



Velocity Conservative

Portfolio Snapshot

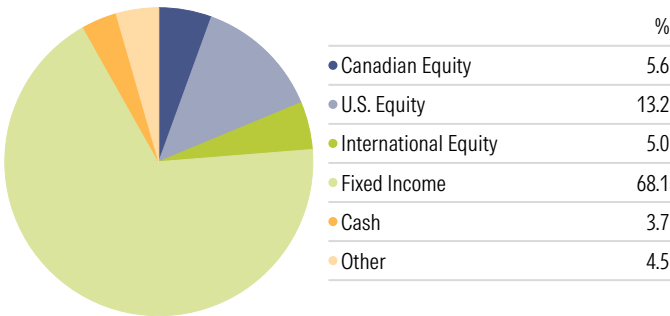
Avg. Fund MER
0.51%

Portfolio Yield
3.08%

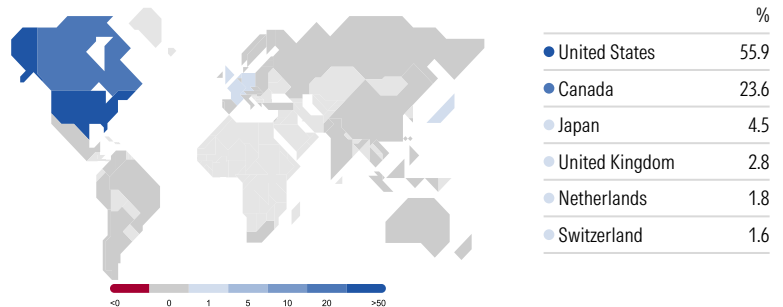
Inception Date
10/10/2013

Benchmark
Benchmark - Conservative

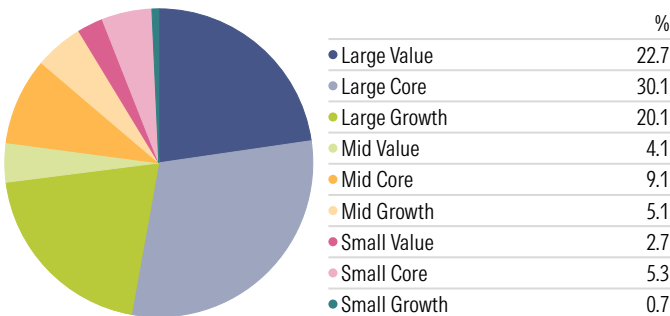
Asset Allocation



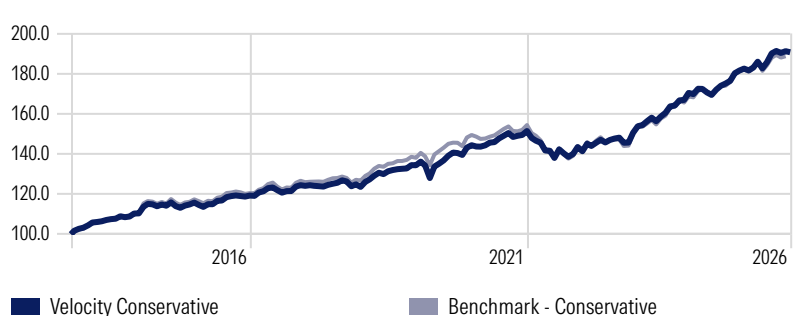
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

Cyclical	31.8%	Americas	80.5%
Basic Materials	4.9%	Canada	23.6%
Consumer Cyclical	7.2%	United States	55.9%
Financial Services	17.6%	Greater Europe	12.6%
Real Estate	2.2%	Denmark	1.0%
Sensitive	51.7%	France	1.6%
Communication Services	7.4%	Germany	1.1%
Energy	7.3%	Netherlands	1.8%
Industrials	12.5%	Switzerland	1.6%
Technology	24.5%	United Kingdom	2.8%
Defensive	16.5%	Greater Asia	6.9%
Consumer Defensive	6.1%	Australia	0.8%
Healthcare	8.4%	Japan	4.5%
Utilities	1.9%	Emerging Markets	0.4%

Equity Geographic Allocation

Trailing Returns

	Portfolio	Benchmark		Portfolio	Benchmark
1 Month	-0.3%	—	YTD	5.0%	—
3 Months	-0.3%	—	2025	7.0%	7.6%
6 Months	4.4%	—	2024	10.4%	9.4%
1 Year	5.8%	—	2023	8.8%	8.7%
3 Years	9.4%	—	2022	-6.7%	-8.4%
5 Years	5.1%	—	2021	4.9%	3.3%
10 Years	4.8%	—	2020	7.4%	8.2%
Inception	5.0%	—	2019	8.7%	9.0%
			2018	-0.4%	0.6%
			2017	4.1%	4.5%

