



# Vélocité Conservateur

## Aperçu du portefeuille

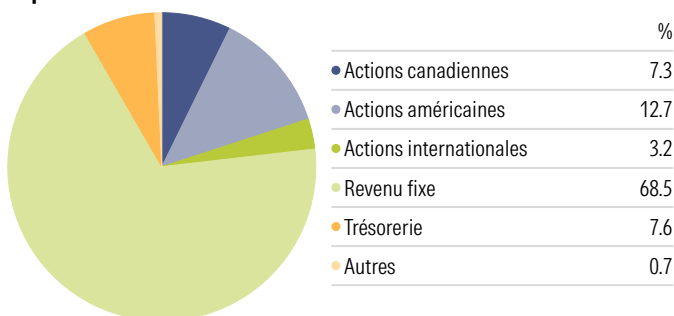
Frais de gestion moyen  
0.43%

Rendement du portefeuille  
3.01%

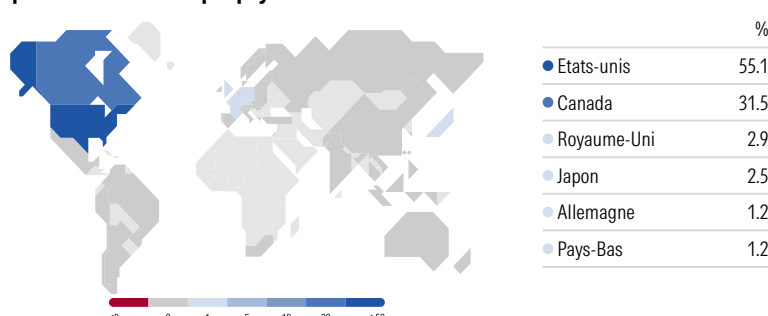
Date de création  
10/10/2013

Indice de référence  
Benchmark - Conservatrice

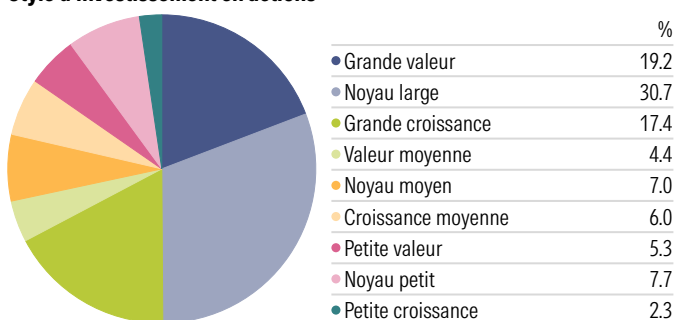
### Répartition de l'actif



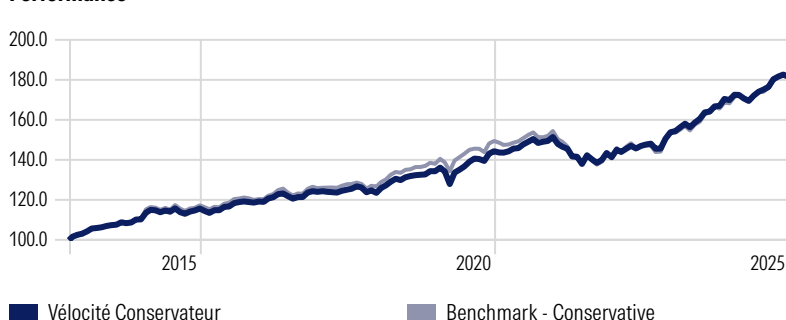
### Exposition aux actions par pays



### Style d'investissement en actions



### Performance



### Sectorielle des actions

Catégorie	Pourcentage
<b>Cyclique</b>	<b>33.7%</b>
Matériaux de base	5.4%
Consommation cyclique	7.4%
Services financiers	17.9%
Immobilier	3.1%
<b>Sensible</b>	<b>49.9%</b>
Services de communication	8.0%
Énergie	7.6%
Valeurs industrielles	13.3%
Technologie	21.0%
<b>Défensif</b>	<b>16.3%</b>
Consommation défensive	6.2%
Soins de la santé	7.8%
Services publics	2.3%

### Géographique des actions

Région	Pourcentage
<b>Amériques</b>	<b>86.6%</b>
Canada	31.5%
Etats-unis	55.1%
<b>Grande Europe</b>	<b>9.7%</b>
Danemark	0.7%
France	1.0%
Allemagne	1.2%
Pays-Bas	1.2%
Suisse	1.0%
<b>Grande Asie</b>	<b>3.7%</b>
Australie	0.6%
Japon	2.5%
<b>Région Emergente</b>	<b>0.1%</b>

### Rendements annualisés

	Portefeuille	Benchmark
1 Mois	-0.5%	-0.6%
3 Mois	0.8%	0.7%
6 Mois	4.4%	4.2%
1 an	7.0%	7.6%
3 ans	8.7%	8.6%
5 ans	4.7%	3.9%
10 ans	4.6%	4.4%
Depuis la création	4.9%	4.9%

