

Portfolio Snapshot		und MER 0.53%	Portfolio Yield 2.55%	•••	10/10/2013		enchmark e Balanced
Asset Allocation			Equity Country Exposure				
		%		/_			%
	Canadian Equity	12.2				United States	54.3
	U.S. Equity	23.9				Canada	27.7
	 International Equity 	7.9				Japan	3.5
	Fixed Income	49.2				United Kingdom	3.5
	Cash	6.3				Germany	2.8
	Other	0.5		r		• France	1.4
Equity Investment Style			Performance	10 20 >	50		
Equity investment style		%					
	Large Value	18.0	225.0				M
	Large Core	32.2	200.0				1
	• Large Growth	19.5	175.0				~
	Mid Value Mid Core	5.5	150.0		~~~	- W	
	Mid Growth	7.8	125.0				
	Small Value	4.1	2015	2047	2010	2021 2023	2025
	Small Core	7.3		2017	2019	2021 2023	2025
	• Small Growth	1.2	Velocity Moderate Balanced		Benchr	mark - Moderate Balanced	t
Equity Sector Allocation	Equity Geographic All	ocation	Trailing Returns		Calendar \	ear Returns	
Cyclical 33.2	2% Americas	82.1%	Portfolio	Benchmark		Portfolio	Benchmark
Basic Materials 4.0	0% Canada	27.7%	1 Month 1.1%	_	YTD	5.5%	_
Consumer Cyclical 8.2	2% United States	54.3%	3 Months 4.0%	_	2024	13.9%	11.6%
Financial Services 18.3	3% Greater Europe	12.8%	6 Months 4.0%	_	2023	11.8%	10.2%
Real Estate 2.7	7% Denmark	1.0%	1 Year 10.0%	_	2022	-8.2%	-8.9%
Sensitive 52.2	2% France	1.4%	3 Years 10.6%	_	2021	9.6%	5.9%
Communication Services 8.6	5% Germany	2.8%	5 Years 7.1%	_	2020	9.3%	8.9%
Energy 7.0	0% Netherlands	0.9%	10 Years 6.4%	_	2019	12.6%	11.1%
Industrials 14.1	1% Switzerland	1.2%	Inception 6.7%	_	2018	-1.9%	0.1%
Technology 22.5	5% United Kingdom	3.5%			2017	7.0%	6.2%
Defensive 14.6	5% Greater Asia	5.0%			2016	4.1%	3.3%
Consumer Defensive 6.1	1% Australia	0.9%					
Healthcare 6.0	0% Japan	3.5%					
Utilities 2.5	5% Emerging Markets	0.2%					
Fixed Income Allocation	Fixed Income Statistic	cs	Portfolio Risk & Return Statistic	cs			
Government 44.2	2% Average Eff Duration	_	ht2	Dev	Upside	Downside	Max
Municipal 0.0	0% Average Maturity	_	Otta		Capture	Capture	Drawdown
Corporate 45.8	3% Average Coupon	3.7%	1 Year 5	5.1%	_	_	-3.1%
							0.407
Securitized 0.4	1% Average Credit Quality	BBB	3 Years 5	5.8%	_	_	-3.1%

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Portfol	io Snap	oshot		Av	g. Fund MER 0.53%		I	Portfo	olio Yie 2.55				In	cepti 10/	i on D /10/2		Ben	chma	rk - M			hmark lanced
3 Year Risk	-Reward						3 Ye	ar Ro	lling F	Return	s											
28.0 24.0 20.0 16.0 12.0 8.0 4.0			•	•	•		12.5 10.0 7.5 5.0 2.5		~	/	1		Ψ,	~		\	_		~	~	\	/
-1.0 3 Yea	3.0 r Standard Devi Moderate Bala		11.0	15.0 Benchmark	19.0 - Moderate Balanc	23.0 ed	0.0	09	12 03		09 12	03	06 09		03 2023		09 1	2 03 2024		09 12	2 03 202	06
Fundament	al Analysis						3 Ye	ar Ris	sk & R	eturn				_ :	5 Ye	ar Ri	sk &	Retu	'n			

