



# Vélocité Conservateur

## Aperçu du portefeuille

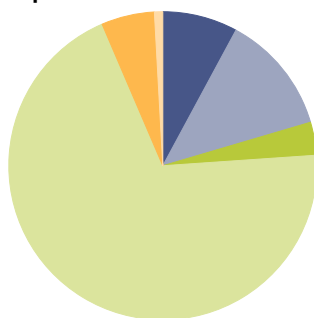
Frais de gestion moyen  
0.44%

Rendement du portefeuille  
2.97%

Date de création  
10/10/2013

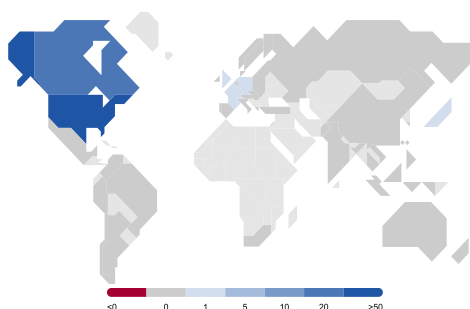
Indice de référence  
Benchmark - Conservatrice

### Répartition de l'actif



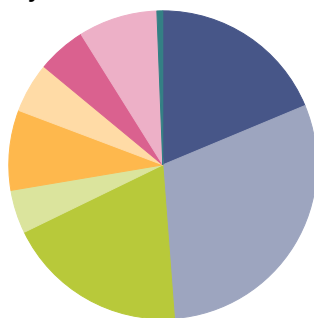
	%
• Actions canadiennes	7.9
• Actions américaines	12.6
• Actions internationales	3.5
• Revenu fixe	69.6
• Trésorerie	5.6
• Autres	0.9

### Exposition aux actions par pays



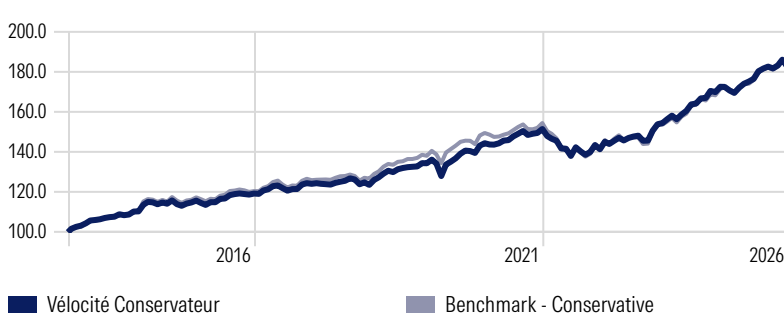
	%
• Etats-unis	52.7
• Canada	33.1
• Royaume-Uni	2.8
• Japon	2.8
• Suisse	1.3
• Pays-Bas	1.2

### Style d'investissement en actions



	%
• Grande valeur	18.7
• Noyau large	30.1
• Grande croissance	19.0
• Valeur moyenne	4.6
• Noyau moyen	8.4
• Croissance moyenne	5.2
• Petite valeur	5.1
• Noyau petit	8.3
• Petite croissance	0.6

### Performance



### Sectorielle des actions

### Géographique des actions

### Rendements annualisés

### Rendements par année civile

Cyclique	32.7%	Amériques	85.8%
Matériaux de base	6.1%	Canada	33.1%
Consommation cyclique	6.8%	Etats-unis	52.7%
Services financiers	16.6%	<b>Grande Europe</b>	<b>10.2%</b>
Immobilier	3.2%	Danemark	0.7%
<b>Sensible</b>	<b>50.4%</b>	France	1.2%
Services de communication	7.4%	Allemagne	1.1%
Énergie	9.5%	Pays-Bas	1.2%
Valeurs industrielles	14.4%	Suisse	1.3%
Technologie	19.0%	Royaume-Uni	2.8%
<b>Défensif</b>	<b>17.0%</b>	<b>Grande Asie</b>	<b>4.0%</b>
Consommation défensive	6.8%	Australie	0.6%
Soins de la santé	7.9%	Japon	2.8%
Services publics	2.3%	<b>Région Emergente</b>	<b>0.2%</b>

	Portefeuille	Benchmark		Portefeuille	Benchmark
			Cumul annuel	0.6%	0.2%
1 Mois	-1.8%	-2.4%	2025	7.0%	7.6%
3 Mois	0.6%	0.2%	2024	10.4%	9.4%
6 Mois	1.3%	1.0%	2023	8.8%	8.7%
1 an	7.1%	6.0%	2022	-6.7%	-8.4%
3 ans	7.9%	7.4%	2021	4.9%	3.3%
5 ans	4.8%	4.2%	2020	7.4%	8.2%
10 ans	4.7%	4.5%	2020	7.4%	8.2%
Depuis la création	4.8%	4.8%	2019	8.7%	9.0%
			2018	-0.4%	0.6%
			2017	4.1%	4.5%

