



Velocity Moderate Balanced

Portfolio Snapshot

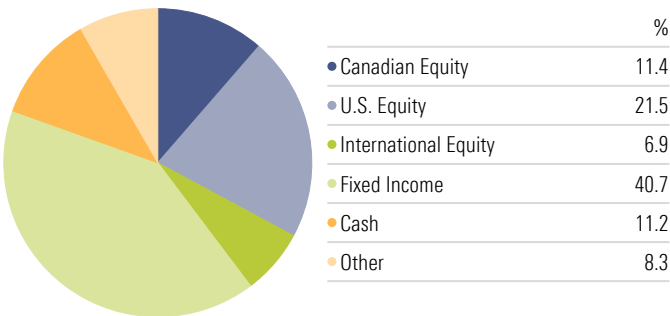
Avg. Fund MER
0.54%

Portfolio Yield
3.01%

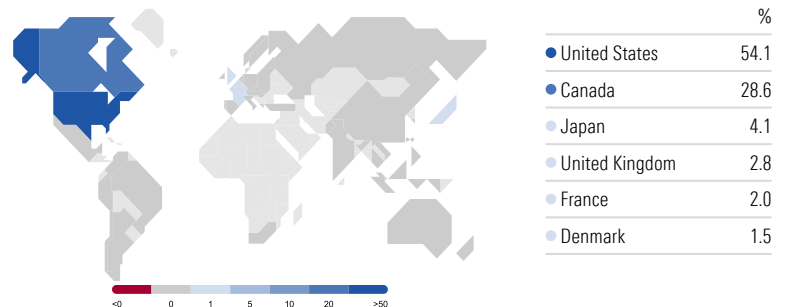
Inception Date
10/10/2013

Benchmark
Benchmark - Moderate Balanced

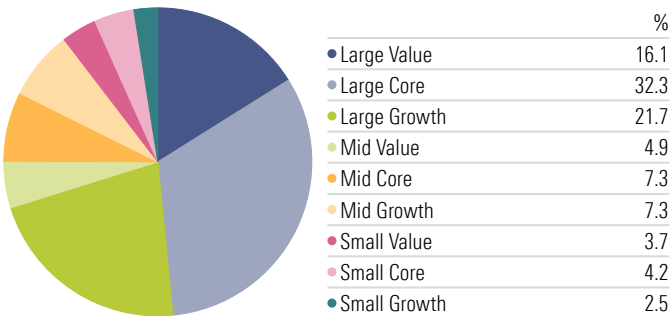
Asset Allocation



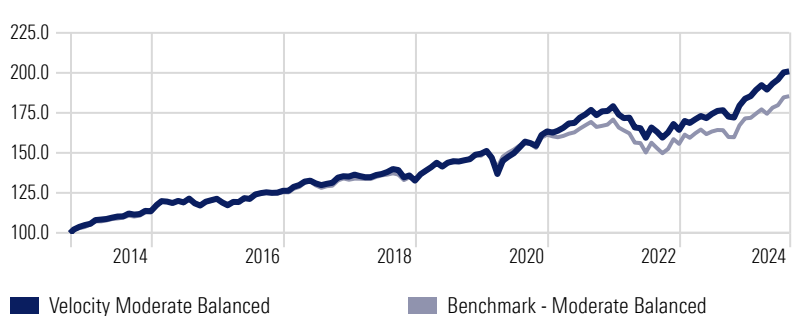
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

| Cyclical | 33.9% | Americas | 82.8% |
|------------------------|--------------|------------------|-------|
| Basic Materials | 4.3% | Canada | 28.6% |
| Consumer Cyclical | 8.2% | United States | 54.1% |
| Financial Services | 18.6% | Greater Europe | 11.4% |
| Real Estate | 2.8% | Denmark | 1.5% |
| Sensitive | 49.2% | France | 2.0% |
| Communication Services | 6.9% | Germany | 0.9% |
| Energy | 8.2% | Netherlands | 0.9% |
| Industrials | 13.7% | Switzerland | 1.2% |
| Technology | 20.5% | United Kingdom | 2.8% |
| Defensive | 16.9% | Greater Asia | 5.9% |
| Consumer Defensive | 5.2% | Australia | 0.9% |
| Healthcare | 9.3% | Japan | 4.1% |
| Utilities | 2.3% | Emerging Markets | 0.5% |

