

Portfolio Snapsho	ot	Avg.	Fund MER 0.52%	Po	rtfolio Yield 2.62%	In	ception Date 10/10/2013	Benchmark - Modera	Benchmark ite Balanced
Asset Allocation				Equity Coun	try Exposure				
			%						%
	•	Canadian Equity	11.6					United States	54.0
		U.S. Equity	22.4					Canada	28.0
	•	International Equity	7.5					Japan	3.6
	•	Fixed Income	51.6					United Kingdom	
	•	Cash	6.2					Germany	2.5
	-	Other	0.7					France	1.4
Equity Investment Style				Performance	<0 0 1 5	10 20 >5	50		
Equity investment otyle			%		•				
	•	Large Value	20.0	250.0					
		Large Core	30.5	200.0					/
		Large Growth	19.9	200.0				m wh	~~~
	_	Mid Value Mid Core	3.9 5.8	150.0					
		Mid Growth	6.6						
	_	Small Value	3.3	100.0	2015		2020		2025
		Small Core	7.9				2020		2025
		Small Growth	2.1	Velocity N	Moderate Balanced		Benchm	nark - Moderate Balanc	ed
Equity Sector Allocation		Equity Geographic A	llocation	Trailing Retu	ırns		Calendar Ye	ear Returns	
Cyclical	32.4%	Americas	82.0%		Portfolio	Benchmark		Portfolio	Benchmark
Basic Materials	4.7%	Canada	28.0%	1 Month	1.0%	1.1%	YTD	9.7%	9.8%
Consumer Cyclical	7.7%	United States	54.0%	3 Months	5.0%	5.2%	2024	13.9%	11.6%
Financial Services	17.5%	Greater Europe	12.9%	6 Months	10.9%	8.9%	2023	11.8%	10.2%
Real Estate	2.5%	Denmark	0.9%	1 Year	12.1%	11.9%	2022	-8.2%	-8.9%
Sensitive	51.8%	France	1.4%	3 Years	12.2%	11.3%	2021	9.6%	5.9%
Communication Services	8.8%	Germany	2.5%	5 Years	8.3%	6.5%	2020	9.3%	8.9%
Energy	6.9%	Netherlands	1.3%	10 Years	6.7%	5.8%	2019	12.6%	11.1%
Industrials	13.6%	Switzerland	1.1%	Inception	7.0%	6.2%	2018	-1.9%	0.1%
Technology	22.5%	United Kingdom	3.3%				2017	7.0%	6.2%
Defensive	15.8%	Greater Asia	5.1%				2016	4.1%	3.3%
Consumer Defensive	6.6%	Australia	0.9%						
Healthcare	6.8%	Japan	3.6%						
Utilities	2.4%	Emerging Markets	0.2%						
Fixed Income Allocation		Fixed Income Statist	ics	Portfolio Ris	k & Return Statistic	s			
Government	45.0%	Average Eff Duration	_		Std D	Dev	Upside	Downside	Max
Municipal	0.0%	Average Maturity	_		5.00		Capture	Capture	Drawdown
Corporate	45.5%	Average Coupon	3.6%	1 Year	5.4	4%	109.1%	145.2%	-3.1%
Securitized	1.1%	Average Credit Quality	BBB	3 Years	5.0	6%	102.0%	87.8%	-3.1%
Cash & Equivalents	8.4%			5 Years	6.4	4%	106.0%	86.7%	-11.0%

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Portfolio Snapshot	Portfolio Yield 2.62%	Inception Date 10/10/2013 Benchmark - Moderate Ba				
3 Year Risk-Reward		3 Year Rolling Returns				
40.0		15.0				
30.0	•					
20.0		10.0		M		
10.0			١. ٨	~~		
• •		5.0	W >	~~~``		
-1.0 3.0 7.0 11.0	15.0 19.0 23.0	0.0				
3 Year Standard Deviation		12 03 06 09 12 03	06 09 12 03 06 09	0 12 03 06 09 12 03 06 09		
Velocity Moderate Balanced	Benchmark - Moderate Balanced	2021 202	22 2023	2024 2025		
Fundamental Analysis		3 Year Risk & Return	5 Year R	Risk & Return		

