



Velocity Growth

Portfolio Snapshot

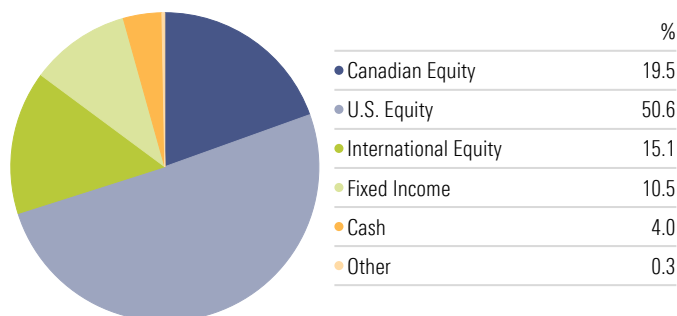
Avg. Fund MER
0.61%

Portfolio Yield
2.06%

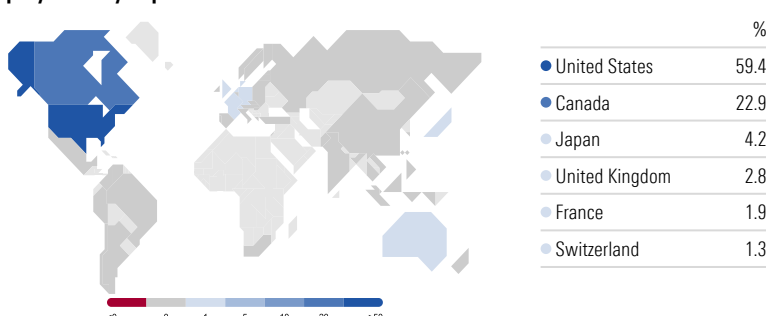
Inception Date
10/10/2013

Benchmark
Benchmark - Growth

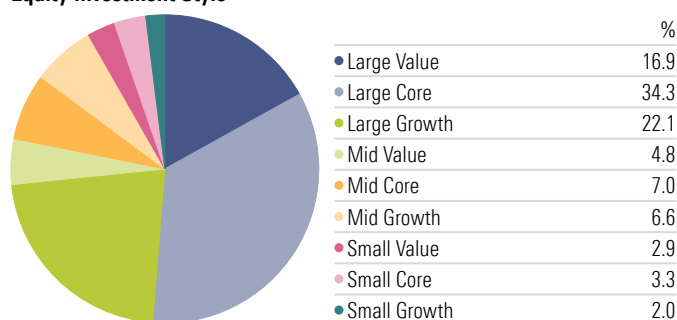
Asset Allocation



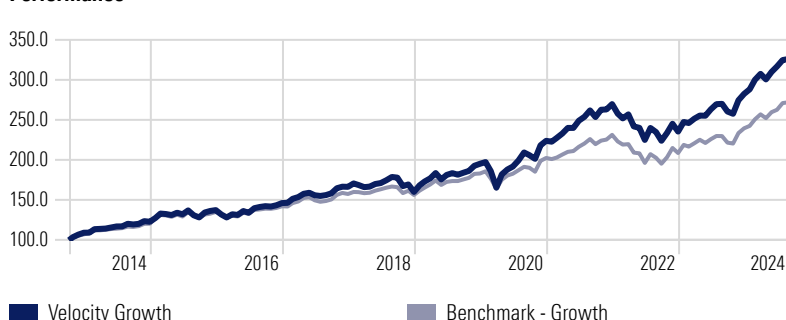
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

Cyclical	31.8%	Americas	82.4%
Basic Materials	4.0%	Canada	22.9%
Consumer Cyclical	8.7%	United States	59.4%
Financial Services	16.6%	Greater Europe	11.5%
Real Estate	2.5%	Denmark	1.3%
Sensitive	51.0%	France	1.9%
Communication Services	7.7%	Germany	1.0%
Energy	7.0%	Netherlands	1.0%
Industrials	12.4%	Switzerland	1.3%
Technology	23.9%	United Kingdom	2.8%
Defensive	17.2%	Greater Asia	6.1%
Consumer Defensive	5.5%	Australia	1.0%
Healthcare	9.4%	Japan	4.2%
Utilities	2.3%	Emerging Markets	0.5%

