

Wise ETF Portfolios

Quarterly Report 2024-12-31

Market Overview

Market Returns as of 2024-12-31 (%)



	3 months	6 months	1 year	3 years	5 years	10 years
Fixed Income						
FTSE Canada Universe Bond Index	- 0,04	4,62	4,23	- 0,60	0,79	1,98
Bloomberg Barclays Multiverse (CAD Hedged)	- 1,26	2,73	2,66	- 1,07	0,14	1,77
Equities						
MSCI Canada Index (total return)	4,71	16,00	22,97	9,50	11,50	8,77
MSCI USA Index (CAD) (total return)	9,43	14,44	36,43	13,39	16,96	15,56
MSCI EAFE Index (CAD) (total return)	- 2,13	3,71	13,81	6,68	7,44	8,02
MSCI Emerging Markets Index (CAD) (total return)	- 1,88	5,47	17,85	2,88	4,24	6,31
MSCI ACWI ex/Canada (CAD) (total return)	5,27	11,01	27,63	10,09	12,52	12,05

Sources : Desjardins Investments inc., Morningstar inc.

Equity Market Overview

Contributors/Detractors (sector contributions % to total return)

Regions	Contributors		Detractors	
	Sector	Contribution	Sector	Contribution
Canada	Financial Services	2,4	Basic Materials	-0,5
	Technology	2,0	Communication Services	-0,2
	Energy	1,1	Industrials	-0,1
United States	Technology	3,8	Healthcare	-0,5
	Consumer Cyclical	2,1	Basic Materials	-0,1
	Financial Services	1,9	Real Estate	0,0
Emerging Markets	Technology	1,8	Consumer Cyclical	-1,2
	Financial Services	0,3	Basic Materials	-0,9
	Real Estate	0,0	Consumer Defensive	-0,4
Europe Australasia Far East (EAFE)	Financial Services	0,8	Healthcare	-1,2
	Consumer Cyclical	0,2	Basic Materials	-0,9
	Communication Services	0,1	Consumer Defensive	-0,6

Fixed Income Market Overview

Contributors/Detractors (total return)

FTSE Canada	- 0,04	Bloomberg Multiverse	-1,3
Canada Government	- 0,40	USA Universe	3,5
Canada Corporate	1,03	Global Universe	1,0
		High Yield Universe	6,1
		Canada Universe	0,0

Portfolio Performance (Class C) as of 2024-12-31 (%)

	3 months	1 year	3 years	5 years	10 years	Since Inception	Inception Date
Wise Conservative	0,20	6,32	- 0,54	0,53	0,00	0,75	2019-07-08
Wise Moderate	0,66	9,26	1,19	2,69	0,00	2,88	2019-07-08
Wise Balanced 50*	-	-	-	-	-	-	2024-04-15
Wise Growth	1,78	13,33	3,20	4,47	0,00	4,67	2019-07-08
Wise Aggressive	2,55	16,89	4,90	6,34	0,00	6,60	2019-07-08
Wise 100% Equity	3,39	20,75	6,72	8,84	0,00	9,04	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	4,5%	Europe	-0,5%
	Unclassified	0,2%	Latin America	-0,1%
	Asia Pacific	0,1%	Far East	0,0%
Sectors	Information Technology	2,1%	Health Care	-0,5%
	Financials	1,7%	Materials	-0,4%
	Consumer Discretionary	0,8%	Real Estate	-0,1%
	Communication Services	0,4%	Utilities	-0,1%
Securities	Shopify Inc Registered Shs -A- Subord Vt	0,5%	The Toronto-Dominion Bank	-0,1%
	Amazon.com Inc	0,4%	BCE Inc	-0,1%
	Apple Inc	0,3%	Canadian Pacific Kansas City Ltd	-0,1%
	NVIDIA Corp	0,3%	Novo Nordisk AS Class B	-0,1%
	Tesla Inc	0,3%	Barrick Gold Corp	-0,1%
	Broadcom Inc	0,2%	Canadian National Railway Co	-0,1%
	Brookfield Corp Registered Shs -A- Limite	0,1%	Teck Resources Ltd Class B (Sub Voting)	-0,1%
	Alphabet Inc Class A	0,1%	UnitedHealth Group Inc	0,0%
	Enbridge Inc	0,1%	Elevance Health Inc	0,0%
	Salesforce Inc	0,1%	Thermo Fisher Scientific Inc	0,0%
Style and Market Cap	Large Growth	1,8%	Mid Value	-0,1%
	Large Blend	1,8%	Unclassified	0,0%
	Mid Growth	0,4%	Mid Blend	0,0%

