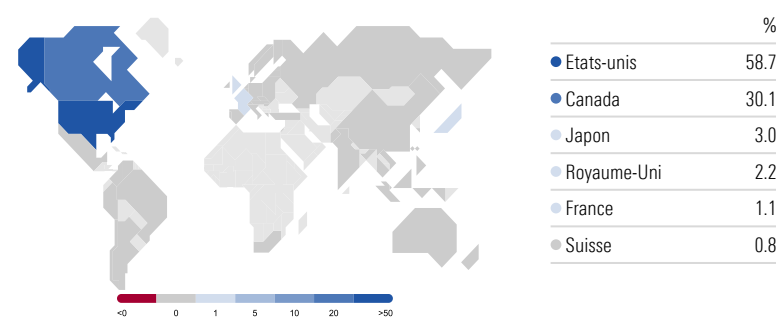
Vélocité Conservateur

Aperçu du portefeuille	Frais de gestion moyen 0.44%	Rendement du portefeuille 2.78%	Date de création 10/10/2013	Indice de référence Benchmark - Conservatoire
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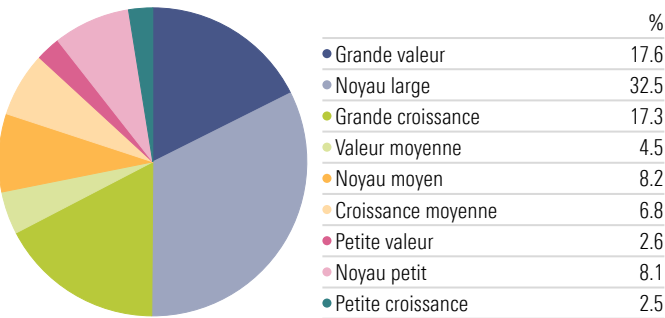
Répartition de l'actif



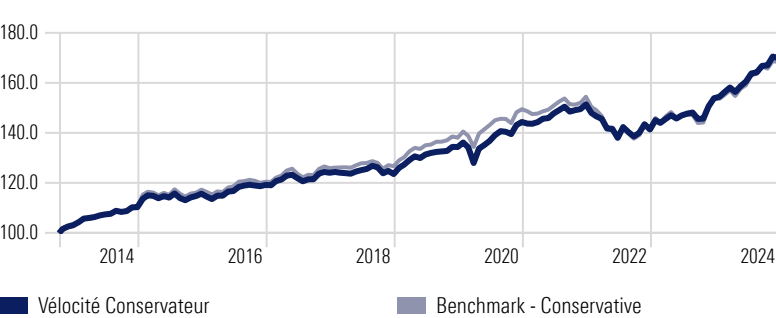
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Cyclique	36.0%
Matériaux de base	3.7%
Consommation cyclique	8.5%
Services financiers	20.3%
Immobilier	3.5%
Sensible	48.2%
Services de communication	5.8%
Énergie	8.2%
Valeurs industrielles	13.3%
Technologie	20.8%
Défensif	15.8%
Consommation défensive	5.3%
Soins de la santé	8.3%
Services publics	2.1%

Géographique des actions

Amériques	88.8%
Canada	30.1%
Etats-unis	58.7%
Grande Europe	7.0%
Danemark	0.6%
France	1.1%
Allemagne	0.6%
Pays-Bas	0.5%
Suisse	0.8%
Royaume-Uni	2.2%
Grande Asie	4.2%
Australie	0.6%
Japon	3.0%
Région Emergente	0.4%

Rendements annualisés

	Portefeuille	Benchmark
1 Mois	-0.4%	-0.2%
3 Mois	1.9%	1.1%
6 Mois	5.8%	5.8%
1 an	10.4%	9.4%
3 ans	3.9%	2.9%
5 ans	4.8%	4.0%
10 ans	4.4%	4.3%
Depuis la création	4.7%	4.6%

Rendements par année civile

	Portefeuille	Benchmark
Cumul annuel	10.4%	9.4%
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	44.6%
Municipalités	0.0%
Entreprises	37.2%
Titres titrisés	0.2%
Trésorerie et équivalents	7.4%

Statistiques sur le revenu fixe

Durée effective moyenne	5.4
Échéance effective moyenne	7.0
Coupon moyen	3.3%
Qualité du crédit moyenne	BBB

