

Wise ETF Portfolios

Quarterly Report 2024-06-30

Market Overview

Market Returns as of 2024-06-30 (%)



	3 months	6 months	1 year	3 years	5 years	10 years
Fixed Income						
FTSE Canada Universe Bond Index	0,86	- 0,38	3,69	- 1,78	- 0,05	1,90
Bloomberg Barclays Multiverse (CAD Hedged)	- 0,02	- 0,06	3,68	- 1,92	- 0,02	1,84
Equities						
MSCI Canada Index (total return)	- 0,85	6,01	13,22	6,56	9,29	7,09
MSCI USA Index (CAD) (total return)	5,20	19,21	28,90	12,83	16,03	15,62
MSCI EAFE Index (CAD) (total return)	0,95	9,74	15,91	6,93	7,97	7,50
MSCI Emerging Markets Index (CAD) (total return)	6,29	11,74	16,83	- 1,45	4,45	5,79
MSCI ACWI ex/Canada IMI (CAD) (total return)	3,79	14,97	23,29	8,83	11,97	11,63

Sources : Desjardins Investments inc., Morningstar inc.

Equity Market Overview

Contributors/Detractors (sector contributions % to total return)

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

Fixed Income Market Overview

Contributors/Detractors (total return)

FTSE Canada	0,86	Bloomberg Multiverse	0,0
Canada Government	0,78	USA Universe	1,3
Canada Corporate	1,09	Global Universe	0,0
		High Yield Universe	2,2
		Canada Universe	0,9

Portfolio Performance (Class C) as of 2024-06-30 (%)

	3 months	1 year	3 years	5 years	10 years	Since Inception	Inception Date
Wise Conservative	0,56	5,34	- 1,83	-	-	- 0,13	2019-07-08
Wise Moderate	0,77	8,05	- 0,08	-	-	2,06	2019-07-08
Wise Balanced 50*	-	-	-	-	-	-	2024-04-15
Wise Growth	1,03	10,63	1,59	-	-	3,66	2019-07-08
Wise Aggressive	1,28	13,21	3,15	-	-	5,51	2019-07-08
Wise 100% Equity	1,59	15,92	5,03	-	-	7,91	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	1,4%	Asia Pacific	-0,1%
	Far East	0,5%	Latin America	-0,1%
	Europe	0,3%	Unclassified	0,1%
Sectors	Information Technology	1,6%	Industrials	-0,1%
	Communication Services	0,4%	Real Estate	-0,1%
	Materials	0,1%	Consumer Discretionary	-0,1%
	Utilities	0,1%	Consumer Staples	0,0%
Securities	NVIDIA Corp	0,6%	Shopify Inc Registered Shs -A- Subord Vtg	-0,2%
	Apple Inc	0,4%	Bank of Montreal	-0,1%
	Microsoft Corp	0,2%	Canadian Pacific Kansas City Ltd	-0,1%
	Royal Bank of Canada	0,2%	The Toronto-Dominion Bank	-0,1%
	Amazon.com Inc	0,1%	Canadian National Railway Co	-0,1%
	Alphabet Inc Class C	0,1%	Bank of Nova Scotia	-0,1%
	Taiwan Semiconductor Manufacturing Co Ltd	0,1%	Canadian Natural Resources Ltd	-0,1%
	Broadcom Inc	0,1%	Lvmh Moet Hennessy Louis Vuitton SE	0,0%
	Dollarama Inc	0,1%	Magna International Inc	0,0%
Eli Lilly and Co	0,1%	IQVIA Holdings Inc	0,0%	
Style and Market Cap	Large Growth	2,2%	Large Value	-0,3%
	Large Blend	0,6%	Small Value	-0,2%
	Mid Growth	0,1%	Mid Value	-0,2%

Values shown above are from the Wise Growth portfolio

Portfolio Contributions to Total Return (Class C) as of 2024-06-30 (%)

Contributors

Portfolios	Underlying Assets	Weight	Return	Contribution
Wise Conservative	Vanguard S&P 500 ETF	6,7%	5,4%	0,4%
	Desjardins Canadian Universe Bond ETF	36,7%	0,8%	0,3%
	iShares Core MSCI Emerging Markets ETF	1,4%	6,0%	0,1%
Wise Moderate	Vanguard S&P 500 ETF	10,7%	5,4%	0,5%
	Desjardins Canadian Universe Bond ETF	29,0%	0,8%	0,3%
	iShares Core MSCI Emerging Markets ETF	2,2%	6,0%	0,1%
Wise Balanced 50*	-	-	-	-
	-	-	-	-
	-	-	-	-
Wise Growth	Vanguard S&P 500 ETF	17,0%	5,4%	0,9%
	iShares Core MSCI Emerging Markets ETF	3,5%	6,0%	0,2%
	Desjardins Global Equity I	5,1%	3,4%	0,2%
Wise Aggressive	Vanguard S&P 500 ETF	21,8%	5,4%	1,2%
	iShares Core MSCI Emerging Markets ETF	4,9%	6,0%	0,3%
	Desjardins Global Equity I	6,7%	3,4%	0,2%
Wise 100% Equity	Vanguard S&P 500 ETF	28,6%	5,4%	1,5%
	iShares Core MSCI Emerging Markets ETF	5,9%	6,0%	0,3%
	Desjardins Global Equity I	8,2%	3,4%	0,3%

Detractors

Portfolios	Underlying Assets	Weight	Return	Contribution
Wise Conservative	Vanguard Global ex-US Aggt Bd ETF CAD-H	6,5%	-0,8%	-0,1%
	Ishares Global Gvmt Bd Idx CAD H	2,8%	-0,5%	0,0%
	Vanguard US Aggregate Bond ETF CAD-H	4,3%	-0,1%	0,0%
Wise Moderate	Vanguard FTSE Canada All Cap ETF	9,7%	-0,6%	-0,1%
	Vanguard Global ex-US Aggt Bd ETF CAD-H	5,8%	-0,8%	-0,1%
	iShares Core S&P Small-Cap ETF	2,3%	-2,0%	-0,1%
Wise Balanced 50*	-	-	-	-
	-	-	-	-
	-	-	-	-
Wise Growth	Vanguard FTSE Canada All Cap ETF	16,5%	-0,6%	-0,1%
	iShares Core S&P Small-Cap ETF	3,8%	-2,0%	-0,1%
	Vanguard Global ex-US Aggt Bd ETF CAD-H	5,0%	-0,8%	0,0%
Wise Aggressive	Vanguard FTSE Canada All Cap ETF	22,2%	-0,6%	-0,1%
	iShares Core S&P Small-Cap ETF	5,5%	-2,0%	-0,1%
	Vanguard Global ex-US Aggt Bd ETF CAD-H	2,8%	-0,8%	0,0%
Wise 100% Equity	Vanguard FTSE Canada All Cap ETF	28,5%	-0,6%	-0,2%
	iShares Core S&P Small-Cap ETF	5,8%	-2,0%	-0,1%
	iShares MSCI EAFE Small-Cap ETF	1,8%	-0,4%	0,0%

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