

Wise ETF Portfolios

Quarterly Report as of 2024-09-30



Markets Overview

Markets Returns as of 2024-09-30 (%)

	3 months	1 year	3 years	5 years	10 years
Fixed Income					
FTSE Canada Universe Bond Index	4,66	12,89	-0,10	0,63	2,25
Bloomberg Barclays Multiverse (CAD Hedged)	4,03	9,91	-0,65	0,31	2,12
Growth					
MSCI Canada Index (total return)	10,78	27,65	10,31	11,11	8,15
MSCI USA Index (CAD) (total return)	4,58	36,12	13,50	16,41	15,47
MSCI EAFE Index (CAD) (total return)	5,97	25,28	8,32	9,16	8,25
MSCI Emerging Markets Index (CAD) (total return)	7,49	26,44	3,00	6,58	6,41
MSCI ACWI ex/Canada IMI (CAD) (total return)	5,46	31,58	10,30	12,89	11,99

Sources : Desjardins Investments inc., Morningstar inc.

Stock Market Overview

Leaders/Detractors (sector's contribution on total return)

Regions	Leaders		Detractors	
Canada	Finances	6,0%	Real Estate	0,1%
	Information Technology	1,4%	Communication Services	0,2%
	Materials	1,2%	Consumer Staples	0,3%
United States	Finances	1,1%	Energy	-0,1%
	Industrials	0,9%	Communication Services	0,0%
	Consumer Discretionary	0,7%	Information Technology	0,2%
Emerging Markets	Finances	1,8%	Information Technology	-0,3%
	Industries	1,4%	Energy	-0,3%
	Consumer Staples	0,8%	Immobilier	0,3%
Europe Australasia Far East (EAFE)	Consumer Discretionary	2,9%	Information Technology	-1,0%
	Finances	2,1%	Energy	-0,1%
	Communication Services	1,3%	Unclassified	0,1%

Bond Market Overview

Leaders/Detractors (total return)

FTSE Canada		Bloomberg Multiverse	
FTSE Canada	4,7%	Bloomberg Multiverse	4,0%
Canada Government	—	USA Universe	3,9%
Canada Corporate	—	Global Universe	5,6%
		High Yield Universe	4,9%
		Canada Universe	4,5%

Portfolio Returns (Class C) as of 2024-09-30 (%)

	Inception Date	Since Inception	3 months	1 year	3 years	5 years	10 years
Wise Conservative ETF Portfolio C	2019-07-08	0,70	4,66	13,69	-0,05	0,53	—
Wise Moderate ETF Portfolio C	2019-07-08	2,90	4,91	16,53	1,80	2,81	—
Wise Balanced ETF Portfolio C	2024-04-15	19,44	4,87	—	—	—	—
Wise Growth ETF Portfolio C	2019-07-08	4,60	5,54	19,86	3,69	4,56	—
Wise Aggressive ETF Portfolio C	2019-07-08	6,51	6,01	22,94	5,41	6,52	—
Wise 100% Equity ETF Portfolio C	2019-07-08	8,95	6,44	26,10	7,30	9,04	—

Unlike the benchmark, the portfolio's performance is net of fees and expenses
Sources : Desjardins Investments inc., Morningstar inc.

Performance Overview

Leaders and Detractors

Performance Decomposition

Leaders

Detractors

Regions	Amérique du Nord	5,20%	Latin America	0,01%
	Europe	0,76%	Unclassified	0,04%
	Asie Pacifique	0,69%	Far East	0,35%
Sectors	Financials	2,51%	Unclassified	0,01%
	Industrials	0,85%	Energy	0,02%
	Consumer Discretionary	0,73%	Information Technology	0,26%
	Materials	0,60%	Communication Services	0,29%
Securities	Royal Bank of Canada	0,32%	Microsoft Corp	-0,13%
	Brookfield Corp Registered Shs -A- Limited Vtg	0,21%	Alphabet Inc Class A	-0,11%
	Shopify Inc Registered Shs -A- Subord Vtg	0,21%	Novo Nordisk AS Class B	-0,08%
	The Toronto-Dominion Bank	0,19%	Amazon.com Inc	-0,08%
	Apple Inc	0,18%	Alphabet Inc Class C	-0,06%
	Canadian Imperial Bank of Commerce	0,16%	Canadian Natural Resources Ltd	-0,06%
	Enbridge Inc	0,14%	ASML Holding NV	-0,06%
	Bank of Nova Scotia	0,14%	NVIDIA Corp	-0,06%
	TC Energy Corp	0,13%	Samsung Electronics Co Ltd	-0,05%
Meta Platforms Inc Class A	0,11%	Cenovus Energy Inc	-0,05%	
Style and Capitalization	Large Blend	2,06%	Unclassified	0,02%
	Large Value	1,80%	Small Growth	0,15%
	Large Growth	1,19%	Small Value	0,23%

Values shown above are from a Wise Geoth portfolio

Portfolio's Contribution to Total Return (Class C) as of 2024-09-30 (%)

Leaders		Return (%)	Weight (%)	Contribution (%)
Avisé Conservateur	Vanguard S&P 500 ETF	4,5%	7,2%	0,8%
	Vanguard FTSE Canada All Cap ETF	10,6%	6,5%	0,3%
	iShares Core MSCI EAFE IMI ETF	6,4%	3,5%	0,3%
Avisé Modéré	Vanguard S&P 500 ETF	4,5%	10,1%	-
	Vanguard FTSE Canada All Cap ETF	10,6%	9,3%	-
	iShares Core MSCI EAFE IMI ETF	6,4%	4,8%	-
Avisé Équilibré	Vanguard S&P 500 ETF	4,5%	13,5%	-
	Vanguard FTSE Canada All Cap ETF	10,6%	13,0%	-
	iShares Core MSCI EAFE IMI ETF	6,4%	6,4%	-
Avisé Croissance	Vanguard S&P 500 ETF	4,5%	16,9%	-
	Vanguard FTSE Canada All Cap ETF	10,6%	16,6%	-
	iShares Core MSCI EAFE IMI ETF	6,4%	8,3%	-
Avisé Croissance maximale	Vanguard FTSE Canada All Cap ETF	10,6%	22,3%	3,0%
	Vanguard S&P 500 ETF	4,5%	21,8%	1,5%
	iShares Core MSCI EAFE IMI ETF	6,4%	10,6%	0,8%
Avisé 100 % actions	Vanguard FTSE Canada All Cap ETF	10,6%	29,0%	3,9%
	Vanguard S&P 500 ETF	4,5%	28,5%	1,9%
	iShares Core MSCI EAFE IMI ETF	6,4%	13,0%	1,0%
Detractors		Return (%)	Weight (%)	Contribution (%)
Avisé Conservateur	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar US Market NR CAD	—	0,0%	-
Avisé Modéré	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar EM NR CAD	—	0,0%	-
Avisé Équilibré	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar EM NR CAD	—	0,0%	-
Avisé Croissance	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar EM NR CAD	—	0,0%	-
Avisé Croissance maximale	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar EM NR CAD	—	0,0%	-
Avisé 100 % actions	Unclassified	—	0,0%	-
	iShares MSCI EAFE Small-Cap ETF	9,2%	1,8%	0,1%
	Desjardins Global Equity Growth I	4,5%	2,7%	0,3%

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