Fundamental Ana	lysis					3 Year Risk & Retu	rn		5 Year Risk & Retu	rn	
Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark		Portfolio	Benchmark		Portfolio	Benchmark
Size			Geography			Standard Deviation	5.8%	_	Standard Deviation	6.4%	_
Avg. Mkt Cap (mil)	\$ 160,669	\$ 222,532	Canada	87.4%	97.8%	Loss Std Dev	2.6%	_	Loss Std Dev	3.5%	_
Valuation Multiples			United States	8.3%	1.2%	Sharpe Ratio	0.36	_	Sharpe Ratio	0.25	_
Price/Book	3.3	3.5	Credit Quality			Sortino Ratio	0.53	_	Sortino Ratio	0.37	_
Price/Cash Flow	13.9	15.8	AAA	25.5%	42.9%	Best Month	4.3%	_	Best Month	4.4%	_
Price/Earnings	22.7	23.3	AA	22.3%	30.9%	Worst Month	-2.3%	_	Worst Month	-3.6%	_
Price/Sales	2.4	2.6	A	26.2%	14.8%	Max Drawdown	-3.1%	_	Max Drawdown	-11.0%	_
Financial Ratios			BBB	20.7%	11.0%						
Net Margin	20.3%	20.4%	BB	2.2%	0.0%						
Return on Assets	11.5%	13.5%	В	0.9%	0.0%						
Return on Equity	26.1%	29.3%	Below B	0.1%	0.0%						
ROIC	19.6%	23.8%	Not Rated	1.9%	0.4%						

Portfolio Holding	S
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Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD Canadian Bond Index - F	19.7%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	2.81%
TD US Index F	16.6%	Medium	Canada Fund US Equity	0.15%	0.17%	0.66%
Dynamic Ultra Short Term Bond Fund F	13.9%	Low	Canada Fund Canadian Short Term Fixed Income	0.25%	0.42%	3.90%
TD Short Term Bond - F	13.8%	Low	Canada Fund Canadian Short Term Fixed Income	0.50%	0.56%	2.98%
NCM Global Income Growth Class Series F	10.5%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.42%	3.36%
NCM Income Growth Class Series F	8.6%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.50%	3.45%
TD International Index - F	5.9%	Medium	Canada Fund International Equity	0.25%	0.28%	2.09%
TD Canadian Index - F	5.7%	Medium	Canada Fund Canadian Equity	0.15%	0.17%	1.98%
TD NASDAQ Index - F	4.0%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.39%

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Portfolio MPT Statistics								
	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	5.1%	_	_	_	_	_	8	4
3 Years	5.8%	_	_	_	_	_	25	11
5 Years	6.4%	_	_	_	_	_	39	21
10 Years	6.3%	_	_	_	_	_	81	39

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Velocity Moderate Balanced		5.5%	10.0%	10.6%	7.1%	6.4%	6.7%	10/10/2013
Dynamic Ultra Short Term Bond Fund F	13.9%	2.8%	4.6%	5.4%	3.2%	2.5%	2.4%	9/6/2013
NCM Global Income Growth Class Series F	10.5%	4.1%	9.7%	13.1%	10.6%	9.0%	9.5%	5/31/2011
NCM Income Growth Class Series F	8.6%	8.6%	13.5%	12.1%	13.9%	8.9%	9.2%	12/30/2005
TD Canadian Bond Index - F	19.7%	1.0%	2.7%	3.6%	-0.6%	1.5%	3.8%	11/1/2000
TD Canadian Index - F	5.7%	17.6%	25.8%	17.5%	15.1%	11.1%	7.0%	11/1/2000
TD International Index - F	5.9%	17.0%	15.9%	18.4%	11.0%	7.8%	4.2%	11/1/2000
TD NASDAQ Index - F	4.0%	9.9%	17.7%	22.4%	12.8%	17.8%	7.6%	11/1/2000
TD Short Term Bond - F	13.8%	2.6%	4.6%	4.4%	1.4%	1.7%	2.6%	11/1/2004
TD US Index F	16.6%	6.1%	18.6%	21.3%	15.3%	14.9%	7.1%	11/1/2000