Equity Geographic Allocation

Trailing Returns

| | Portfolio | Benchmark | | Portfolio | Benchmark |
|-----------|-----------|-----------|------|-----------|-----------|
| 1 Month | 0.3% | 0.4% | YTD | 9.3% | 8.1% |
| 3 Months | 4.0% | 4.0% | 2023 | 11.8% | 10.2% |
| 6 Months | 6.1% | 6.2% | 2022 | -8.2% | -8.9% |
| 1 Year | 13.7% | 12.9% | 2021 | 9.6% | 5.9% |
| 3 Years | 4.3% | 3.1% | 2020 | 9.3% | 8.9% |
| 5 Years | 6.8% | 5.0% | 2019 | 12.6% | 11.1% |
| 10 Years | 6.0% | 5.3% | 2018 | -1.9% | 0.1% |
| Inception | 6.4% | 5.7% | 2017 | 7.0% | 6.2% |
| | | | 2016 | 4.1% | 3.3% |
| | | | 2015 | 6.8% | 7.4% |

Calendar Year Returns

Fixed Income Allocation

| | | Fixed Income Statistics | |
|--------------------|-------|-------------------------|------|
| Government | 42.2% | Average Eff Duration | 7.1 |
| Municipal | 0.0% | Average Maturity | 9.7 |
| Corporate | 27.1% | Average Coupon | 3.3% |
| Securitized | 0.1% | Average Credit Quality | BBB |
| Cash & Equivalents | 19.5% | | |

Portfolio Risk & Return Statistics

| | Std Dev | Upside Capture | Downside Capture | Max Drawdown |
|---------|---------|----------------|------------------|--------------|
| 1 Year | 6.3% | 103.2% | 95.5% | -2.6% |
| 3 Years | 7.2% | 101.2% | 88.6% | -11.0% |
| 5 Years | 7.6% | 110.3% | 95.2% | -11.0% |

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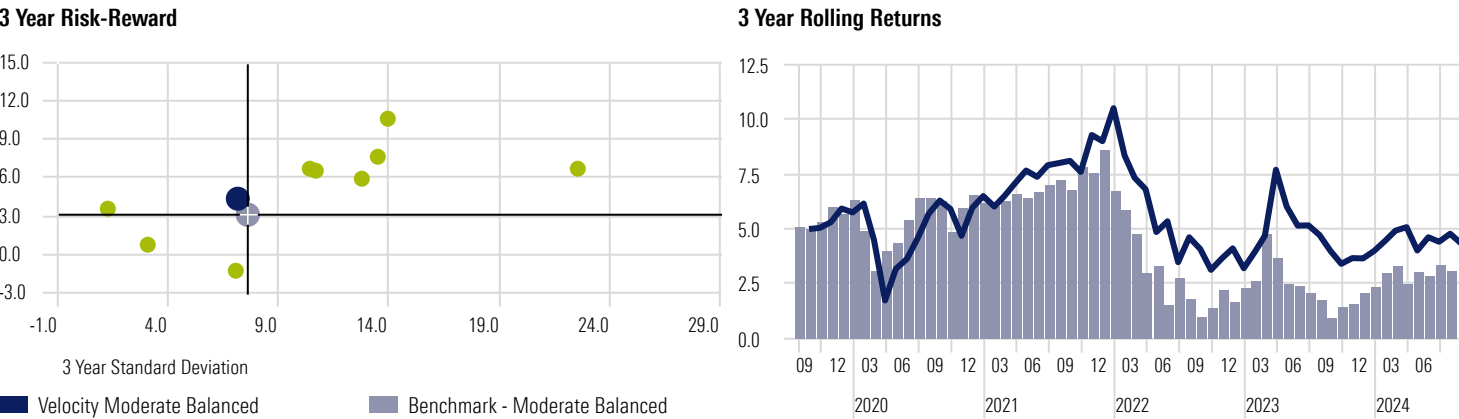
Portfolio Snapshot