Equity Geographic Allocation

Trailing Returns

Calendar Year Returns

					Portfolio	Benchmark		Portfolio	Benchmark
1 Month	0.4%	0.4%	YTD					15.4%	13.5%
3 Months	5.2%	4.7%	2023					19.9%	14.7%
6 Months	8.6%	8.5%	2022					-12.7%	-9.8%
1 Year	20.7%	18.3%	2021					20.4%	14.2%
3 Years	7.6%	6.3%	2020					14.7%	10.6%
5 Years	12.4%	9.4%	2019					21.8%	17.1%
10 Years	10.5%	8.8%	2018					-3.8%	-0.8%
Inception	11.1%	9.3%	2017					13.8%	10.7%
			2016					6.4%	5.2%
			2015					11.8%	12.2%

Fixed Income Allocation

Fixed Income Statistics

Portfolio Risk & Return Statistics

					Std Dev	Upside Capture	Downside Capture	Max Drawdown
Government	41.3%	Average Eff Duration	7.1	1 Year	9.7%	113.0%	115.5%	-4.6%
Municipal	0.0%	Average Maturity	9.7	3 Years	11.9%	114.3%	111.8%	-16.9%
Corporate	31.4%	Average Coupon	3.4%	5 Years	12.9%	124.4%	118.4%	-16.9%
Securitized	0.2%	Average Credit Quality	BBB					
Cash & Equivalents	19.4%							

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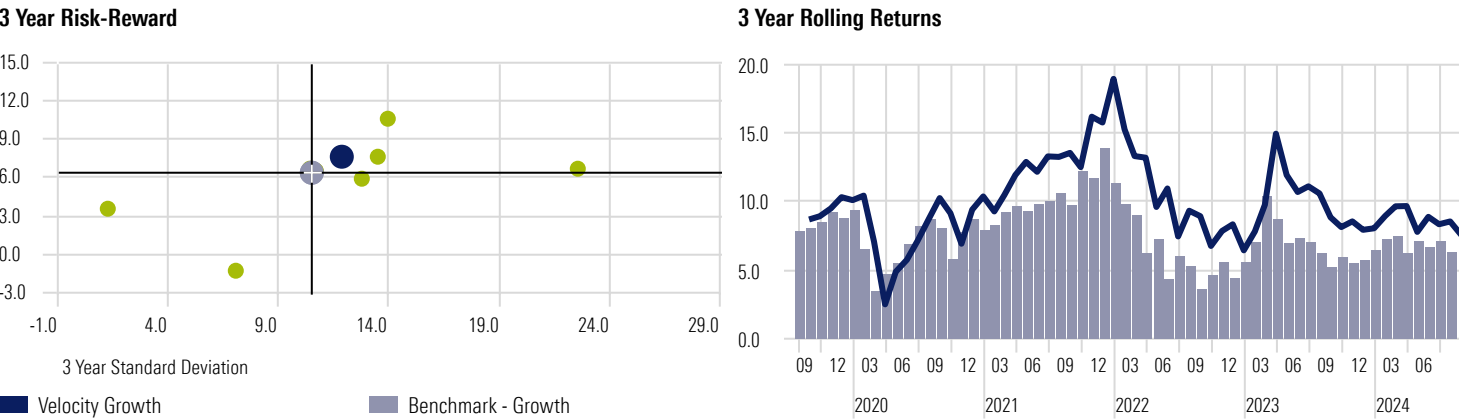
Portfolio Snapshot