### Rendements par année civile

Année	Portefeuille	Benchmark
Cumul annuel	7.0%	7.6%
2025	7.0%	7.6%
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%

### Répartition du revenu fixe

Catégorie	Pourcentage
Gouvernement	43.8%
Municipalités	0.0%
Entreprises	45.7%
Titres tritisés	2.1%
Trésorerie et équivalents	8.4%

### Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	3.6%
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%	97.8%	119.6%	-1.8%
3 ans	4.0%	92.6%	68.5%	-1.8%
5 ans	4.6%	92.3%	73.9%	-8.9%

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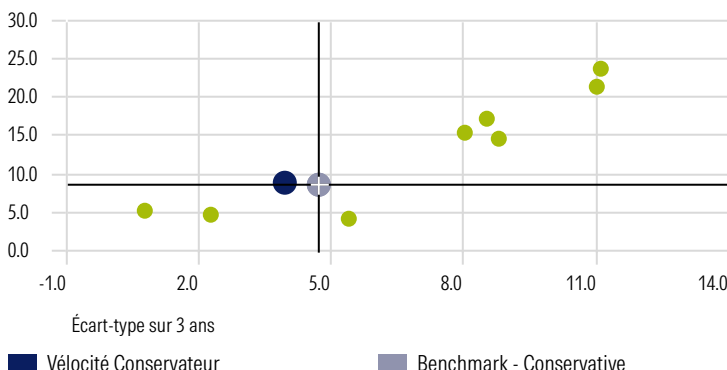
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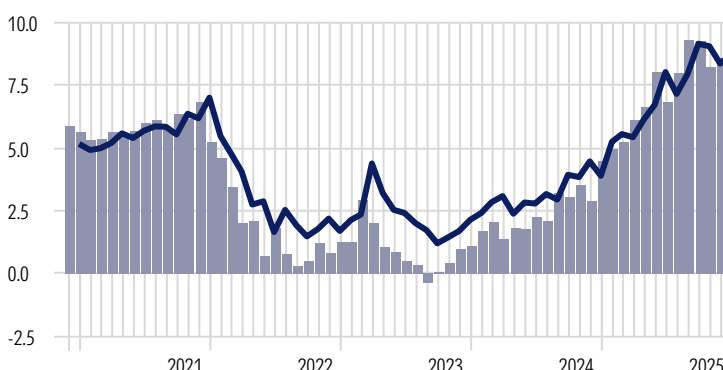
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Indice de référence  
Benchmark - Conservatrice

### 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)	\$ 153,172	\$ 255,013	Canada	86.9%	97.7%
<b>Multiples de valorisat</b>			États-Unis	9.7%	1.3%
Cours/Valeur comptabl	3.4	3.7	<b>Qualité de crédit</b>		
Cours/Flux monétaire	14.4	16.7	AAA	26.4%	42.7%
Cours/Bénéfice	23.4	24.4	AA	20.1%	31.3%
Cours/Ventes	2.5	2.8	A	26.6%	14.3%
<b>Ratios financiers</b>			BBB	22.3%	11.2%
Marge nette	21.2%	21.4%	BB	1.5%	0.0%
RDA	11.6%	14.1%	B	0.3%	0.0%
RCP	26.4%	29.8%	En dessous de B	0.0%	0.0%
ROIC	20.3%	24.9%	Non noté	2.8%	0.4%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	4.0%	4.7%
Écart-type perte	1.7%	2.4%
Ratio de Sharpe	0.39	0.34
Ratio de Sortino	0.61	0.53
Meilleur mois	3.4%	4.0%
Pire mois	-1.7%	-2.2%
Perte max.	-1.8%	-2.9%

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	4.6%	5.5%
Écart-type perte	2.6%	3.2%
Ratio de Sharpe	-0.04	-0.11
Ratio de Sortino	-0.05	-0.15
Meilleur mois	3.4%	4.0%
Pire mois	-2.7%	-3.1%
Perte max.	-8.9%	-10.8%

### Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	<b>29.6%</b>	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.77%
Dynamique Obligations à très crt F	<b>21.9%</b>	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.18%
TD obligations à court terme F	<b>19.8%</b>	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.56%	3.17%
TD indiciel américain F	<b>11.6%</b>	Moyen	Canada - Actions américaines	0.15%	0.17%	0.81%
NCM Catégorie de croissance du revenu F	<b>5.3%</b>	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	3.17%
NCM Cat mondiale de croiss du revenu F	<b>5.1%</b>	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.24%
TD indiciel canadien F	<b>3.2%</b>	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.80%
TD indiciel international F	<b>2.0%</b>	Moyen	Canada - International Equity	0.25%	0.28%	2.16%