Calendar Year Returns

Fixed Income Allocation

		Fixed Income Statistics	
Government	43.9%	Average Eff Duration	—
Municipal	0.0%	Average Maturity	—
Corporate	50.6%	Average Coupon	3.8%
Securitized	2.9%	Average Credit Quality	AA
Cash & Equivalents	2.6%		

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	3.9%	—	—	-1.8%
3 Years	3.9%	—	—	-1.8%
5 Years	4.8%	—	—	-8.9%

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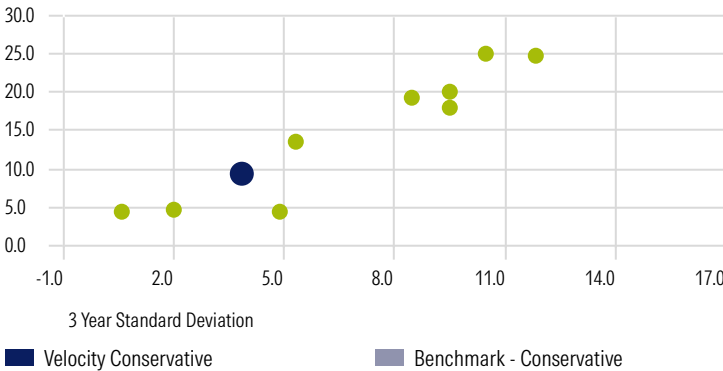
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Portfolio Yield
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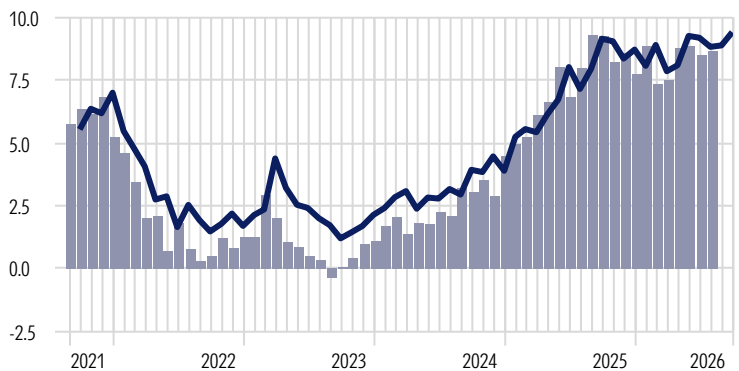
Inception Date
10/10/2013

Benchmark
Benchmark - Conservative

3 Year Risk-Reward



3 Year Rolling Returns



Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
Size			Geography		
Avg. Mkt Cap (mil)	\$ 238,822	—	Canada	75.7%	—
Valuation Multiples			United States	17.1%	—
Price/Book	3.6	—	Credit Quality		
Price/Cash Flow	14.7	—	AAA	27.9%	—
Price/Earnings	21.8	—	AA	18.0%	—
Price/Sales	2.6	—	A	17.5%	—
Financial Ratios			BBB	21.5%	—
Net Margin	23.3%	—	BB	2.2%	—
Return on Assets	13.6%	—	B	1.7%	—
Return on Equity	28.7%	—	Below B	0.6%	—
ROIC	23.7%	—	Not Rated	10.6%	—

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	3.9%	—
Loss Std Dev	1.8%	—
Sharpe Ratio	0.35	—
Sortino Ratio	0.52	—
Best Month	3.4%	—
Worst Month	-1.8%	—
Max Drawdown	-1.8%	—

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	4.8%	—
Loss Std Dev	2.6%	—
Sharpe Ratio	-0.14	—
Sortino Ratio	-0.19	—
Best Month	3.4%	—
Worst Month	-2.7%	—
Max Drawdown	-8.9%	—

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD Canadian Bond Index - F	27.0%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	3.54%
Dynamic Ultra Short Term Bond Fund F	15.0%	Low	Canada Fund Canadian Short Term Fixed Income	0.25%	0.39%	2.88%
Pender Corporate Bond Series F	15.0%	Low to Medium	Canada Fund Multi-Sector Fixed Income	0.60%	1.03%	4.38%
TD Short Term Bond - F	15.0%	Low	Canada Fund Canadian Short Term Fixed Income	0.35%	0.54%	3.56%
TD US Index F	11.5%	Medium	Canada Fund US Equity	0.15%	0.17%	0.69%
NCM Global Income Growth Class Series F	6.0%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.37%	2.94%
NCM Income Growth Class Series F	3.0%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.43%	2.86%
TD Canadian Index - F	3.0%	Medium	Canada Fund Canadian Equity	0.15%	0.17%	1.60%
TD International Index - F	3.0%	Medium	Canada Fund International Equity	0.25%	0.28%	2.00%