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0.61%

Portfolio Yield
2.06%

Inception Date
10/10/2013

Benchmark
Benchmark - Growth



Fundamental Analysis						3 Year Risk & Return			5 Year Risk & Return		
Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark		Portfolio	Benchmark		Portfolio	Benchmark
Size			Geography			Standard Deviation	11.9%	10.6%	Standard Deviation	12.9%	10.5%
Avg. Mkt Cap (mil)	\$ 158,190	\$ 174,936	Canada	75.2%	97.6%	Loss Std Dev	6.8%	5.7%	Loss Std Dev	9.3%	6.7%
Valuation Multiples			United States	9.1%	1.0%	Sharpe Ratio	0.12	0.05	Sharpe Ratio	0.54	0.43
	Price/Book	3.1	3.3	Credit Quality			Sortino Ratio	0.17	0.06	Sortino Ratio	0.78
Price/Cash Flow	13.5	15.2	AAA	27.8%	41.2%	Best Month	6.6%	5.9%	Best Month	10.0%	7.3%
Price/Earnings	22.1	22.9	AA	24.4%	33.5%	Worst Month	-6.3%	-5.7%	Worst Month	-11.0%	-7.1%
Price/Sales	2.2	2.4	A	17.4%	14.3%	Max Drawdown	-16.9%	-15.5%	Max Drawdown	-16.9%	-15.5%
Financial Ratios			BBB	17.4%	10.7%						
Net Margin	19.0%	18.9%	BB	3.4%	0.0%						
Return on Assets	11.6%	12.4%	B	1.0%	0.0%						
Return on Equity	26.9%	28.5%	Below B	0.1%	0.0%						
ROIC	19.8%	21.6%	Not Rated	8.5%	0.3%						

Portfolio Holdings						
Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD US Index F	31.5%	Medium	Canada Fund US Equity	0.15%	0.17%	0.81%
NCM Global Income Growth Class Series F	14.8%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.45%	3.53%
TD NASDAQ Index - F	12.7%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.43%
NCM Income Growth Class Series F	12.4%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.55%	3.73%
TD International Index - F	11.9%	Medium	Canada Fund International Equity	0.25%	0.29%	2.21%
TD Canadian Index - F	8.0%	Medium	Canada Fund Canadian Equity	0.15%	0.17%	2.42%
TD Canadian Bond Index - F	4.9%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	2.34%
Dynamic Investment Grade Floating Rate F	2.4%	Low	Canada Fund Canadian Short Term Fixed Income	0.30%	0.43%	7.04%

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Velocity Growth

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	9.7%	1.41	1.06	98.24	1.25	1.90	9	3
3 Years	11.9%	1.23	1.08	97.90	0.46	2.64	22	14
5 Years	12.9%	1.99	1.16	97.79	0.84	3.60	41	19
10 Years	11.0%	0.88	1.18	97.86	0.51	3.23	79	41