Benchmark Composition	Benchmark Composition												
	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date					
Benchmark - Moderate Balanced		_	-	_	_	_	_	12/31/2011					
FTSE Canada ST Bond	25.0%	2.1%	4.6%	4.0%	1.7%	1.9%	6.7%	12/31/1979					
FTSE Canada Universe Bond	37.5%	1.1%	2.9%	3.8%	-0.5%	1.8%	6.4%	12/31/1985					
Morningstar DM xNA NR CAD	15.0%	17.7%	16.6%	18.5%	10.9%	8.1%	5.4%	5/1/2015					
S&P 500 TR CAD	15.0%	5.8%	18.0%	21.4%	15.9%	15.5%	9.1%	1/31/2002					
S&P/TSX Composite TR	7.5%	17.6%	25.9%	17.5%	15.0%	11.3%	9.3%	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.

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: 8/31/2025 Top 10 holdings: 11.09% Other: 88.91%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Microsoft Corp	1.64%	MSFT	USA	Technology	_	4.56%
TD US Index F	0.63%	_	_	_	12/31/2024	_
TD U.S. Equity Index ETF	0.46%	TPU	CAN	_	7/31/2025	_
TD NASDAQ Index - F	0.34%	_	_	_	12/31/2024	_
NCM Global Income Growth Class Series F	0.21%	_	_	_	7/31/2025	_
Canada Housing Trust No.1 1.1%	1.60%	_	CAN	_	_	_
TD Short Term Bond - F	1.53%	_	_	_	12/31/2024	_
TD Canadian Aggregate Bond Index ETF	0.07%	TDB	CAN	_	8/31/2025	_
Apple Inc	1.52%	AAPL	USA	Technology	_	4.43%
TD US Index F	0.76%	_	_	_	12/31/2024	_
TD NASDAQ Index - F	0.40%	_	_	_	12/31/2024	_
TD U.S. Equity Index ETF	0.36%	TPU	CAN	_	7/31/2025	_
NVIDIA Corp	1.49%	NVDA	USA	Technology	_	5.42%
TD US Index F	0.65%	_	_	_	12/31/2024	_
TD U.S. Equity Index ETF	0.49%	TPU	CAN	_	7/31/2025	_
TD NASDAQ Index - F	0.35%	_	_	_	12/31/2024	_
Amazon.com Inc	0.93%	AMZN	USA	Consumer Cyclical	_	2.79%
TD US Index F	0.42%	_	_	_	12/31/2024	_
TD U.S. Equity Index ETF	0.26%	TPU	CAN	_	7/31/2025	_
TD NASDAQ Index - F	0.25%	_	_	_	12/31/2024	_
Canadian Imperial Bank of Commerce 3.65%	0.85%	_	CAN	_	_	_
Dynamic Ultra Short Term Bond Fund F	0.85%	_	_	_	5/31/2025	_
TD Canadian Aggregate Bond Index ETF	0.00%	TDB	CAN	_	8/31/2025	_
Broadcom Inc	0.83%	AVGO	USA	Technology	_	1.69%
NCM Global Income Growth Class Series F	0.27%	_	_	_	7/31/2025	_
TD US Index F	0.22%	_	_	_	12/31/2024	_
TD NASDAQ Index - F	0.19%	_	_	_	12/31/2024	_
TD U.S. Equity Index ETF	0.16%	TPU	CAN	_	7/31/2025	_
Meta Platforms Inc Class A	0.81%	META	USA	Communication Services	_	2.05%
TD US Index F	0.26%	_	_	_	12/31/2024	_
NCM Global Income Growth Class Series F	0.21%	_	_	_	7/31/2025	_
TD U.S. Equity Index ETF	0.20%	TPU	CAN	_	7/31/2025	_
TD NASDAQ Index - F	0.14%	_	_	_	12/31/2024	_
Merrill Lynch International Interest Rate Swap, Varia	0.71%	_	_	_	_	_
Dynamic Ultra Short Term Bond Fund F	0.71%	_	_	_	5/31/2025	_
Wells Fargo & Co. 5.08%	0.70%	_	USA	_	_	_
Dynamic Ultra Short Term Bond Fund F	0.70%				5/31/2025	

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