Values shown above are from the Wise Growth portfolio

Portfolio Contributions to Total Return (Class C) as of 2024-12-31 (%)

Contributors

Portfolios	Underlying Assets	Weight	Return	Contribution
Wise Conservative	Desjardins American Equity Index ETF	4,8%	9,4%	0,5%
	Vanguard FTSE Canada All Cap ETF	6,3%	4,2%	0,3%
	Vanguard S&P 500 ETF	2,4%	9,0%	0,2%
Wise Moderate	Desjardins American Equity Index ETF	6,7%	9,4%	0,7%
	Vanguard FTSE Canada All Cap ETF	9,3%	4,2%	0,4%
	Vanguard S&P 500 ETF	3,4%	9,0%	0,2%
Wise Balanced 50*	-	-	-	-
	-	-	-	-
	-	-	-	-
Wise Growth	Desjardins American Equity Index ETF	11,3%	9,4%	1,1%
	Vanguard FTSE Canada All Cap ETF	16,4%	4,2%	0,7%
	Vanguard S&P 500 ETF	5,6%	9,0%	0,4%
Wise Aggressive	Desjardins American Equity Index ETF	14,6%	9,4%	1,5%
	Vanguard FTSE Canada All Cap ETF	22,2%	4,2%	1,0%
	Vanguard S&P 500 ETF	7,3%	9,0%	0,5%
Wise 100% Equity	Desjardins American Equity Index ETF	18,8%	9,4%	1,9%
	Vanguard FTSE Canada All Cap ETF	28,6%	4,2%	1,2%
	Vanguard S&P 500 ETF	9,8%	9,0%	0,7%

Detractors

Portfolios	Underlying Assets	Weight	Return	Contribution
Wise Conservative	Vanguard US Aggregate Bond ETF CAD-H	4,2%	-3,6%	-0,1%
	iShares Core MSCI EAFE IMI ETF	3,5%	-2,5%	-0,1%
	iShares JP Morgan USD Em MktsBd ETF CADH	2,5%	-3,6%	-0,1%
Wise Moderate	Vanguard US Aggregate Bond ETF CAD-H	3,8%	-3,6%	-0,1%
	iShares Core MSCI EAFE IMI ETF	4,9%	-2,5%	-0,1%
	iShares JP Morgan USD Em MktsBd ETF CADH	2,2%	-3,6%	-0,1%
Wise Balanced 50*	-	-	-	-
	-	-	-	-
	-	-	-	-
Wise Growth	iShares Core MSCI EAFE IMI ETF	8,3%	-2,5%	-0,2%
	Vanguard US Aggregate Bond ETF CAD-H	3,3%	-3,6%	-0,1%
	Desjardins Global Total Return Bond I	4,5%	-1,2%	-0,1%
Wise Aggressive	iShares Core MSCI EAFE IMI ETF	10,8%	-2,5%	-0,3%
	Vanguard US Aggregate Bond ETF CAD-H	1,8%	-3,6%	-0,1%
	iShares MSCI EAFE Small-Cap ETF	1,8%	-2,8%	-0,1%
Wise 100% Equity	iShares Core MSCI EAFE IMI ETF	13,2%	-2,5%	-0,3%
	Desjardins Global Dividend I	2,8%	-2,0%	-0,1%
	iShares Core MSCI Emerging Markets ETF	6,0%	-1,0%	-0,1%

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