



Velocity Growth

Portfolio Snapshot

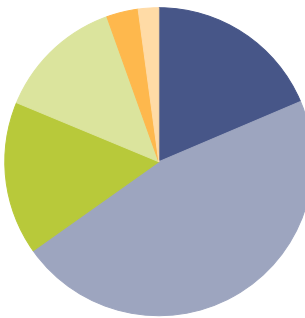
Avg. Fund MER
0.62%

Portfolio Yield
1.91%

Inception Date
10/10/2013

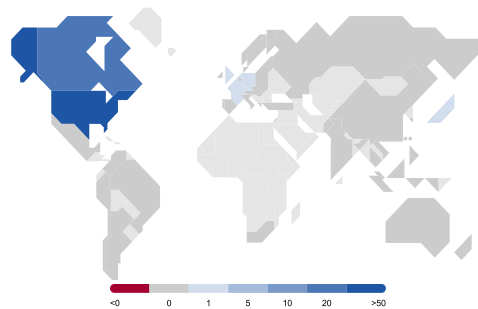
Benchmark
Benchmark - Growth

Asset Allocation



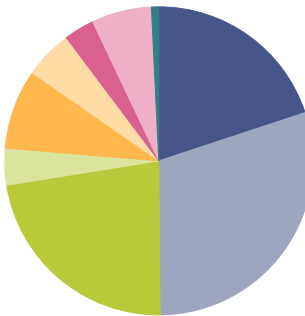
	%
Canadian Equity	18.6
U.S. Equity	46.6
International Equity	16.1
Fixed Income	13.3
Cash	3.3
Other	2.1

Equity Country Exposure



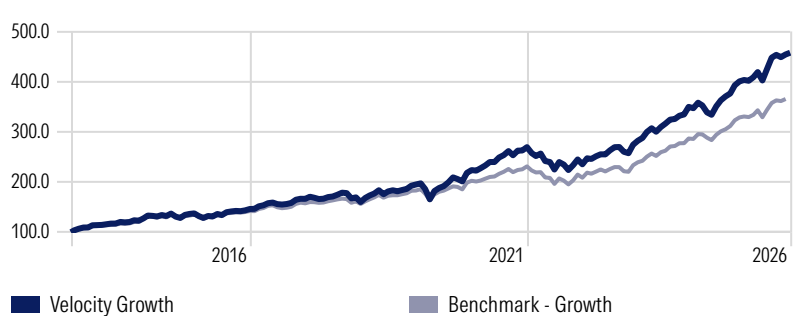
	%
United States	57.4
Canada	22.9
Japan	4.6
United Kingdom	2.8
Netherlands	1.7
Switzerland	1.6

Equity Investment Style



	%
Large Value	19.9
Large Core	29.9
Large Growth	22.6
Mid Value	3.9
Mid Core	8.4
Mid Growth	5.1
Small Value	3.2
Small Core	6.3
Small Growth	0.8

Performance



Equity Sector Allocation

Cyclical	29.3%
Basic Materials	4.3%
Consumer Cyclical	7.4%
Financial Services	15.2%
Real Estate	2.3%
Sensitive	55.0%
Communication Services	7.9%
Energy	6.8%
Industrials	12.4%
Technology	27.9%
Defensive	15.8%
Consumer Defensive	6.3%
Healthcare	7.6%
Utilities	1.9%

Equity Geographic Allocation

Americas	80.5%
Canada	22.9%
United States	57.4%
Greater Europe	12.5%
Denmark	0.8%
France	1.5%
Germany	1.2%
Netherlands	1.7%
Switzerland	1.6%
United Kingdom	2.8%
Greater Asia	7.0%
Australia	1.0%
Japan	4.6%
Emerging Markets	0.4%

Trailing Returns

	Portfolio	Benchmark
1 Month	0.8%	—
3 Months	0.9%	—
6 Months	13.7%	—
1 Year	16.5%	—
3 Years	20.7%	—
5 Years	12.6%	—
10 Years	12.4%	—
Inception	12.2%	—

Calendar Year Returns

	Portfolio	Benchmark
YTD	13.9%	—
2025	15.7%	15.2%
2024	23.0%	19.4%
2023	19.9%	14.7%
2022	-12.7%	-9.8%
2021	20.4%	14.2%
2020	14.7%	10.6%
2019	21.8%	17.1%
2018	-3.8%	-0.8%
2017	13.8%	10.7%

Fixed Income Allocation

Government	34.9%
Municipal	0.0%
Corporate	55.1%
Securitized	0.3%
Cash & Equivalents	9.7%

Fixed Income Statistics

Average Eff Duration	—
Average Maturity	—
Average Coupon	4.2%
Average Credit Quality	AA

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	9.0%	—	—	-4.0%
3 Years	8.8%	—	—	-6.7%
5 Years	10.7%	—	—	-16.9%