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Velocity Growth		15.4%	20.7%	7.6%	12.4%	10.5%	11.1%	10/10/2013
Dynamic Investment Grade Floating Rate F	2.4%	3.7%	5.7%	3.6%	2.8%	2.0%	2.2%	9/6/2013
NCM Global Income Growth Class Series F	14.8%	13.9%	19.6%	6.7%	10.2%	9.0%	9.5%	5/31/2011
NCM Income Growth Class Series F	12.4%	13.4%	16.5%	6.5%	10.8%	5.8%	9.0%	12/30/2005
TD Canadian Bond Index - F	4.9%	2.2%	7.6%	-1.2%	-0.1%	1.8%	3.9%	11/1/2000
TD Canadian Index - F	8.0%	13.6%	18.6%	7.6%	10.7%	7.0%	6.3%	11/1/2000
TD International Index - F	11.9%	14.2%	18.5%	5.9%	8.5%	6.8%	3.8%	11/1/2000
TD NASDAQ Index - F	12.7%	15.7%	24.9%	6.7%	19.2%	15.8%	7.2%	11/1/2000
TD US Index F	31.5%	21.3%	26.8%	10.6%	15.7%	14.5%	6.7%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Growth		13.5	18.3	6.3	9.4	8.8	10.2	12/31/2011
FTSE Canada ST Bond	7.5%	3.7%	7.5%	1.2%	1.7%	1.8%	6.7%	12/31/1979
FTSE Canada Universe Bond	20.0%	2.3%	7.9%	-1.2%	0.1%	2.0%	7.6%	12/31/1979
Morningstar DM xNA NR CAD	25.0%	13.9%	18.3%	5.4%	8.6%	7.2%	5.0%	5/1/2015
S&P 500 TR CAD	35.0%	22.2%	26.6%	11.8%	16.2%	15.3%	8.7%	1/31/2002
S&P/TSX Composite TR	12.5%	13.7%	18.8%	7.6%	10.6%	7.2%	9.0%	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: 8/31/2024 Top 10 holdings: 17.43% Other: 82.57%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Microsoft Corp	3.57%	MSFT	USA	Technology	—	4.27%
TD US Index F	1.40%	—	—	—	12/31/2023	—
TD NASDAQ Index - F	1.09%	—	—	—	12/31/2023	—
TD U.S. Equity Index ETF	0.71%	TPU	CAN	—	7/31/2024	—
NCM Global Income Growth Class Series F	0.36%	—	—	—	7/31/2024	—
Apple Inc	3.37%	AAPL	USA	Technology	—	4.84%
TD US Index F	1.44%	—	—	—	12/31/2023	—
TD NASDAQ Index - F	1.17%	—	—	—	12/31/2023	—
TD U.S. Equity Index ETF	0.75%	TPU	CAN	—	7/31/2024	—
NVIDIA Corp	1.73%	NVDA	USA	Technology	—	4.26%
TD U.S. Equity Index ETF	0.65%	TPU	CAN	—	7/31/2024	—
TD US Index F	0.60%	—	—	—	12/31/2023	—
TD NASDAQ Index - F	0.48%	—	—	—	12/31/2023	—
Amazon.com Inc	1.71%	AMZN	USA	Consumer Cyclical	—	2.42%
TD US Index F	0.70%	—	—	—	12/31/2023	—
TD NASDAQ Index - F	0.61%	—	—	—	12/31/2023	—
TD U.S. Equity Index ETF	0.40%	TPU	CAN	—	7/31/2024	—
Alphabet Inc Class A	1.44%	GOOGL	USA	Communication Services	—	1.39%
NCM Global Income Growth Class Series F	0.46%	—	—	—	7/31/2024	—
TD US Index F	0.42%	—	—	—	12/31/2023	—
TD NASDAQ Index - F	0.32%	—	—	—	12/31/2023	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	7/31/2024	—
Meta Platforms Inc Class A	1.38%	META	USA	Communication Services	—	1.66%
TD NASDAQ Index - F	0.49%	—	—	—	12/31/2023	—
TD US Index F	0.40%	—	—	—	12/31/2023	—
NCM Global Income Growth Class Series F	0.25%	—	—	—	7/31/2024	—
TD U.S. Equity Index ETF	0.24%	TPU	CAN	—	7/31/2024	—
Broadcom Inc	1.24%	AVGO	USA	Technology	—	1.04%
TD NASDAQ Index - F	0.53%	—	—	—	12/31/2023	—
NCM Global Income Growth Class Series F	0.32%	—	—	—	7/31/2024	—
TD US Index F	0.23%	—	—	—	12/31/2023	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	7/31/2024	—
Markit North American Investment Grade Cdx Index	1.13%	—	—	—	—	—
Dynamic Investment Grade Floating Rate F	1.13%	—	—	—	5/31/2024	—
Tesla Inc	0.97%	TSLA	USA	Consumer Cyclical	—	0.89%
TD NASDAQ Index - F	0.47%	—	—	—	12/31/2023	—
TD US Index F	0.35%	—	—	—	12/31/2023	—
TD U.S. Equity Index ETF	0.15%	TPU	CAN	—	7/31/2024	—
Royal Bank of Canada	0.91%	RY	CAN	Financial Services	—	0.25%
NCM Global Income Growth Class Series F	0.41%	—	—	—	7/31/2024	—
TD Canadian Index - F	0.31%	—	—	—	12/31/2023	—
TD Canadian Equity Index ETF	0.20%	TTP	CAN	—	7/31/2024	—