



Vélocité Modéré Équilibré

Aperçu du portefeuille

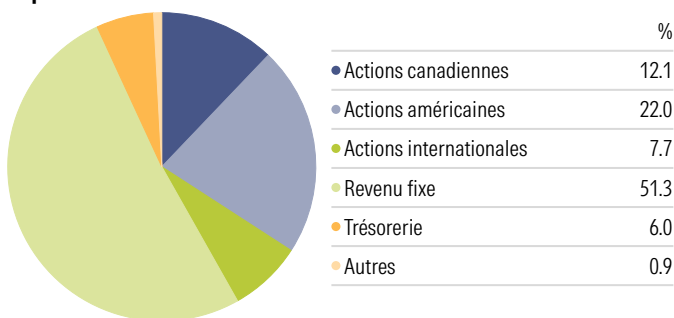
Frais de gestion moyen
0.52%

Rendement du portefeuille
2.65%

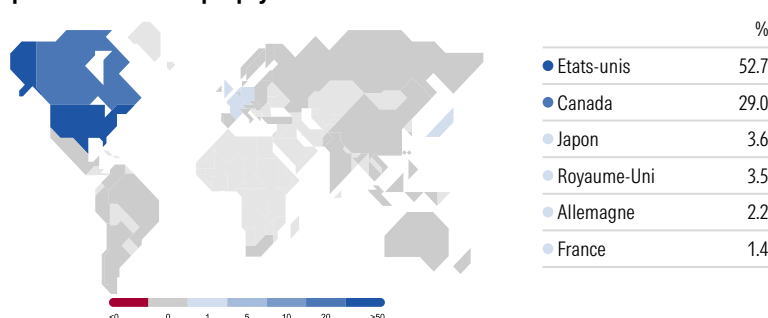
Date de création
10/10/2013

Indice de référence
Benchmark - Moderate Balanced

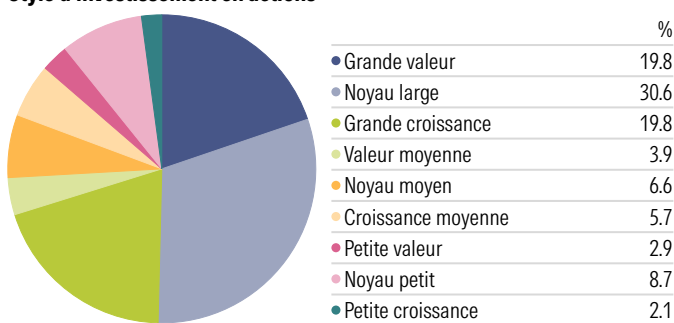
Répartition de l'actif



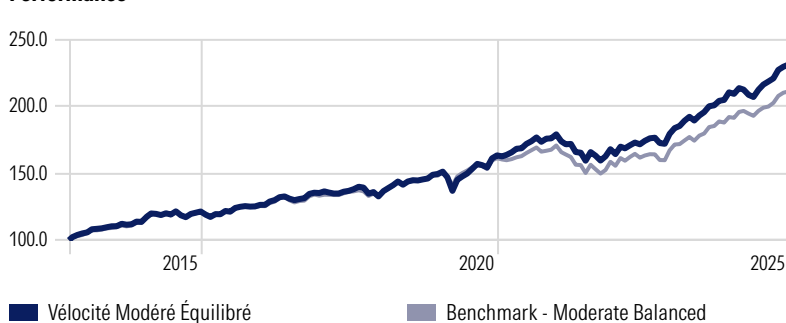
Exposition aux actions par pays



Style d'investissement en actions



Performance



Sectorielle des actions

Secteur	%
Cyclique	32.3%
Matériaux de base	5.2%
Consommation cyclique	7.5%
Services financiers	16.9%
Immobilier	2.7%
Sensible	51.9%
Services de communication	8.9%
Énergie	7.2%
Valeurs industrielles	13.0%
Technologie	22.7%
Défensif	15.9%
Consommation défensive	6.1%
Soins de la santé	7.3%
Services publics	2.4%