Avg. Fund MER
0.54%

Portfolio Yield
3.01%

Inception Date
10/10/2013

Benchmark
Benchmark - Moderate Balanced



| 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 | 7.2% | 7.6% | Standard Deviation | 7.6% | 7.1% |
| Avg. Mkt Cap (mil) | \$ 123,547 | \$ 174,936 | Canada | 87.3% | 97.6% | Loss Std Dev | 3.8% | 3.9% | Loss Std Dev | 5.5% | 4.3% |
| Valuation Multiples | | | United States | 8.6% | 1.0% | Sharpe Ratio | -0.13 | -0.23 | Sharpe Ratio | 0.31 | 0.19 |
| | | | Credit Quality | | | Sortino Ratio | -0.17 | -0.30 | Sortino Ratio | 0.43 | 0.26 |
| Price/Book | 3.0 | 3.3 | | | | Best Month | 4.3% | 4.6% | Best Month | 6.0% | 4.7% |
| Price/Cash Flow | 12.9 | 15.2 | AAA | 29.5% | 41.2% | Worst Month | -3.6% | -3.8% | Worst Month | -6.9% | -4.3% |
| Price/Earnings | 21.3 | 22.9 | AA | 26.1% | 33.5% | Max Drawdown | -11.0% | -12.3% | Max Drawdown | -11.0% | -12.3% |
| Price/Sales | 2.1 | 2.4 | A | 17.5% | 14.3% | | | | | | |
| Financial Ratios | | | BBB | 13.0% | 10.7% | | | | | | |
| Net Margin | 18.6% | 18.9% | BB | 1.0% | 0.0% | | | | | | |
| Return on Assets | 10.7% | 12.4% | B | 0.2% | 0.0% | | | | | | |
| Return on Equity | 25.8% | 28.5% | Below B | 0.0% | 0.0% | | | | | | |
| ROIC | 18.5% | 21.6% | Not Rated | 12.8% | 0.3% | | | | | | |

| Portfolio Holdings | | | | | | | |
|--|--------|----------------|--|----------|-------|------------|--|
| Name | Weight | Risk Rating | Morningstar Category | Mgmt Fee | MER | Fund Yield | |
| TD Canadian Bond Index - F | 21.5% | Low | Canada Fund Canadian Fixed Income | 0.15% | 0.17% | 2.34% | |
| TD US Index F | 15.4% | Medium | Canada Fund US Equity | 0.15% | 0.17% | 0.81% | |
| TD Short Term Bond - F | 14.8% | Low | Canada Fund Canadian Short Term Fixed Income | 0.50% | 0.59% | 2.72% | |
| Dynamic Investment Grade Floating Rate F | 14.5% | Low | Canada Fund Canadian Short Term Fixed Income | 0.30% | 0.43% | 7.04% | |
| NCM Global Income Growth Class Series F | 10.0% | Low to Medium | Canada Fund Global Equity Balanced | 1.00% | 1.45% | 3.53% | |
| NCM Income Growth Class Series F | 8.1% | Medium | Canada Fund Canadian Equity Balanced | 1.00% | 1.55% | 3.73% | |
| TD International Index - F | 5.5% | Medium | Canada Fund International Equity | 0.25% | 0.29% | 2.21% | |
| TD Canadian Index - F | 5.1% | Medium | Canada Fund Canadian Equity | 0.15% | 0.17% | 2.42% | |
| TD NASDAQ Index - F | 3.6% | Medium to High | Canada Fund US Equity | 0.50% | 0.55% | 0.43% | |

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Velocity Moderate Balanced

Portfolio MPT Statistics

| | Std Dev | Alpha | Beta | R2 | Information Ratio | Tracking Error | Positive Months | Neegative Months |
|----------|---------|-------|------|-------|-------------------|----------------|-----------------|------------------|
| 1 Year | 6.3% | 1.10 | 0.94 | 98.89 | 0.63 | 1.27 | 9 | 3 |
| 3 Years | 7.2% | 1.12 | 0.97 | 98.33 | 0.81 | 1.56 | 22 | 14 |
| 5 Years | 7.6% | 1.57 | 1.05 | 97.56 | 0.82 | 2.12 | 41 | 19 |
| 10 Years | 6.3% | 0.62 | 1.08 | 97.69 | 0.38 | 1.90 | 79 | 41 |