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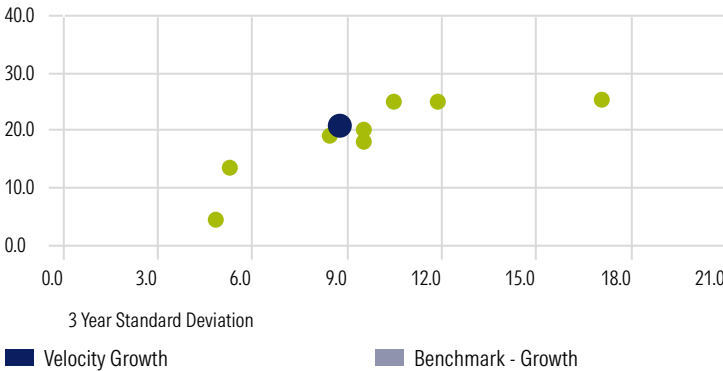
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Portfolio Yield
1.91%

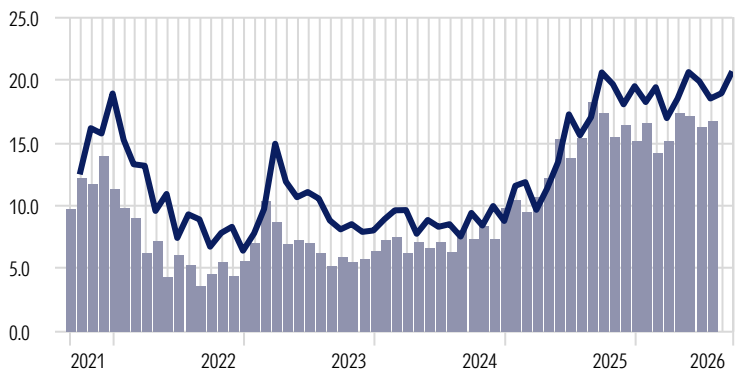
Inception Date
10/10/2013

Benchmark
Benchmark - Growth

3 Year Risk-Reward



3 Year Rolling Returns



Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
Size			Geography		
Avg. Mkt Cap (mil)	\$ 252,445	—	Canada	64.2%	—
Valuation Multiples			United States	15.2%	—
Price/Book	3.7	—	Credit Quality		
Price/Cash Flow	14.9	—	AAA	23.6%	—
Price/Earnings	22.2	—	AA	17.5%	—
Price/Sales	2.7	—	A	11.8%	—
Financial Ratios			BBB	21.6%	—
Net Margin	23.4%	—	BB	5.0%	—
Return on Assets	14.4%	—	B	3.8%	—
Return on Equity	28.9%	—	Below B	1.2%	—
ROIC	24.0%	—	Not Rated	15.5%	—

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	8.8%	—
Loss Std Dev	4.6%	—
Sharpe Ratio	1.13	—
Sortino Ratio	1.97	—
Best Month	6.5%	—
Worst Month	-4.0%	—
Max Drawdown	-6.7%	—

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	10.7%	—
Loss Std Dev	6.6%	—
Sharpe Ratio	0.42	—
Sortino Ratio	0.62	—
Best Month	6.6%	—
Worst Month	-6.3%	—
Max Drawdown	-16.9%	—

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD US Index F	29.0%	Medium	Canada Fund US Equity	0.15%	0.17%	0.69%
NCM Global Income Growth Class Series F	15.0%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.37%	2.94%
NCM Income Growth Class Series F	12.0%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.43%	2.86%
TD International Index - F	11.0%	Medium	Canada Fund International Equity	0.25%	0.28%	2.00%
TD NASDAQ Index - F	11.0%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.35%
TD Canadian Index - F	7.5%	Medium	Canada Fund Canadian Equity	0.15%	0.17%	1.60%
Pender Corporate Bond Series F	7.0%	Low to Medium	Canada Fund Multi-Sector Fixed Income	0.60%	1.03%	4.38%
TD Canadian Bond Index - F	6.0%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	3.54%

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Velocity Growth

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	9.0%	—	—	—	—	—	9	3
3 Years	8.8%	—	—	—	—	—	27	9
5 Years	10.7%	—	—	—	—	—	40	20
10 Years	11.0%	—	—	—	—	—	83	37