### Répartition du revenu fixe

### Statistiques sur le revenu fixe

### Statistiques de risque et rendement du portefeuille

Gouvernement	44.6%	Durée effective moyenne	—
Municipalités	0.0%	Échéance effective moyenne	—
Entreprises	45.7%	Coupon moyen	3.5%
Titres titrisés	4.1%	Qualité du crédit moyenne	AA
Trésorerie et équivalents	5.7%		

	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	3.8%	103.2%	81.7%	-1.8%
3 ans	4.0%	94.6%	70.5%	-1.8%
5 ans	4.7%	91.4%	75.5%	-8.9%

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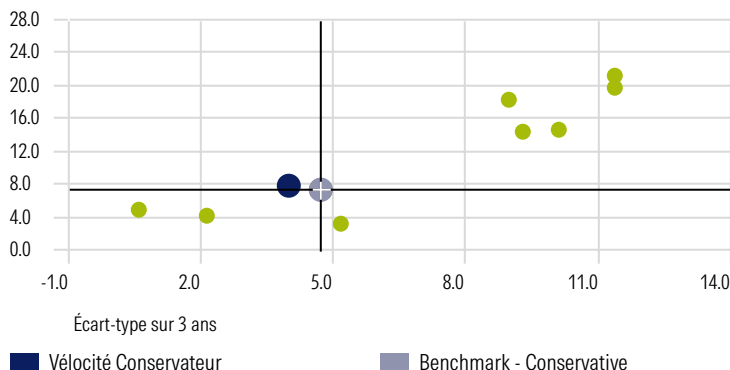
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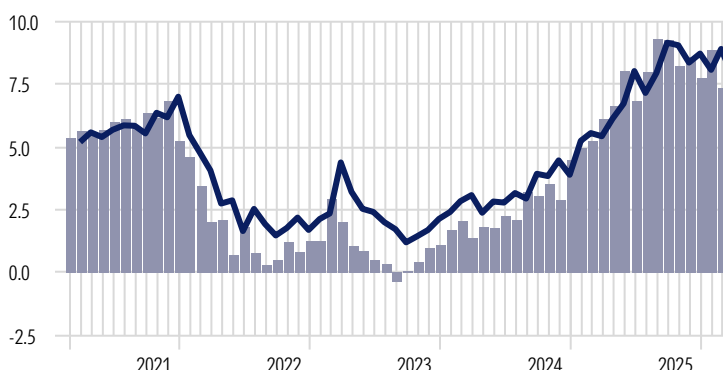
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Indice de référence  
Benchmark - Conservatrice

### 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)	\$ 139,659	\$ 230,281	Canada	85.2%	97.7%
<b>Multiples de valorisat</b>			États-Unis	11.7%	1.4%
Cours/Valeur comptabl	3.5	3.5	<b>Qualité de crédit</b>		
Cours/Flux monétaire	14.5	15.9	AAA	28.1%	44.7%
Cours/Bénéfice	23.2	23.0	AA	19.1%	30.0%
Cours/Ventes	2.6	2.7	A	23.6%	13.8%
<b>Ratios financiers</b>			BBB	24.3%	10.9%
Marge nette	21.5%	21.5%	BB	0.2%	0.0%
RDA	11.5%	14.0%	B	0.0%	0.0%
RCP	26.1%	29.6%	En dessous de B	0.0%	0.0%
ROIC	19.8%	24.3%	Non noté	4.7%	0.6%

### Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	4.0%	4.7%
Écart-type perte	2.0%	2.9%
Ratio de Sharpe	0.22	0.15
Ratio de Sortino	0.32	0.21
Meilleur mois	3.4%	4.0%
Pire mois	-1.8%	-2.4%
Perte max.	-1.8%	-2.9%

### Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	4.7%	5.6%
Écart-type perte	2.5%	3.3%
Ratio de Sharpe	-0.11	-0.16
Ratio de Sortino	-0.15	-0.21
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 d'obligations canadiennes F	<b>29.4%</b>	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.69%
Dynamique Obligations à très crt F	<b>21.9%</b>	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.01%
TD d'obligations à court terme - F	<b>19.7%</b>	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.54%	3.30%
TD indiciel américain F	<b>11.2%</b>	Moyen	Canada - Actions américaines	0.15%	0.17%	0.84%
NCM Catégorie de croissance du revenu F	<b>5.8%</b>	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.43%	2.93%
NCM Cat mondiale de croiss du revenu F	<b>5.1%</b>	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.37%	3.22%
TD indiciel canadien - F	<b>3.3%</b>	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.74%
TD indiciel international F	<b>2.0%</b>	Moyen	Canada - International Equity	0.25%	0.28%	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	3.8%	—	0.90	—	1.02	1.03	9	3
3 ans	4.0%	—	0.91	—	0.41	1.23	27	9
5 ans	4.7%	—	0.91	—	0.48	1.32	40	20
10 ans	4.4%	—	0.98	—	0.18	1.27	79	41

