

# Wise ETF Portfolios

Quarterly Report 2024-03-31

## Market Overview

Market Returns as of 2024-03-31 (%)



	3 months	6 months	1 year	3 years	5 years	10 years
<b>Fixed Income</b>						
FTSE Canada Universe Bond Index	- 1,22	2,10	- 1,52	0,28	2,01	7,62
Bloomberg Barclays Multiverse (CAD Hedged)	- 0,05	3,64	- 1,57	0,51	2,07	3,33
<b>Equities</b>						
MSCI Canada Index (total return)	6,92	16,02	9,85	10,08	7,83	10,33
MSCI USA Index (CAD) (total return)	13,31	30,25	13,57	15,31	15,21	11,06
MSCI EAFE Index (CAD) (total return)	8,71	15,89	7,94	8,13	7,47	9,56
MSCI Emerging Markets Index (CAD) (total return)	5,13	8,58	- 2,30	2,88	5,46	9,64
MSCI ACWI ex/Canada IMI (CAD) (total return)	10,78	23,28	9,48	11,42	11,35	8,45

Sources : Desjardins Investments inc., Morningstar inc.

## Equity Market Overview

### Contributors/Detractors (sector contributions to total return)

Regions	Contributors		Detractors	
	Sector	Contribution	Sector	Contribution
Canada	Energy	2,4	Communication Services	-0,1
	Financial Services	2,0	Utilities	0,0
	Industrials	1,5	Real Estate	0,0
United States	Technology	5,1	Real Estate	0,1
	Financial Services	2,0	Utilities	0,2
	Communication Services	1,7	Basic Materials	0,3
Emerging Markets	Technology	3,5	Real Estate	0,0
	Financial Services	1,4	Basic Materials	0,0
	Consumer Cyclical	1,0	Consumer Defensive	0,0
Europe Australasia Far East (EAFE)	Financial Services	2,3	Utilities	0,0
	Industrials	2,0	Consumer Defensive	0,0
	Consumer Cyclical	1,9	Real Estate	0,2

## Fixed Income Market Overview

### Contributors/Detractors (total return)

FTSE Canada	- 1,22	Bloomberg Multiverse	0,0
Canada Government	- 1,66	USA Universe	2,1
Canada Corporate	0,07	Global Universe	0,5
		High Yield Universe	4,8
		Canada Universe	-1,3

## Portfolio Performance (Class C) as of 2024-03-31 (%)

	3 months	1 year	3 years	5 years	10 years	Since Inception	Inception Date
Wise Conservative	0,82	4,44	- 1,46	-	-	- 0,26	2019-07-08
Wise Moderate	2,67	7,67	0,49	-	-	2,00	2019-07-08
Wise Balanced 50*	-	-	-	-	-	-	2024-04-15
Wise Growth	4,43	10,73	2,40	-	-	3,63	2019-07-08
Wise Aggressive	6,16	13,77	4,18	-	-	5,52	2019-07-08
Wise 100% Equity	8,00	16,73	6,26	-	-	7,98	2019-07-08

Unlike the benchmark, the portfolio's performance is net of fees and expenses

\* In compliance with current legislation fund performance information cannot be published for funds with history of less than one year.

Sources : Desjardins Investments inc., Morningstar inc.