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Velocity Growth	13.9%	16.5%	20.7%	12.6%	12.4%	12.2%	10/10/2013	
TD US Index F	29.0%	16.9%	18.0%	24.9%	15.8%	16.0%	7.7%	11/1/2000
NCM Global Income Growth Class Series F	15.0%	14.5%	16.3%	17.9%	10.6%	10.1%	10.1%	5/31/2011
NCM Income Growth Class Series F	12.0%	14.2%	20.2%	19.3%	11.5%	9.9%	9.9%	12/30/2005
TD International Index - F	11.0%	14.5%	18.1%	20.2%	11.5%	9.6%	4.8%	11/1/2000
TD NASDAQ Index - F	11.0%	18.7%	20.8%	25.4%	14.1%	19.1%	8.2%	11/1/2000
TD Canadian Index - F	7.5%	12.8%	19.9%	24.9%	15.1%	12.5%	7.7%	11/1/2000
Pender Corporate Bond Series F	7.0%	5.3%	9.2%	13.6%	7.6%	8.1%	7.1%	6/30/2014
TD Canadian Bond Index - F	6.0%	-1.0%	-1.4%	4.4%	0.1%	1.1%	3.7%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Growth	—	—	—	—	—	—	—	12/31/2011
S&P 500 TR CAD	35.0%	16.8%	18.1%	24.9%	16.4%	16.5%	9.6%	1/31/2002
Morningstar DM xNA NR CAD	25.0%	14.2%	18.0%	20.4%	11.3%	9.7%	5.9%	5/1/2015
FTSE Canada Universe Bond	20.0%	0.4%	2.0%	4.3%	0.3%	1.4%	6.3%	12/31/1985
S&P/TSX Composite TR	12.5%	13.0%	20.0%	25.1%	15.2%	12.6%	9.5%	1/3/1977
FTSE Canada ST Bond	7.5%	1.2%	2.4%	4.8%	2.1%	2.1%	6.6%	12/31/1979

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: 17.00% Other: 83.00%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	3.05%	NVDA	USA	Technology	—	5.86%
TD indiciel américain F	1.19%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	1.00%	TPU	CAN	—	9/30/2026	—
TD Indiciel NASDAQ - F	0.86%	—	—	—	6/30/2026	—
Apple Inc	2.71%	AAPL	USA	Technology	—	5.36%
TD indiciel américain F	1.05%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.90%	TPU	CAN	—	9/30/2026	—
TD Indiciel NASDAQ - F	0.76%	—	—	—	6/30/2026	—
Microsoft Corp	2.22%	MSFT	USA	Technology	—	4.00%
TD U.S. Equity Index ETF	0.71%	TPU	CAN	—	9/30/2026	—
TD indiciel américain F	0.69%	—	—	—	6/30/2026	—
TD Indiciel NASDAQ - F	0.49%	—	—	—	6/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.32%	—	—	—	8/31/2026	—
Alphabet Inc Class A	1.67%	GOOGL	USA	Communication Services	—	2.19%
TD indiciel américain F	0.53%	—	—	—	6/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.39%	—	—	—	8/31/2026	—
TD U.S. Equity Index ETF	0.38%	TPU	CAN	—	9/30/2026	—
TD Indiciel NASDAQ - F	0.37%	—	—	—	6/30/2026	—
Broadcom Inc	1.51%	AVGO	USA	Technology	—	1.71%
TD indiciel américain F	0.45%	—	—	—	6/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.43%	—	—	—	8/31/2026	—
TD Indiciel NASDAQ - F	0.32%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	9/30/2026	—
Amazon.com Inc	1.49%	AMZN	USA	Consumer Cyclical	—	2.65%
TD indiciel américain F	0.58%	—	—	—	6/30/2026	—
TD Indiciel NASDAQ - F	0.46%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.45%	TPU	CAN	—	9/30/2026	—
Micron Technology Inc	1.20%	MU	USA	Technology	—	1.36%
TD Indiciel NASDAQ - F	0.64%	—	—	—	6/30/2026	—
TD indiciel américain F	0.33%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	9/30/2026	—
Alphabet Inc Class C	1.13%	GOOG	USA	Communication Services	—	1.73%
TD indiciel américain F	0.45%	—	—	—	6/30/2026	—
TD Indiciel NASDAQ - F	0.34%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.33%	TPU	CAN	—	9/30/2026	—
Meta Platforms Inc Class A	1.02%	META	USA	Communication Services	—	1.76%
TD indiciel américain F	0.31%	—	—	—	6/30/2026	—
TD U.S. Equity Index ETF	0.30%	TPU	CAN	—	9/30/2026	—
TD Indiciel NASDAQ - F	0.30%	—	—	—	6/30/2026	—
NCM Cat mondiale de croiss du revenu F	0.11%	—	—	—	8/31/2026	—

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Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 10/1/2026 Top 10 holdings: 17.00% Other: 83.00%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Royal Bank of Canada	1.01%	RY	CAN	Financial Services	—	0.30%
NCM Cat mondiale de croiss du revenu F	0.42%	—	—	—	8/31/2026	—
TD indiciel canadien - F	0.33%	—	—	—	6/30/2026	—
TD Canadian Equity Index ETF	0.26%	TTP	CAN	—	9/30/2026	—