



Vélocité Modéré Équilibré

Aperçu du portefeuille

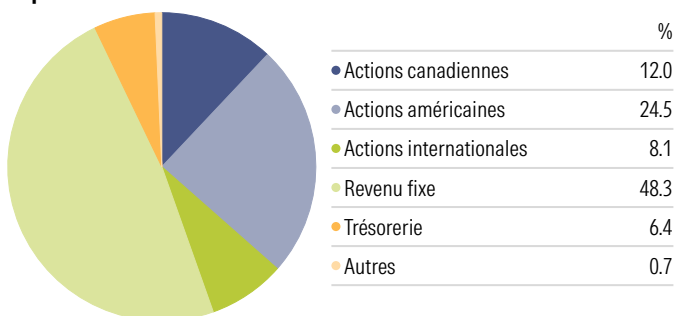
Frais de gestion moyen
0.53%

Rendement du portefeuille
2.52%

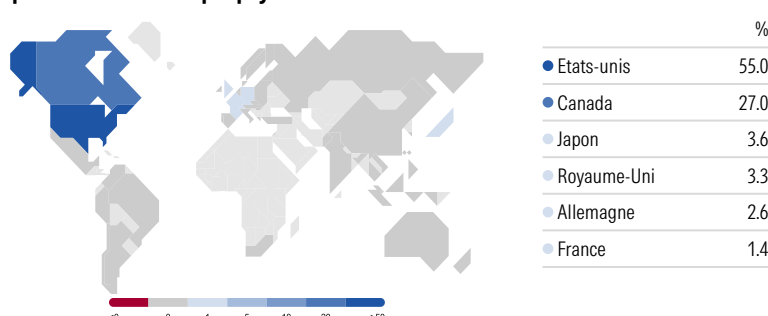
Date de création
10/10/2013

Indice de référence
Benchmark - Moderate Balanced

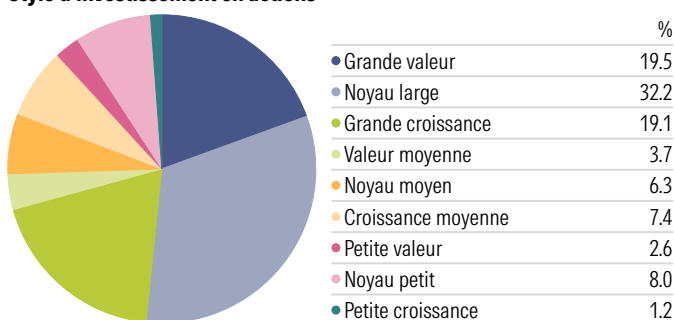
Répartition de l'actif



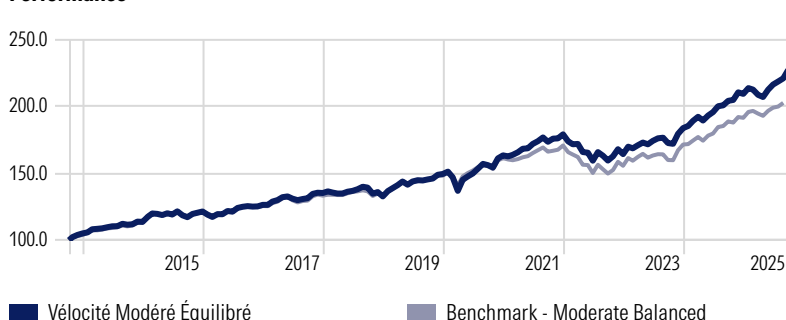
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Secteur	%
Cyclique	32.6%
Matériaux de base	4.5%
Consommation cyclique	7.8%
Services financiers	17.6%
Immobilier	2.7%
Sensible	52.1%
Services de communication	8.9%
Énergie	7.1%
Valeurs industrielles	13.5%
Technologie	22.7%
Défensif	15.2%
Consommation défensive	6.5%
Soins de la santé	6.3%
Services publics	2.4%

Géographique des actions

Région	%
Amériques	82.0%
Canada	27.0%
Etats-unis	55.0%
Grande Europe	12.8%
Danemark	0.9%
France	1.4%
Allemagne	2.6%
Pays-Bas	0.9%
Suisse	1.1%
Royaume-Uni	3.3%
Grande Asie	5.1%
Australie	0.9%
Japon	3.6%
Région Emergente	0.2%

Rendements annualisés

Période	Portefeuille	Benchmark
1 Mois	2.9%	—
3 Mois	5.1%	—
6 Mois	8.9%	—
1 an	11.3%	—
3 ans	12.5%	—
5 ans	7.8%	—
10 ans	6.8%	—
Depuis la création	6.9%	—

Rendements par année civile

Année	Portefeuille	Benchmark
Cumul annuel	8.6%	—
2024	13.9%	11.6%
2023	11.8%	10.2%
2022	-8.2%	-8.9%
2021	9.6%	5.9%
2020	9.3%	8.9%
2019	12.6%	11.1%
2018	-1.9%	0.1%
2017	7.0%	6.2%
2016	4.1%	3.3%