Fundamental Analysis					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	5.6%	5.9%	Standard Deviation	6.4%	6.6%
Avg. Mkt Cap (mil)	\$ 171,666	\$ 260,973	Canada	87.1%	97.6%	Loss Std Dev	2.5%	2.8%	Loss Std Dev	3.7%	3.8%
Valuation Multiples			United States	8.6%	1.4%	Sharpe Ratio	0.64	0.53	Sharpe Ratio	0.36	0.20
Price/Book	3.4	3.7	Credit Quality			Sortino Ratio	1.06	0.85	Sortino Ratio	0.52	0.29
Price/Cash Flow	14.3	16.8	AAA	27.1%	43.0%	Best Month	4.3%	4.6%	Best Month	4.4%	4.6%
Price/Earnings	23.5	24.4	AA	20.5%	30.8%	Worst Month	-2.3%	-2.6%	Worst Month	-3.6%	-3.8%
Price/Sales	2.5	2.8	A	26.6%	14.5%	Max Drawdown	-3.1%	-2.9%	Max Drawdown	-11.0%	-12.3%
Financial Ratios			BBB	20.7%	11.2%						
Net Margin	20.5%	21.1%	BB	2.1%	0.0%						
Return on Assets	11.4%	14.3%	В	0.6%	0.0%						
Return on Equity	26.3%	30.0%	Below B	0.1%	0.0%						
ROIC	19.6%	24.8%	Not Rated	2.2%	0.5%						

Name	Weight	RiskRating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD Canadian Bond Index - F	21.3%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	3.26%
TD US Index F	15.4%	Medium	Canada Fund US Equity	0.15%	0.17%	0.61%
TD Short Term Bond - F	14.8%	Low	Canada Fund Canadian Short Term Fixed Income	0.50%	0.56%	3.07%
Dynamic Ultra Short Term Bond Fund F	14.8%	Low	Canada Fund Canadian Short Term Fixed Income	0.25%	0.41%	3.61%
NCM Global Income Growth Class Series F	10.0%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.42%	3.24%
NCM Income Growth Class Series F	8.0%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.50%	3.33%
TD International Index - F	5.5%	Medium	Canada Fund International Equity	0.25%	0.28%	2.00%
TD Canadian Index - F	5.0%	Medium	Canada Fund Canadian Equity	0.15%	0.17%	1.86%
TD NASDAQ Index - F	3.7%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.35%

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Portfolio MPT Statistics											
	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months			
1 Year	5.4%	-0.34	1.09	92.85	0.12	1.93	8	4			
3 Years	5.6%	1.06	0.94	96.87	0.52	1.68	26	10			
5 Years	6.4%	1.64	0.98	97.62	1.05	1.64	41	19			
10 Years	6.3%	0.74	1.07	97.34	0.49	1.90	82	38			

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Velocity Moderate Balanced		9.7%	12.1%	12.2%	8.3%	6.7%	7.0%	10/10/2013
Dynamic Ultra Short Term Bond Fund F	14.8%	3.5%	4.2%	5.5%	3.3%	2.6%	2.4%	9/6/2013
NCM Global Income Growth Class Series F	10.0%	8.7%	10.6%	14.5%	11.9%	8.7%	9.7%	5/31/2011
NCM Income Growth Class Series F	8.0%	13.1%	15.5%	14.2%	15.0%	8.8%	9.4%	12/30/2005
TD Canadian Bond Index - F	21.3%	3.4%	4.4%	4.9%	0.0%	1.9%	3.9%	11/1/2000
TD Canadian Index - F	5.0%	25.0%	28.6%	19.5%	17.7%	11.4%	7.2%	11/1/2000
TD International Index - F	5.5%	23.0%	23.5%	20.8%	13.1%	7.9%	4.4%	11/1/2000
TD NASDAQ Index - F	3.7%	21.0%	27.7%	29.6%	17.2%	17.1%	7.9%	11/1/2000
TD Short Term Bond - F	14.8%	3.8%	4.7%	4.9%	1.6%	1.8%	2.7%	11/1/2004
TD US Index F	15.4%	15.1%	22.9%	24.0%	18.2%	14.4%	7.4%	11/1/2000