## 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>0.6</b>	<b>7.1</b>	<b>7.9</b>	<b>4.8</b>	<b>4.7</b>	<b>4.8</b>	<b>10/10/2013</b>
TD indiciel d'obligations canadiennes F	<b>29.4%</b>	0.1%	0.4%	3.2%	0.5%	1.4%	3.8%	11/1/2000
Dynamique Obligations à très crt F	<b>21.9%</b>	0.6%	3.4%	4.9%	3.4%	2.7%	2.4%	9/6/2013
TD d'obligations à court terme - F	<b>19.7%</b>	0.1%	2.3%	4.1%	1.7%	1.7%	2.6%	11/1/2004
TD indiciel américain F	<b>11.2%</b>	-3.1%	13.9%	19.6%	13.7%	14.5%	7.1%	11/1/2000
NCM Catégorie de croissance du revenu F	<b>5.8%</b>	9.3%	34.7%	18.3%	12.6%	10.7%	9.9%	12/30/2005
NCM Cat mondiale de croiss du revenu F	<b>5.1%</b>	1.8%	16.4%	14.4%	10.2%	9.6%	9.6%	5/31/2011
TD indiciel canadien - F	<b>3.3%</b>	3.8%	34.5%	21.1%	15.2%	12.8%	7.5%	11/1/2000
TD indiciel international F	<b>2.0%</b>	0.6%	17.7%	14.6%	9.8%	9.3%	4.4%	11/1/2000

## 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>0.2</b>	<b>6.0</b>	<b>7.4</b>	<b>4.2</b>	<b>4.5</b>	<b>5.0</b>	<b>12/31/2011</b>
FTSE Canada obligataire universel	<b>40.0%</b>	0.2%	0.8%	3.5%	0.7%	1.8%	6.4%	12/31/1985
FTSE Canada d'obligations crt terme	<b>35.0%</b>	0.3%	2.4%	4.3%	2.0%	2.0%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	<b>10.0%</b>	0.7%	18.7%	14.9%	9.8%	9.4%	5.5%	5/1/2015
S&P 500 RT CAD	<b>10.0%</b>	-2.6%	14.2%	19.5%	14.4%	15.0%	9.0%	1/31/2002
S&P/TSX composé RT CAD	<b>5.0%</b>	3.9%	34.8%	21.2%	15.2%	12.9%	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 : 3/31/2026 10 premiers avoirs : 11.69% Autre : 88.31%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
<b>Canada Housing Trust No.1</b>	<b>2.01%</b>	—	<b>CAN</b>	—	—	—
TD d'obligations à court terme - F	1.78%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.24%	TDB	CAN	—	3/31/2026	—
<b>Canada (Government of)</b>	<b>1.77%</b>	—	<b>CAN</b>	—	—	—
TD d'obligations à court terme - F	1.02%	—	—	—	12/31/2025	—
Dynamique Obligations à très crt F	0.42%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.34%	TDB	CAN	—	3/31/2026	—
<b>Canada (Government of)</b>	<b>1.30%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	0.92%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.38%	TDB	CAN	—	3/31/2026	—
<b>Canada Housing Trust No.1</b>	<b>1.20%</b>	—	<b>CAN</b>	—	—	—
TD d'obligations à court terme - F	1.05%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.11%	TDB	CAN	—	3/31/2026	—
NCM Catégorie de croissance du revenu F	0.04%	—	—	—	2/28/2026	—
<b>Wells Fargo &amp; Co. 5.08%</b>	<b>1.07%</b>	—	<b>USA</b>	—	—	—
Dynamique Obligations à très crt F	1.07%	—	—	—	12/31/2025	—
<b>Canadian Imperial Bank of Commerce</b>	<b>1.01%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	1.00%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	3/31/2026	—
<b>Rogers Communications Inc.</b>	<b>0.91%</b>	—	<b>CAN</b>	—	—	—
Dynamique Obligations à très crt F	0.81%	—	—	—	12/31/2025	—
TD d'obligations à court terme - F	0.09%	—	—	—	12/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	3/31/2026	—
<b>Bank of America Corp. 3.61%</b>	<b>0.86%</b>	—	<b>USA</b>	—	—	—
Dynamique Obligations à très crt F	0.78%	—	—	—	12/31/2025	—
TD d'obligations à court terme - F	0.09%	—	—	—	12/31/2025	—
<b>NVIDIA Corp</b>	<b>0.82%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technologie</b>	—	<b>5.30%</b>
TD indiciel américain F	0.49%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.34%	TPU	CAN	—	3/31/2026	—
<b>Apple Inc</b>	<b>0.74%</b>	<b>AAPL</b>	<b>USA</b>	<b>Technologie</b>	—	<b>4.67%</b>
TD indiciel américain F	0.44%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.30%	TPU	CAN	—	3/31/2026	—