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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%	-0.33	0.97	93.39	-0.58	1.06	8	4
3 ans	4.0%	0.40	0.90	98.41	0.12	1.29	27	9
5 ans	4.6%	0.64	0.92	98.45	0.61	1.32	39	21
10 ans	4.4%	0.18	0.99	98.14	0.15	1.25	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>7.0</b>	<b>7.0</b>	<b>8.7</b>	<b>4.7</b>	<b>4.6</b>	<b>4.9</b>	<b>10/10/2013</b>
Dynamique Obligations à très crt F	<b>21.9%</b>	4.0%	4.0%	5.2%	3.3%	2.7%	2.4%	9/6/2013
NCM Cat mondiale de croiss du revenu F	<b>5.1%</b>	9.5%	9.5%	14.7%	10.6%	9.5%	9.6%	5/31/2011
NCM Catégorie de croissance du revenu F	<b>5.3%</b>	19.6%	19.6%	15.4%	12.9%	10.2%	9.6%	12/30/2005
TD indiciel américain F	<b>11.6%</b>	12.6%	12.6%	23.7%	15.3%	14.8%	7.3%	11/1/2000
TD indiciel canadien F	<b>3.2%</b>	31.7%	31.7%	21.3%	16.1%	13.2%	7.4%	11/1/2000
TD indiciel international F	<b>2.0%</b>	24.7%	24.7%	17.3%	10.2%	8.5%	4.4%	11/1/2000
TD indiciel obligations can F	<b>29.6%</b>	2.4%	2.4%	4.2%	-0.5%	1.5%	3.8%	11/1/2000
TD obligations à court terme F	<b>19.8%</b>	3.7%	3.7%	4.7%	1.5%	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>7.6</b>	<b>7.6</b>	<b>8.6</b>	<b>3.9</b>	<b>4.4</b>	<b>5.0</b>	<b>12/31/2011</b>
FTSE Canada d'obligations crt terme	<b>35.0%</b>	3.9%	3.9%	4.9%	1.9%	2.1%	6.6%	12/31/1979
FTSE Canada obligataire universel	<b>40.0%</b>	2.6%	2.6%	4.5%	-0.4%	1.9%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	<b>10.0%</b>	25.5%	25.5%	17.5%	10.1%	8.7%	5.5%	5/1/2015
S&P 500 RT CAD	<b>10.0%</b>	12.4%	12.4%	23.5%	16.1%	15.4%	9.2%	1/31/2002
S&P/TSX composé RT CAD	<b>5.0%</b>	31.7%	31.7%	21.4%	16.1%	13.4%	9.4%	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 : 12/31/2025 10 premiers avoirs : 10.62% Autre : 89.38%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Canada (Government of) 2.75%</b>	<b>1.94%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	1.01%	—	—	—	6/30/2025	—
Dynamique Obligations à très crt F	0.59%	—	—	—	9/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.36%	TDB	CAN	—	12/31/2025	—
Kipling Strategic Income M	-0.01%	—	CAN	—	12/31/2025	—
<b>Canadian Imperial Bank of Commerce 3.65%</b>	<b>1.25%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	1.24%	—	—	—	9/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	12/31/2025	—
<b>Canada Housing Trust No.1 3.6%</b>	<b>1.08%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	0.94%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.13%	TDB	CAN	—	12/31/2025	—
<b>Wells Fargo &amp; Co. 5.08%</b>	<b>1.07%</b>	—	<b>USA</b>	—	—	—
Dynamique Obligations à très crt F	1.07%	—	—	—	9/30/2025	—
<b>Canada Housing Trust No.1 2.9%</b>	<b>0.98%</b>	—	<b>CAN</b>	—	—	—
TD obligations à court terme F	0.85%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.13%	TDB	CAN	—	12/31/2025	—
<b>Rogers Communications Inc. 3.75%</b>	<b>0.89%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	0.81%	—	—	—	9/30/2025	—
TD obligations à court terme F	0.08%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	12/31/2025	—
<b>Merrill Lynch International Interest Rate Swap, Varia</b>	<b>0.89%</b>	—	—	—	—	—
Dynamique Obligations à très crt F	0.89%	—	—	—	9/30/2025	—
<b>Microsoft Corp</b>	<b>0.87%</b>	<b>MSFT</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.11%</b>
TD indiciel américain F	0.48%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	12/31/2025	—
NCM Cat mondiale de croiss du revenu F	0.11%	—	—	—	12/31/2025	—
<b>Bank of America Corp. 3.62%</b>	<b>0.83%</b>	—	<b>USA</b>	—	—	—
Dynamique Obligations à très crt F	0.68%	—	—	—	9/30/2025	—
TD obligations à court terme F	0.13%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.02%	TDB	CAN	—	12/31/2025	—
<b>NVIDIA Corp</b>	<b>0.83%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>5.45%</b>
TD indiciel américain F	0.48%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.35%	TPU	CAN	—	12/31/2025	—