

Wise ETF Portfolios

Quarterly Report as of 2023-12-31



Markets Overview

Markets Returns as of 2023-12-31 (%)

	3 months	1 year	3 years	5 years	10 years
Fixed Income					
FTSE Canada Universe Bond Index	8,27	6,69	-2,80	1,30	2,42
Bloomberg Barclays Multiverse (CAD Hedged)	5,72	6,54	-2,34	1,10	2,31
Growth					
MSCI Canada Index (total return)	8,48	12,35	9,46	10,44	6,88
MSCI USA Index (CAD) (total return)	9,24	22,22	9,48	13,97	13,40
MSCI EAFE Index (CAD) (total return)	7,69	15,07	5,22	7,41	6,55
MSCI Emerging Markets Index (CAD) (total return)	5,20	6,88	-3,98	2,96	4,90
MSCI ACWI ex/Canada IMI (CAD) (total return)	8,42	18,54	6,60	10,71	10,24

Sources : Desjardins Investments inc., Morningstar inc.

Stock Market Overview

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

Regions	Leaders		Detractors	
Canada	Financials	4,5%	Materials	0,0%
	Information Technology	2,1%	Energy	0,0%
	Industrials	1,0%	Real Estate	0,1%
United States	Information Technology	3,7%	Energy	-0,4%
	Financials	1,6%	Utilities	0,1%
	Consumer Discretionary	1,2%	Consumer Staples	0,2%
Emerging Markets	Industrials	1,8%	Energy	-0,1%
	Information Technology	1,4%	Communication Services	0,3%
	Financials	1,4%	Consumer Staples	0,3%
Europe Australasia Far East (EAFE)	Information Technology	3,0%	Consumer Discretionary	-0,2%
	Financials	1,3%	Communication Services	-0,2%
	Materials	0,4%	Real Estate	-0,1%

Bond Market Overview

Leaders/Detractors (total return)

FTSE Canada		Bloomberg Multiverse	
FTSE Canada	8,3%	Bloomberg Multiverse	5,7%
Canada Government	8,5%	USA Universe	4,2%
Canada Corporate	7,6%	Global Universe	5,4%
		High Yield Universe	5,9%
		Canada Universe	8,3%

Portfolio Returns (catégorie C) as of 2023-12-31 (%)

	Inception Date	Since Inception	3 months	1 year	3 years	5 years	10 years
Wise Fixed Income	2019-07-08	-1,41	6,86	5,50	-4,01		
Wise Conservative	2019-07-08	-0,45	7,15	6,79	-2,63		
Wise Balanced	2019-07-08	1,51	7,37	8,76	-0,58		
Wise Growth	2019-07-08	2,84	7,65	10,59	1,36		
Wise Maximum Growth	2019-07-08	4,44	7,86	12,30	3,31		
Wise 100% Equity	2019-07-08	6,59	7,97	13,77	5,32		

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	North America	6,49%	Latin America	0,09%
	Europe	1,12%	Unclassified	0,23%
	Asia Pacific	0,49%	Far East	0,30%
Sectors	Information Technology	2,51%	Energy	-0,21%
	Financials	2,27%	Unclassified	0,00%
	Industrials	1,28%	Utilities	0,21%
	Consumer Discretionary	0,86%	Consumer Staples	0,30%
Titles	Microsoft Corp	0,40%	First Quantum Minerals Ltd	-0,13%
	Shopify Inc Registered Shs -A- Subord Vtg	0,37%	Cenovus Energy Inc	-0,09%
	Royal Bank of Canada	0,25%	Exxon Mobil Corp	-0,07%
	Amazon.com Inc	0,23%	Franco-Nevada Corp	-0,07%
	Apple Inc	0,20%	Suncor Energy Inc	-0,05%
	Brookfield Corp Registered Shs -A- Limited Vtg	0,17%	Nutrien Ltd	-0,05%
	Bank of Montreal	0,14%	Aon PLC Class A	-0,03%
	Canadian National Railway Co	0,13%	Chevron Corp	-0,03%
	Canadian Imperial Bank of Commerce	0,12%	Alibaba Group Holding Ltd Ordinary Shares	-0,03%
Meta Platforms Inc Class A	0,10%	Tourmaline Oil Corp	-0,02%	
Style and Size	Large Growth	3,36%	Unclassified	0,05%
	Large Blend	2,03%	Mid Value	0,15%
	Large Value	1,13%	Small Growth	0,22%

Values shown above are from a Wise Balanced portfolio

Portfolio's Contribution to Total Return (Class C) as of 2023-12-31 (%)

		Return (%)	Contribution (%)
Wise Fixed Income	Desjardins Canadian Universe Bond Index	8,1%	4,2%
	Desjardins Global Total Return Bond	6,4%	0,6%
	Vanguard Global ex-U.S. Agg. Bond Index ETF (CAD-hedged)	5,7%	0,5%
Wise Conservative	Vanguard S&P 500 ETF	9,0%	2,7%
	Vanguard FTSE Canada All Cap ETF	8,2%	2,2%
	iShares Core MSCI EAFE IMI ETF	7,9%	1,1%
Wise Balanced	Vanguard S&P 500 ETF	9,0%	2,6%
	Vanguard FTSE Canada All Cap ETF	8,2%	2,3%
	iShares Core MSCI EAFE IMI ETF	7,9%	1,0%
Wise Growth	Vanguard S&P 500 ETF	9,0%	2,5%
	Vanguard FTSE Canada All Cap ETF	8,2%	2,4%
	iShares Core MSCI EAFE IMI ETF	7,9%	1,0%
Wise Maximum Growth	Vanguard S&P 500 ETF	9,0%	2,5%
	Vanguard FTSE Canada All Cap ETF	8,2%	2,4%
	iShares Core MSCI EAFE IMI ETF	7,9%	1,0%
Wise 100% Equity	Vanguard S&P 500 ETF	9,0%	2,6%
	Vanguard FTSE Canada All Cap ETF	8,2%	2,5%
	iShares Core MSCI EAFE IMI ETF	7,9%	1,0%

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