Répartition du revenu fixe

Instrument	%
Gouvernement	—
Municipalités	—
Entreprises	—
Titres trisrés	—
Trésorerie et équivalents	—

Statistiques sur le revenu fixe

Métrique	Valeur
Durée effective moyenne	—
Échéance effective moyenne	—
Coupon moyen	3.7%
Qualité du crédit moyenne	BBB

Statistiques de risque et rendement du portefeuille

Période	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	5.5%	—	—	-3.1%
3 ans	5.6%	—	—	-3.1%
5 ans	6.5%	—	—	-11.0%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Vélocité Modéré Équilibré

Aperçu du portefeuille

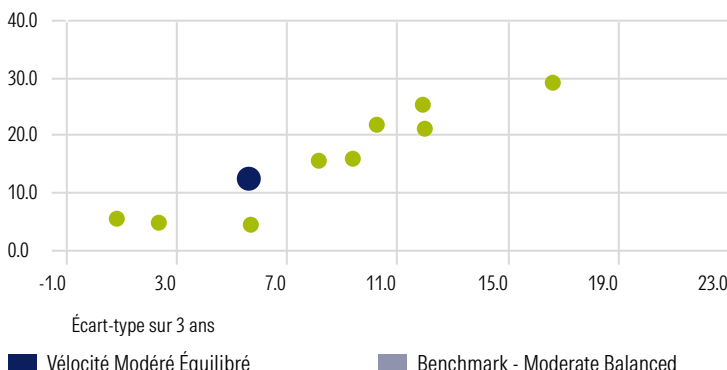
Frais de gestion moyen
0.53%

Rendement du portefeuille
2.52%

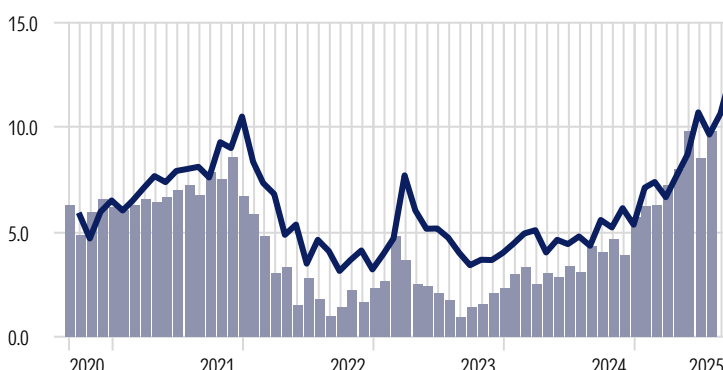
Date de création
10/10/2013

Indice de référence
Benchmark - Moderate Balanced

Rendement-risque sur 3 ans



Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 177,878	\$ 244,012	Canada	—	97.8%
Multiples de valorisat			États-Unis		
Cours/Valeur comptabl	3.4	3.7	Qualité de crédit	—	1.2%
Cours/Flux monétaire	14.2	16.6	AAA	26.6%	43.0%
Cours/Bénéfice	23.3	24.6	AA	20.2%	30.7%
Cours/Ventes	2.5	2.8	A	24.5%	14.6%
Ratios financiers			BBB	21.3%	11.2%
Marge nette	20.7%	21.0%	BB	2.3%	0.0%
RDA	11.7%	14.0%	B	1.0%	0.0%
RCP	26.2%	29.9%	En dessous de B	0.1%	0.0%
ROIC	19.7%	24.4%	Non noté	3.9%	0.4%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	5.6%	—
Écart-type perte	2.5%	—
Ratio de Sharpe	0.72	—
Ratio de Sortino	1.20	—
Meilleur mois	4.3%	—
Pire mois	-2.3%	—
Perte max.	-3.1%	—

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	6.5%	—
Écart-type perte	3.6%	—
Ratio de Sharpe	0.34	—
Ratio de Sortino	0.49	—
Meilleur mois	4.4%	—
Pire mois	-3.6%	—
Perte max.	-11.0%	—

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	19.5%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.01%
TD indiciel américain F	16.9%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.63%
TD obligations à court terme F	13.6%	Bas	Canada - Produits de taux Canadiens de CT	0.50%	0.56%	3.01%
Dynamique Obligations à très crt F	13.6%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.74%
NCM Cat mondiale de crois du revenu F	10.5%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.26%
NCM Catégorie de croissance du revenu F	8.8%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.31%
TD indiciel international F	5.9%	Moyen	Canada - International Equity	0.25%	0.28%	2.04%
TD indiciel canadien F	5.8%	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.88%
TD Indiciel NASDAQ - F	4.1%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.37%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Vélocité Modéré Équilibré

Statistiques PTM du portefeuille

	Écart-type	Alpha	Bêta	R2	Ratio d'information	Écart de suivi	Mois positifs	Mois négatifs
1 an	5.5%	—	—	—	—	—	8	4
3 ans	5.6%	—	—	—	—	—	26	10
5 ans	6.5%	—	—	—	—	—	40	20
10 ans	6.3%	—	—	—	—	—	82	38