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Velocity Conservative

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	3.9%	—	—	—	—	—	8	4
3 Years	3.9%	—	—	—	—	—	27	9
5 Years	4.8%	—	—	—	—	—	39	21
10 Years	4.5%	—	—	—	—	—	78	42

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Velocity Conservative		5.0%	5.8%	9.4%	5.1%	4.8%	5.0%	10/10/2013
TD Canadian Bond Index - F	27.0%	-1.0%	-1.4%	4.4%	0.1%	1.1%	3.7%	11/1/2000
Dynamic Ultra Short Term Bond Fund F	15.0%	2.2%	2.9%	4.4%	3.7%	2.7%	2.4%	9/6/2013
Pender Corporate Bond Series F	15.0%	5.3%	9.2%	13.6%	7.6%	8.1%	7.1%	6/30/2014
TD Short Term Bond - F	15.0%	0.6%	1.0%	4.6%	1.8%	1.7%	2.6%	11/1/2004
TD US Index F	11.5%	16.9%	18.0%	24.9%	15.8%	16.0%	7.7%	11/1/2000
NCM Global Income Growth Class Series F	6.0%	14.5%	16.3%	17.9%	10.6%	10.1%	10.1%	5/31/2011
NCM Income Growth Class Series F	3.0%	14.2%	20.2%	19.3%	11.5%	9.9%	9.9%	12/30/2005
TD Canadian Index - F	3.0%	12.8%	19.9%	24.9%	15.1%	12.5%	7.7%	11/1/2000
TD International Index - F	3.0%	14.5%	18.1%	20.2%	11.5%	9.6%	4.8%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Conservative		—	—	—	—	—	—	12/31/2011
FTSE Canada Universe Bond	40.0%	0.4%	2.0%	4.3%	0.3%	1.4%	6.3%	12/31/1985
FTSE Canada ST Bond	35.0%	1.2%	2.4%	4.8%	2.1%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	10.0%	14.2%	18.0%	20.4%	11.3%	9.7%	5.9%	5/1/2015
S&P 500 TR CAD	10.0%	16.8%	18.1%	24.9%	16.4%	16.5%	9.6%	1/31/2002
S&P/TSX Composite TR	5.0%	13.0%	20.0%	25.1%	15.2%	12.6%	9.5%	1/3/1977

Benchmark Disclosure

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

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 10/1/2026 Top 10 holdings: 9.78% Other: 90.22%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Canada Housing Trust No.1	1.73%	—	CAN	—	—	—
TD Short Term Bond - F	1.56%	—	—	—	6/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.17%	TDB	CAN	—	9/30/2026	—
Merrill Lynch International Interest Rate Swap, Varia	1.33%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	1.33%	—	—	—	6/30/2026	—
Canada (Government of)	1.23%	—	CAN	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.88%	—	—	—	6/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.35%	TDB	CAN	—	9/30/2026	—
Wells Fargo & Co. 5.08%	0.89%	—	USA	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.89%	—	—	—	6/30/2026	—
NVIDIA Corp	0.87%	NVDA	USA	Technology	—	5.86%
TD US Index F	0.47%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.40%	TPU	CAN	—	9/30/2026	—
Canada (Government of)	0.78%	—	CAN	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.48%	—	—	—	6/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.30%	TDB	CAN	—	9/30/2026	—
Apple Inc	0.77%	AAPL	USA	Technology	—	5.36%
TD US Index F	0.42%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.36%	TPU	CAN	—	9/30/2026	—
Canada Housing Trust No.1	0.74%	—	CAN	—	—	—
TD Short Term Bond - F	0.63%	—	—	—	6/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.12%	TDB	CAN	—	9/30/2026	—
Canada Housing Trust No.1	0.73%	—	CAN	—	—	—
TD Short Term Bond - F	0.64%	—	—	—	6/30/2026	—
TD Canadian Aggregate Bond Index ETF	0.09%	TDB	CAN	—	9/30/2026	—
Merrill Lynch International Interest Rate Swap, Varia	0.71%	—	—	—	—	—
Dynamic Ultra Short Term Bond Fund F	0.71%	—	—	—	6/30/2026	—