Statistiques de risque et rendement du portefeuille

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	3.4%	96.5%	42.7%	-1.1%
3 ans	5.5%	89.3%	73.5%	-8.9%
5 ans	5.5%	94.5%	80.0%	-8.9%

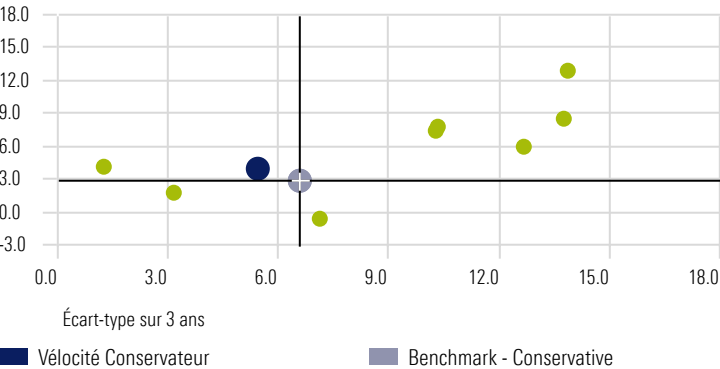
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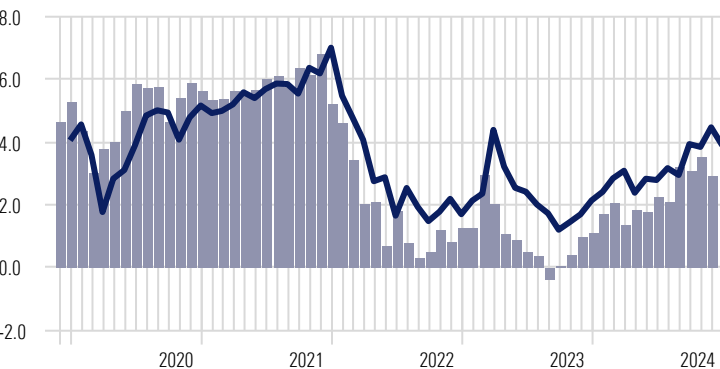
Vélocité Conservateur

Aperçu du portefeuille	Frais de gestion moyen 0.44%	Rendement du portefeuille 2.78%	Date de création 10/10/2013	Indice de référence Benchmark - Conservative
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Rendement-risque sur 3 ans



Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portfeuille	Benchmark	Revenu fixe	Portfeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 137,963	\$ 202,030	Canada	89.5%	97.8%
Multiples de valorisati			États-Unis	7.8%	1.0%
Cours/Valeur comptable	3.1	3.4	Qualité de crédit		
Cours/Flux monétaire	13.0	15.6	AAA	27.5%	41.0%
Cours/Bénéfice	22.1	23.4	AA	21.4%	33.1%
Cours/Ventes	2.1	2.5	A	21.2%	14.9%
Ratios financiers			BBB	18.8%	10.8%
Marge nette	18.4%	18.9%	BB	0.4%	0.0%
RDA	10.6%	12.9%	B	0.1%	0.0%
RCP	25.5%	28.8%	En dessous de B	0.0%	0.0%
ROIC	18.8%	22.8%	Non noté	10.7%	0.2%

Rendement et risque sur 3 ans

	Portfeuille	Benchmark
Écart-type	5.5%	6.6%
Écart-type perte	2.7%	3.5%
Ratio de Sharpe	-0.48	-0.51
Ratio de Sortino	-0.60	-0.65
Meilleur mois	3.4%	4.0%
Pire mois	-2.7%	-3.1%
Perte max.	-8.9%	-10.8%

Rendement et risque sur 5 ans

	Portfeuille	Benchmark
Écart-type	5.5%	6.0%
Écart-type perte	3.7%	3.4%
Ratio de Sharpe	-0.01	-0.07
Ratio de Sortino	-0.01	-0.09
Meilleur mois	4.5%	4.0%
Pire mois	-4.7%	-3.2%
Perte max.	-8.9%	-10.8%

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indicel obligations can F	29.8%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	1.62%
Dynamique Obligations à très crt F	21.8%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.42%	5.30%
TD obligations à court terme F	19.8%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.59%	2.78%
TD indicel américain F	12.1%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.70%
NCM Cat mondiale de croiss du revenu F	5.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.40%
NCM Catégorie de croissance du revenu F	5.0%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.64%
TD indicel canadien F	3.0%	Moyen	Canada - Actions canadiennes	0.15%	0.17%	2.33%
TD indicel international F	1.9%	Moyen	Canada - International Equity	0.25%	0.29%	2.22%