Géographique des actions

Région	%
Amériques	81.8%
Canada	29.0%
Etats-unis	52.7%
Grande Europe	12.8%
Danemark	0.9%
France	1.4%
Allemagne	2.2%
Pays-Bas	1.4%
Suisse	1.1%
Royaume-Uni	3.5%
Grande Asie	5.3%
Australie	0.8%
Japon	3.6%
Région Emergente	0.2%

Rendements annualisés

Horizon	Portefeuille (%)	Benchmark (%)
1 Mois	0.7%	0.5%
3 Mois	4.6%	4.2%
6 Mois	8.8%	7.4%
1 an	9.8%	10.0%
3 ans	11.2%	10.0%
5 ans	7.5%	5.8%
10 ans	6.7%	5.8%
Depuis la création	7.0%	6.2%

Rendements par année civile

Année	Portefeuille (%)	Benchmark (%)
Cumul annuel	10.4%	10.3%
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

Actif	%
Gouvernement	43.6%
Municipalités	0.0%
Entreprises	46.4%
Titres trisrés	1.7%
Trésorerie et équivalents	8.2%

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

Horizon	Écart-type	Capture à la hausse	Capture à la baisse	Perte max.
1 an	5.1%	107.4%	145.2%	-3.1%
3 ans	5.4%	104.5%	87.8%	-3.1%
5 ans	6.2%	106.4%	86.7%	-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

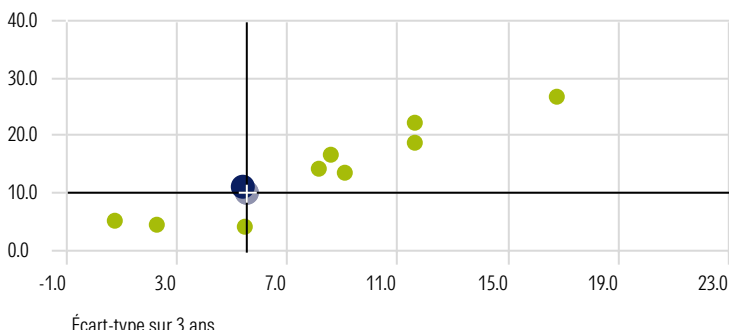
Frais de gestion moyen
0.52%

Rendement du portefeuille
2.65%

Date de création
10/10/2013

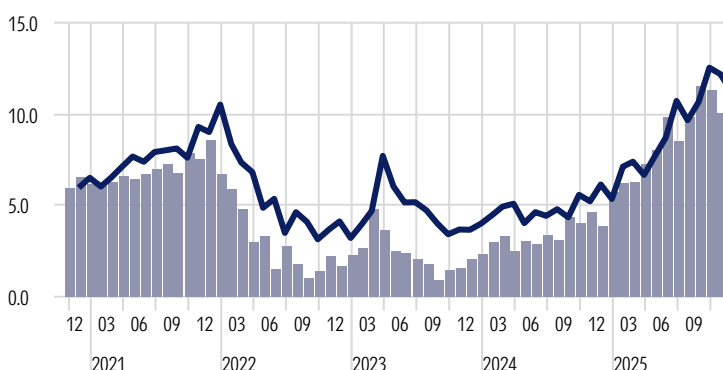
Indice de référence
Benchmark - Moderate Balanced

Rendement-risque sur 3 ans



■ Vélocité Modéré Équilibré ■ Benchmark - Moderate Balanced

Rendements glissants sur 3 ans



Analyse fondamentale

Actions	Portefeuille	Benchmark	Revenu fixe	Portefeuille	Benchmark
Taille			Géographie		
Cap. bours. moy. (M)	\$ 172,662	\$ 256,214	Canada	86.6%	97.7%
Multiples de valorisat			Qualité de crédit		
Cours/Valeur comptabl	3.4	3.7	États-Unis	9.1%	1.2%
Cours/Flux monétaire	14.3	16.8	AAA	26.6%	43.1%
Cours/Bénéfice	23.3	24.3	AA	20.1%	30.9%
Cours/Ventes	2.5	2.8	A	25.3%	14.4%
Ratios financiers			BBB		
Marge nette	21.0%	21.2%	BB	2.1%	0.0%
RDA	11.4%	13.9%	B	0.6%	0.0%
RCP	26.1%	29.8%	En dessous de B	0.1%	0.0%
ROIC	19.8%	24.7%	Non noté	2.7%	0.4%