## Performance Overview

### Contributors and Detractors

Performance Attribution	Contributors		Detractors	
	Name	Contribution	Name	Contribution
Regions	North America	7,2	Latin America	0,0
	Europe	0,9	Unclassified	0,1
	Asia Pacific	0,5	Far East	0,4
Sectors	Information Technology	2,2	Utilities	0,0
	Financials	1,6	Real Estate	0,0
	Industrials	1,5	Unclassified	0,1
	Energy	0,9	Materials	0,3
Securities	NVIDIA Corp	0,8	Apple Inc	-0,2
	Microsoft Corp	0,4	Tesla Inc	-0,1
	Amazon.com Inc	0,3	The Toronto-Dominion Bank	-0,1
	Meta Platforms Inc Class A	0,3	BCE Inc	0,0
	Canadian Natural Resources Ltd	0,2	AIA Group Ltd	0,0
	Canadian Pacific Kansas City Ltd	0,1	Adobe Inc	0,0
	Eli Lilly and Co	0,1	Boeing Co	0,0
	Taiwan Semiconductor Manufacturing Co Ltd	0,1	TELUS Corp	0,0
	Suncor Energy Inc	0,1	Zoetis Inc Class A	0,0
Berkshire Hathaway Inc Class B	0,1	Barrick Gold Corp	0,0	
Style and Market Cap	Large Blend	1,8	Small Value	0,0
	Large Value	1,4	Unclassified	0,1
	Mid Blend	0,7	Small Growth	0,1

Values shown above are from the Wise Growth portfolio

## Portfolio Contributions to Total Return (Class C) as of 2024-03-31 (%)

### Contributors

Portfolios	Underlying Assets	Weight	Return	Contribution
Wise Conservative	Vanguard S&P 500 ETF	6,0%	13,5%	0,8%
	Vanguard FTSE Canada All Cap ETF	4,9%	6,7%	0,3%
	iShares Core MSCI EAFE IMI ETF	3,2%	7,9%	0,3%
Wise Moderate	Vanguard S&P 500 ETF	11,6%	13,5%	1,5%
	Vanguard FTSE Canada All Cap ETF	10,7%	6,7%	0,7%
	iShares Core MSCI EAFE IMI ETF	5,9%	7,9%	0,5%
Wise Balanced 50*				
Wise Growth	Vanguard S&P 500 ETF	17,0%	13,5%	2,2%
	Vanguard FTSE Canada All Cap ETF	16,4%	6,7%	1,1%
	iShares Core MSCI EAFE IMI ETF	8,3%	7,9%	0,6%
Wise Aggressive	Vanguard S&P 500 ETF	22,0%	13,5%	2,8%
	Vanguard FTSE Canada All Cap ETF	22,2%	6,7%	1,5%
	iShares Core MSCI EAFE IMI ETF	10,8%	7,9%	0,8%
Wise 100% Equity	Vanguard S&P 500 ETF	28,6%	13,5%	3,7%
	Vanguard FTSE Canada All Cap ETF	28,6%	6,7%	1,9%
	iShares Core MSCI EAFE IMI ETF	13,2%	7,9%	1,0%

### Detractors

Portfolios	Underlying Assets	Weight	Return	Contribution
Wise Conservative	Desjardins Canadian Universe Bond ETF	37,5%	-1,3%	-0,5%
	Vanguard US Aggregate Bond ETF CAD-H	4,6%	-0,9%	0,0%
	iShares Global Gvmt Bd Idx CAD H	3,7%	-0,5%	0,0%
Wise Moderate	Desjardins Canadian Universe Bond ETF	26,1%	-1,3%	-0,3%
	Vanguard US Aggregate Bond ETF CAD-H	4,0%	-0,9%	0,0%
	Vanguard Global ex-US Aggt Bd ETF CAD-H	6,0%	-0,3%	0,0%
Wise Balanced 50*				
Wise Growth	Desjardins Canadian Universe Bond ETF	16,2%	-1,3%	-0,2%
	Vanguard US Aggregate Bond ETF CAD-H	3,3%	-0,9%	0,0%
	Vanguard Global ex-US Aggt Bd ETF CAD-H	5,0%	-0,3%	0,0%
Wise Aggressive	Desjardins Canadian Universe Bond ETF	6,8%	-1,3%	-0,1%
	Vanguard US Aggregate Bond ETF CAD-H	1,9%	-0,9%	0,0%
	Vanguard Global ex-US Aggt Bd ETF CAD-H	2,8%	-0,3%	0,0%
Wise 100% Equity	iShares MSCI EAFE Small-Cap ETF	1,8%	4,8%	0,1%
	Desjardins Global Dividend I	2,8%	8,6%	0,2%
	Desjardins Global Equity Growth I	2,7%	10,5%	0,3%

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