Benchmark Composition										
	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date		
Benchmark - Moderate Balanced		9.8	11.9	11.3	6.5	5.8	6.5	12/31/2011		
FTSE Canada ST Bond	25.0%	4.0%	4.9%	5.1%	2.0%	2.1%	6.7%	12/31/1979		
FTSE Canada Universe Bond	37.5%	3.7%	4.7%	5.2%	0.1%	2.1%	6.5%	12/31/1985		
Morningstar DM xNA NR CAD	15.0%	23.5%	24.0%	20.9%	12.9%	8.2%	5.5%	5/1/2015		
S&P 500 TR CAD	15.0%	14.5%	22.1%	23.8%	18.8%	15.0%	9.4%	1/31/2002		
S&P/TSX Composite TR	7.5%	25.1%	28.7%	19.5%	17.6%	11.5%	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: 10/31/2025 Top 10 holdings: 10.66% Other: 89.34%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weigh
Microsoft Corp	1.59%	MSFT	USA	Technology	_	4.44%
TD US Index F	0.63%	_	_	_	6/30/2025	_
TD U.S. Equity Index ETF	0.40%	TPU	CAN	_	10/31/2025	_
TD NASDAQ Index - F	0.32%	_	_	_	6/30/2025	_
NCM Global Income Growth Class Series F	0.23%	_	_	_	9/30/2025	_
Kipling Global Enhanced Growth M	0.00%	_	CAN	_	9/30/2025	_
NVIDIA Corp	1.48%	NVDA	USA	Technology	_	6.00%
TD US Index F	0.64%	_	_	_	6/30/2025	_
TD U.S. Equity Index ETF	0.50%	TPU	CAN	_	10/31/2025	_
TD NASDAQ Index - F	0.34%	_	_	_	6/30/2025	_
Kipling Global Enhanced Growth M	0.00%	_	CAN	_	9/30/2025	_
Canada (Government of) 2.75%	1.44%	_	CAN	_	_	_
TD Short Term Bond - F	0.75%	_	_	_	6/30/2025	_
Dynamic Ultra Short Term Bond Fund F	0.43%	_	_	_	7/31/2025	_
TD Canadian Aggregate Bond Index ETF	0.28%	TDB	CAN	_	10/31/2025	_
Kipling Strategic Income M	-0.02%	_	CAN	_	9/30/2025	_
Apple Inc	1.20%	AAPL	USA	Technology	_	4.90%
TD US Index F	0.52%	_	_	_	6/30/2025	_
TD U.S. Equity Index ETF	0.41%	TPU	CAN	_	10/31/2025	_
TD NASDAQ Index - F	0.27%	_	_	_	6/30/2025	_
Canadian Imperial Bank of Commerce 3.65%	0.92%	_	CAN	_	_	_
Dynamic Ultra Short Term Bond Fund F	0.92%	_	_	_	7/31/2025	_
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	_	10/31/2025	_
Broadcom Inc	0.86%	AVGO	USA	Technology	_	2.00%
NCM Global Income Growth Class Series F	0.28%	_	_	_	9/30/2025	_
TD US Index F	0.22%	_	_	_	6/30/2025	_
TD NASDAQ Index - F	0.19%	_	_	_	6/30/2025	_
TD U.S. Equity Index ETF	0.18%	TPU	CAN	_	10/31/2025	_
Kipling Global Enhanced Growth M	0.00%	_	CAN	_	9/30/2025	_
Amazon.com Inc	0.81%	AMZN	USA	Consumer Cyclical	_	2.83%
TD US Index F	0.36%	_	_	_	6/30/2025	_
TD U.S. Equity Index ETF	0.24%	TPU	CAN	_	10/31/2025	_
TD NASDAQ Index - F	0.20%	_	_	_	6/30/2025	_
Kipling Global Enhanced Growth M	0.00%	_	CAN	_	9/30/2025	_
Canada Housing Trust No.1 3.6%	0.81%	_	CAN	_	_	_
TD Short Term Bond - F	0.70%	_	_	_	6/30/2025	_
TD Canadian Aggregate Bond Index ETF	0.10%	TDB	CAN	_	10/31/2025	_
Wells Fargo & Co. 5.08%	0.79%	_	USA	_	_	_
Dynamic Ultra Short Term Bond Fund F	0.79%	_	_	_	7/31/2025	_

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Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 10/31/2025 Top 10 holdings: 10.66% Other: 89.34%

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	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight				
Meta Platforms Inc Class A	0.76%	META	USA	Communication Services	_	1.71%				
TD US Index F	0.28%	_	_	_	6/30/2025	_				
NCM Global Income Growth Class Series F	0.19%	_	_	_	9/30/2025	_				
TD U.S. Equity Index ETF	0.15%	TPU	CAN	_	10/31/2025	_				
TD NASDAQ Index - F	0.14%	_	_	_	6/30/2025	_				
Kipling Global Enhanced Growth M	0.00%	_	CAN	_	9/30/2025	_				

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