Rendement et risque sur 3 ans

	Portefeuille	Benchmark
Écart-type	5.4%	5.6%
Écart-type perte	2.5%	2.8%
Ratio de Sharpe	0.55	0.41
Ratio de Sortino	0.89	0.65
Meilleur mois	4.3%	4.6%
Pire mois	-2.3%	-2.6%
Perte max.	-3.1%	-2.9%

Rendement et risque sur 5 ans

	Portefeuille	Benchmark
Écart-type	6.2%	6.3%
Écart-type perte	3.7%	3.8%
Ratio de Sharpe	0.25	0.09
Ratio de Sortino	0.34	0.12
Meilleur mois	4.3%	4.6%
Pire mois	-3.6%	-3.8%
Perte max.	-11.0%	-12.3%

Titres du portefeuille

Nom	Pondération	Cote de risque	Catégorie Morningstar	Frais de gestion	RFG	Rendement
TD indiciel obligations can F	21.2%	Bas	Canada - Revenu fixe canadien	0.15%	0.17%	3.51%
TD indiciel américain F	15.3%	Moyen	Canada - Actions américaines	0.15%	0.17%	0.61%
Dynamique Obligations à très crt F	14.7%	Bas	Canada - Produits de taux Canadiens de CT	0.25%	0.41%	3.49%
TD obligations à court terme F	14.7%	Bas	Canada - Produits de taux Canadiens de CT	0.35%	0.56%	3.09%
NCM Cat mondiale de crois du revenu F	10.0%	Faible à Moyen	Canada - Actions mondiales équilibrées	1.00%	1.42%	3.22%
NCM Catégorie de croissance du revenu F	8.3%	Moyen	Canada - Actions canadiennes équilibrées	1.00%	1.50%	3.20%
TD indiciel international F	5.5%	Moyen	Canada - International Equity	0.25%	0.28%	2.00%
TD indiciel canadien F	5.2%	Moyen	Canada - Actions canadiennes	0.15%	0.17%	1.79%
TD indiciel Nasdaq® - F	3.6%	Moyen à Elevé	Canada - Actions américaines	0.50%	0.55%	0.36%

©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	5.1%	-0.56	1.08	92.99	-0.08	1.85	8	4
3 ans	5.4%	1.27	0.95	96.91	0.75	1.61	26	10
5 ans	6.2%	1.63	0.98	97.39	1.05	1.64	41	19
10 ans	6.3%	0.71	1.07	97.35	0.48	1.90	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		10.4	9.8	11.2	7.5	6.7	7.0	10/10/2013
Dynamique Obligations à très crt F	14.7%	3.7%	4.0%	5.3%	3.3%	2.6%	2.4%	9/6/2013
NCM Cat mondiale de croiss du revenu F	10.0%	9.8%	7.0%	13.5%	11.0%	8.8%	9.7%	5/31/2011
NCM Catégorie de croissance du revenu F	8.3%	18.2%	16.8%	14.3%	13.7%	9.4%	9.6%	12/30/2005
TD indiciel américain F	15.3%	14.7%	14.5%	22.3%	16.2%	14.4%	7.4%	11/1/2000
TD indiciel canadien F	5.2%	29.9%	25.7%	18.8%	16.3%	12.0%	7.4%	11/1/2000
TD indiciel international F	5.5%	23.1%	23.7%	16.8%	10.6%	7.8%	4.4%	11/1/2000
TD indiciel Nasdaq® - F	3.6%	18.8%	19.2%	26.6%	14.4%	17.3%	7.8%	11/1/2000
TD indiciel obligations can F	21.2%	3.8%	3.0%	4.1%	-0.1%	1.6%	3.9%	11/1/2000
TD obligations à court terme F	14.7%	3.9%	4.3%	4.7%	1.6%	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		10.3	10.0	10.0	5.8	5.8	6.5	12/31/2011
FTSE Canada d'obligations crt terme	25.0%	4.1%	4.5%	4.9%	2.0%	2.1%	6.7%	12/31/1979
FTSE Canada obligataire universel	37.5%	4.0%	3.3%	4.4%	0.0%	2.1%	6.5%	12/31/1985
Morningstar DM xNA NR CAD	15.0%	24.0%	24.5%	17.1%	10.5%	8.1%	5.5%	5/1/2015
S&P 500 RT CAD	15.0%	14.2%	14.5%	21.7%	17.0%	15.0%	9.3%	1/31/2002
S&P/TSX composé RT CAD	7.5%	30.0%	25.7%	18.9%	16.2%	12.2%	9.4%	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 : 11/30/2025 10 premiers avoirs : 10.41% Autre : 89.59%