Portfolio Composition

| | Weight | YTD | 1 Year | 3 Years | 5 Years | 10 Years | Since Inception | Inception Date |
|--|--------|-------------|--------------|-------------|-------------|-------------|-----------------|-------------------|
| Velocity Moderate Balanced | | 9.3% | 13.7% | 4.3% | 6.8% | 6.0% | 6.4% | 10/10/2013 |
| Dynamic Investment Grade Floating Rate F | 14.5% | 3.7% | 5.7% | 3.6% | 2.8% | 2.0% | 2.2% | 9/6/2013 |
| NCM Global Income Growth Class Series F | 10.0% | 13.9% | 19.6% | 6.7% | 10.2% | 9.0% | 9.5% | 5/31/2011 |
| NCM Income Growth Class Series F | 8.1% | 13.4% | 16.5% | 6.5% | 10.8% | 5.8% | 9.0% | 12/30/2005 |
| TD Canadian Bond Index - F | 21.5% | 2.2% | 7.6% | -1.2% | -0.1% | 1.8% | 3.9% | 11/1/2000 |
| TD Canadian Index - F | 5.1% | 13.6% | 18.6% | 7.6% | 10.7% | 7.0% | 6.3% | 11/1/2000 |
| TD International Index - F | 5.5% | 14.2% | 18.5% | 5.9% | 8.5% | 6.8% | 3.8% | 11/1/2000 |
| TD NASDAQ Index - F | 3.6% | 15.7% | 24.9% | 6.7% | 19.2% | 15.8% | 7.2% | 11/1/2000 |
| TD Short Term Bond - F | 14.8% | 3.5% | 7.2% | 0.7% | 1.4% | 1.5% | 2.5% | 11/1/2004 |
| TD US Index F | 15.4% | 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 - Moderate Balanced | | 8.1 | 12.9 | 3.1 | 5.0 | 5.3 | 6.1 | 12/31/2011 |
| FTSE Canada ST Bond | 25.0% | 3.7% | 7.5% | 1.2% | 1.7% | 1.8% | 6.7% | 12/31/1979 |
| FTSE Canada Universe Bond | 37.5% | 2.3% | 7.9% | -1.2% | 0.1% | 2.0% | 7.6% | 12/31/1979 |
| Morningstar DM xNA NR CAD | 15.0% | 13.9% | 18.3% | 5.4% | 8.6% | 7.2% | 5.0% | 5/1/2015 |
| S&P 500 TR CAD | 15.0% | 22.2% | 26.6% | 11.8% | 16.2% | 15.3% | 8.7% | 1/31/2002 |
| S&P/TSX Composite TR | 7.5% | 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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Velocity Moderate Balanced



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 8/31/2024 Top 10 holdings: 18.04% Other: 81.96%

| | Portfolio Weight | Ticker | Country | Sector | Portfolio Date | Benchmark Weight |
|--|------------------|-------------|------------|-------------------|----------------|------------------|
| Markit North American Investment Grade Cdx Index | 6.86% | — | — | — | — | — |
| Dynamic Investment Grade Floating Rate F | 6.86% | — | — | — | 5/31/2024 | — |
| Canada Housing Trust No.1 1.95% | 1.72% | — | CAN | — | — | — |
| TD Short Term Bond - F | 1.62% | — | — | — | 12/31/2023 | — |
| TD Canadian Aggregate Bond Index ETF | 0.10% | TDB | CAN | — | 7/31/2024 | — |
| Microsoft Corp | 1.59% | MSFT | USA | Technology | — | 4.27% |
| TD US Index F | 0.69% | — | — | — | 12/31/2023 | — |
| TD U.S. Equity Index ETF | 0.35% | TPU | CAN | — | 7/31/2024 | — |
| TD NASDAQ Index - F | 0.31% | — | — | — | 12/31/2023 | — |
| NCM Global Income Growth Class Series F | 0.24% | — | — | — | 7/31/2024 | — |
| Apple Inc | 1.41% | AAPL | USA | Technology | — | 4.84% |
| TD US Index F | 0.71% | — | — | — | 12/31/2023 | — |
| TD U.S. Equity Index ETF | 0.37% | TPU | CAN | — | 7/31/2024 | — |
| TD NASDAQ Index - F | 0.33% | — | — | — | 12/31/2023 | — |
| Toronto-Dominion Bank (The) Interest Rate Swap, Va | 1.32% | — | — | — | — | — |
| Dynamic Investment Grade Floating Rate F | 1.32% | — | — | — | 5/31/2024 | — |
| The Toronto-Dominion Bank 5.49% | 1.27% | — | CAN | — | — | — |
| Dynamic Investment Grade Floating Rate F | 1.21% | — | — | — | 5/31/2024 | — |
| TD Short Term Bond - F | 0.04% | — | — | — | 12/31/2023 | — |
| TD Canadian Aggregate Bond Index ETF | 0.02% | TDB | CAN | — | 7/31/2024 | — |
| Bank Of Nova Scotia (The) Interest Rate Swap, Varia | 1.17% | — | — | — | — | — |
| Dynamic Investment Grade Floating Rate F | 1.17% | — | — | — | 5/31/2024 | — |
| Toronto-Dominion Bank (The) Interest Rate Swap, Va | 1.09% | — | — | — | — | — |
| Dynamic Investment Grade Floating Rate F | 1.09% | — | — | — | 5/31/2024 | — |
| Canada Housing Trust No.1 1.1% | 0.85% | — | CAN | — | — | — |
| TD Short Term Bond - F | 0.80% | — | — | — | 12/31/2023 | — |
| TD Canadian Aggregate Bond Index ETF | 0.04% | TDB | CAN | — | 7/31/2024 | — |
| Toronto-Dominion Bank (The) Interest Rate Swap, Va | 0.76% | — | — | — | — | — |
| Dynamic Investment Grade Floating Rate F | 0.76% | — | — | — | 5/31/2024 | — |