Composition du portefeuille

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Vélocité Modéré Équilibré		8.6	11.3	12.5	7.8	6.8	6.9	10/10/2013
Dynamique Obligations à très crt F	13.6%	3.2%	4.2%	5.5%	3.3%	2.6%	2.4%	9/6/2013
NCM Cat mondiale de croiss du revenu F	10.5%	7.8%	12.1%	15.8%	11.4%	9.2%	9.7%	5/31/2011
NCM Catégorie de croissance du revenu F	8.8%	13.6%	16.8%	15.5%	15.0%	9.2%	9.4%	12/30/2005
TD indiciel américain F	16.9%	11.5%	21.7%	25.3%	16.8%	15.3%	7.3%	11/1/2000
TD indiciel canadien F	5.8%	23.9%	28.6%	21.3%	16.8%	11.5%	7.2%	11/1/2000
TD indiciel international F	5.9%	20.8%	18.3%	21.7%	11.8%	8.2%	4.3%	11/1/2000
TD Indiciel NASDAQ - F	4.1%	15.7%	21.0%	29.3%	15.4%	18.1%	7.8%	11/1/2000
TD indiciel obligations can F	19.5%	2.8%	2.7%	4.4%	-0.3%	1.7%	3.9%	11/1/2000
TD obligations à court terme F	13.6%	3.4%	4.0%	4.8%	1.5%	1.8%	2.7%	11/1/2004

Composition de l'indice de référence

	Pondération	Cumul annuel	1 an	3 ans	5 ans	10 ans	Depuis la création	Date de création
Benchmark - Moderate Balanced		—	—	—	—	—	—	12/31/2011
FTSE Canada d'obligations crt terme	25.0%	2.7%	4.7%	4.7%	1.7%	2.0%	6.7%	12/31/1979
FTSE Canada obligataire universel	37.5%	3.0%	2.9%	4.7%	-0.2%	2.0%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	15.0%	21.5%	18.8%	22.0%	11.6%	8.5%	5.5%	5/1/2015
S&P 500 RT CAD	15.0%	11.1%	21.1%	25.5%	17.4%	15.8%	9.3%	1/31/2002
S&P/TSX composé RT CAD	7.5%	23.9%	28.6%	21.3%	16.7%	11.7%	9.3%	1/3/1977

Divulgarion de l'indice de référence

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.

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.

Vélocité Modéré Équilibré



Consolidated Holdings

Indice utilisé pour le calcul : iShares MSCI World ETF Avoirs en portefeuille au : 9/30/2025 10 premiers avoirs : 10.53% Autre : 89.47%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Microsoft Corp	1.70%	MSFT	USA	Technologie	—	4.52%
TD indiciel américain F	0.69%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.45%	TPU	CAN	—	9/30/2025	—
TD Indiciel NASDAQ - F	0.36%	—	—	—	6/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.20%	—	—	—	8/31/2025	—
NVIDIA Corp	1.60%	NVDA	USA	Technologie	—	5.63%
TD indiciel américain F	0.70%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.52%	TPU	CAN	—	9/30/2025	—
TD Indiciel NASDAQ - F	0.38%	—	—	—	6/30/2025	—
Apple Inc	1.31%	AAPL	USA	Technologie	—	4.70%
TD indiciel américain F	0.57%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.44%	TPU	CAN	—	9/30/2025	—
TD Indiciel NASDAQ - F	0.30%	—	—	—	6/30/2025	—
Canada (Government of) 2.75%	1.05%	—	CAN	—	—	—
TD obligations à court terme F	0.69%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.27%	TDB	CAN	—	9/30/2025	—
Dynamique Obligations à très crt F	0.11%	—	—	—	6/30/2025	—
Kipling Strategic Income M	-0.03%	—	CAN	—	8/31/2025	—
Broadcom Inc	0.90%	AVGO	USA	Technologie	—	1.82%
NCM Cat mondiale de croiss du revenu F	0.27%	—	—	—	8/31/2025	—
TD indiciel américain F	0.24%	—	—	—	6/30/2025	—
TD Indiciel NASDAQ - F	0.21%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	9/30/2025	—
Amazon.com Inc	0.87%	AMZN	USA	Consommation cyclique	—	2.59%
TD indiciel américain F	0.40%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.25%	TPU	CAN	—	9/30/2025	—
TD Indiciel NASDAQ - F	0.23%	—	—	—	6/30/2025	—
Meta Platforms Inc Class A	0.85%	META	USA	Communication Services	—	1.97%
TD indiciel américain F	0.30%	—	—	—	6/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.20%	—	—	—	8/31/2025	—
TD U.S. Equity Index ETF	0.19%	TPU	CAN	—	9/30/2025	—
TD Indiciel NASDAQ - F	0.16%	—	—	—	6/30/2025	—
Canadian Imperial Bank of Commerce 3.65%	0.77%	—	CAN	—	—	—
Dynamique Obligations à très crt F	0.76%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	9/30/2025	—
Wells Fargo & Co. 5.08%	0.76%	—	USA	—	—	—
Dynamique Obligations à très crt F	0.76%	—	—	—	6/30/2025	—
Canada Housing Trust No.1 3.6%	0.72%	—	CAN	—	—	—
TD obligations à court terme F	0.64%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.08%	TDB	CAN	—	9/30/2025	—