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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	3.4%	0.42	0.90	98.52	0.86	1.16	10	2
3 ans	5.5%	0.35	0.90	99.00	0.68	1.46	22	14
5 ans	5.5%	0.69	0.97	98.15	0.50	1.52	39	21
10 ans	4.5%	0.11	1.00	98.24	0.10	1.29	77	43

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Vélocité Conservateur		10.4	10.4	3.9	4.8	4.4	4.7	10/10/2013
Dynamique Obligations à très crt F	21.8%	5.5%	5.5%	4.2%	3.0%	2.2%	2.2%	9/6/2013
NCM Cat mondiale de croiss du revenu F	5.0%	20.1%	20.1%	7.4%	9.4%	9.2%	9.6%	5/31/2011
NCM Catégorie de croissance du revenu F	5.0%	18.5%	18.5%	7.7%	10.8%	8.1%	9.1%	12/30/2005
TD indiciel américain F	12.1%	35.6%	35.6%	12.9%	16.5%	14.7%	7.1%	11/1/2000
TD indiciel canadien F	3.0%	21.5%	21.5%	8.5%	11.2%	8.7%	6.5%	11/1/2000
TD indiciel international F	1.9%	13.2%	13.2%	5.8%	6.6%	7.1%	3.7%	11/1/2000
TD indiciel obligations can F	29.8%	3.9%	3.9%	-0.6%	0.6%	1.5%	3.9%	11/1/2000
TD obligations à court terme F	19.8%	5.5%	5.5%	1.7%	1.8%	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		9.4	9.4	2.9	4.0	4.3	4.8	12/31/2011
FTSE Canada d'obligations crt terme	35.0%	5.7%	5.7%	2.1%	2.1%	1.9%	6.7%	12/31/1979
FTSE Canada obligataire universel	40.0%	4.2%	4.2%	-0.6%	0.8%	2.0%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	10.0%	12.9%	12.9%	5.4%	6.5%	7.5%	4.9%	5/1/2015
S&P 500 RT CAD	10.0%	36.4%	36.4%	13.8%	16.9%	15.4%	9.1%	1/31/2002
S&P/TSX composé RT CAD	5.0%	21.7%	21.7%	8.6%	11.1%	8.9%	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.

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Vélocité Conservateur



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 12/31/2024 10 premiers avoirs : 35.56% Autre : 64.44%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Other Assets	12.25%	—	—	—	—	—
TD obligations à court terme F	12.25%	—	—	—	6/30/2024	—
B74408940 Cds Usd R V 03me, 3374408940_pro Cc	10.81%	—	—	—	—	—
Dynamique Obligations à très crt F	10.81%	—	—	—	9/30/2024	—
Canadian Imperial Bank Of Commerce Interest Rate :	2.32%	—	—	—	—	—
Dynamique Obligations à très crt F	2.32%	—	—	—	9/30/2024	—
The Toronto-Dominion Bank 5.49%	2.00%	—	CAN	—	—	—
Dynamique Obligations à très crt F	1.99%	—	—	—	9/30/2024	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	12/31/2024	—
281838196 Irs Cad R V 00mc, 3281838196_flo_ois	1.63%	—	—	—	—	—
Dynamique Obligations à très crt F	1.63%	—	—	—	9/30/2024	—
TransCanada Pipelines Limited 5.41%	1.49%	—	CAN	—	—	—
Dynamique Obligations à très crt F	1.49%	—	—	—	9/30/2024	—
Wells Fargo & Co. 5.08%	1.46%	—	USA	—	—	—
Dynamique Obligations à très crt F	1.46%	—	—	—	9/30/2024	—
281837919 Irs Cad R V 00mc, 3281837919_flo_ois	1.36%	—	—	—	—	—
Dynamique Obligations à très crt F	1.36%	—	—	—	9/30/2024	—
Canadian Imperial Bank Of Commerce Interest Rate :	1.17%	—	—	—	—	—
Dynamique Obligations à très crt F	1.17%	—	—	—	9/30/2024	—
Canadian Imperial Bank Of Commerce Interest Rate :	1.07%	—	—	—	—	—
Dynamique Obligations à très crt F	1.07%	—	—	—	9/30/2024	—