	Pondération portefeuille	Symbole	Pays	Secteur	Date du portefeuille	Pondération de l'indice
Microsoft Corp	1.55%	MSFT	USA	Technologie	—	4.20%
TD indiciel américain F	0.63%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.38%	TPU	CAN	—	11/30/2025	—
TD indiciel Nasdaq® - F	0.31%	—	—	—	6/30/2025	—
NCM Cat mondiale de croiss du revenu F	0.23%	—	—	—	10/31/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Canada (Government of) 2.75%	1.41%	—	CAN	—	—	—
TD obligations à court terme F	0.75%	—	—	—	6/30/2025	—
Dynamique Obligations à très crt F	0.41%	—	—	—	8/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.27%	TDB	CAN	—	11/30/2025	—
Kipling Strategic Income M	-0.02%	—	CAN	—	10/31/2025	—
NVIDIA Corp	1.40%	NVDA	USA	Technologie	—	5.21%
TD indiciel américain F	0.63%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.43%	TPU	CAN	—	11/30/2025	—
TD indiciel Nasdaq® - F	0.33%	—	—	—	6/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Apple Inc	1.19%	AAPL	USA	Technologie	—	5.01%
TD indiciel américain F	0.51%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.42%	TPU	CAN	—	11/30/2025	—
TD indiciel Nasdaq® - F	0.26%	—	—	—	6/30/2025	—
Broadcom Inc	0.91%	AVGO	USA	Technologie	—	2.19%
NCM Cat mondiale de croiss du revenu F	0.31%	—	—	—	10/31/2025	—
TD indiciel américain F	0.22%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.19%	TPU	CAN	—	11/30/2025	—
TD indiciel Nasdaq® - F	0.18%	—	—	—	6/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Canadian Imperial Bank of Commerce 3.65%	0.88%	—	CAN	—	—	—
Dynamique Obligations à très crt F	0.87%	—	—	—	8/31/2025	—
TD Canadian Aggregate Bond Index ETF	0.01%	TDB	CAN	—	11/30/2025	—
Canada Housing Trust No.1 3.6%	0.80%	—	CAN	—	—	—
TD obligations à court terme F	0.70%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.10%	TDB	CAN	—	11/30/2025	—
Amazon.com Inc	0.79%	AMZN	USA	Consommation cyclique	—	2.71%
TD indiciel américain F	0.36%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	11/30/2025	—
TD indiciel Nasdaq® - F	0.20%	—	—	—	6/30/2025	—
Kipling Global Enhanced Growth M	0.00%	—	CAN	—	9/30/2025	—
Wells Fargo & Co. 5.08%	0.75%	—	USA	—	—	—
Dynamique Obligations à très crt F	0.75%	—	—	—	8/31/2025	—
Canada Housing Trust No.1 2.9%	0.73%	—	CAN	—	—	—
TD obligations à court terme F	0.63%	—	—	—	6/30/2025	—
TD Canadian Aggregate Bond Index ETF	0.10%	TDB	CAN	—	11/30/2025	—