NBI Portfolios

The investment solution that makes your life easier

NATIONAL BANK INVESTMENTS

SIMPLIFIED INVESTING TO FOCUS ON WHAT MATTERS

The best way to achieve your goals is to preserve and grow your capital at every stage of your life, whether you are a new parent, buying a home, changing careers or planning for retirement. NBI Portfolios provide a simple and affordable all-in-one investment solution enabling you to focus on what really matters.

- Six portfolios always reflecting your investor profile
- Well-diversified and designed to minimize risk while optimizing return
- Managed by world-renowned portfolio managers

A SIMPLE, ALL-IN-ONE INVESTMENT SOLUTION

You can get everything you need from your portfolio in just one investment.

NBI Portfolios' assets are diversified across – and tap the potential of – the main asset classes of equities and fixed income in different markets.

Because nothing about investments should be left to chance, the portfolios are actively managed with NBI Funds and subject to tactical adjustments using exchange-traded funds.

These deviations involve overweighting or underweighting asset classes based on their likely performance in the near future. They allow us to adapt to the changing mood of financial markets and create added value for the portfolios while helping mitigate short-term volatility.

In addition, currency hedging instruments seek to protect NBI Portfolios against adverse currency fluctuations.

NBI PORTFOLIOS AT A GLANCE

A TAILORED APPROACH

NBI Portfolios are available in registered and non-registered accounts. A retirement option provides fixed monthly distributions for non-registered accounts. This option is right for you if you would like to draw a regular income.

GLOBAL EXPERTISE

NBI Portfolios combine our expertise with that of some of the world's top portfolio managers.

OPTIMAL DIVERSIFICATION

NBI Portfolios are well diversified by asset class, geographic region, management style and economic sector and specifically designed to minimize risk while maximizing return.

A FLEXIBLE SOLUTION

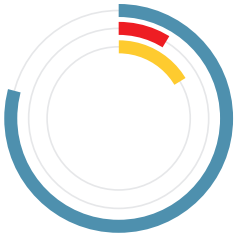
You can start with an initial investment of $500 and then plan your contributions and withdrawals based on your own needs. A systematic investment plan allows you to make regular instalments starting as low as $25.

COMPETITIVE PRICING

Management fees can be reduced based on the total market value of your assets invested in certain series of NBI Portfolios.

A PORTFOLIO FOR EVERY INVESTOR PROFILE

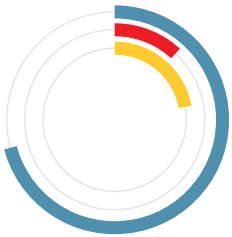
There are six different NBI Portfolios. Your advisor will help you choose the one that's right for you based on your objectives, investment horizon and risk tolerance.



NBI SECURE PORTFOLIO

- You favour investments that provide you with regular and stable income.
- Your portfolio is structured in a way to give you very moderate capital growth over the long term.

80% Fixed income
7% Canadian equity
13% Global equity



NBI CONSERVATIVE PORTFOLIO

- You are looking for an investment strategy that will provide you with regular income.
- You want moderate capital growth over the long term while minimizing the impact of market fluctuations on your portfolio.
- You invest a small part of your portfolio in equities.

70% Fixed income
10% Canadian equity
20% Global equity

NBI MODERATE PORTFOLIO

- Your investment strategy combines three main objectives: steady returns, current income and moderate capital growth.
- To achieve this, you invest primarily in fixed income securities while also taking advantage of the growth potential of equities.

55% Fixed income
15% Canadian equity
30% Global equity

NBI BALANCED PORTFOLIO

- You are looking for long-term growth with a moderate amount of risk.
- Your portfolio is evenly distributed among the various asset classes in order to take full advantage of market opportunities.

40% Fixed income
20% Canadian equity
40% Global equity

NBI GROWTH PORTFOLIO

- Your risk tolerance allows you to seek significant capital growth over the long term.
- You want high potential returns.
- You are prepared to tolerate fluctuations in the value of your portfolio.

20% Fixed income
25% Canadian equity
55% Global equity

NBI EQUITY PORTFOLIO

- You are looking for strong capital growth.
- By favouring equities in your investment strategy, you seek maximum growth over the long term.
- You are therefore willing to tolerate significant short-term fluctuations in the value of your portfolio.

35% Canadian equity
65% Global equity

Target asset allocation allows for adjustments to reflect market conditions.

NBI Portfolios

Initial investment: $500 or more
Systematic investment: Regular instalments of $25 or more
Minimum purchase and redemption: $50 or more

Fixed and variable distribution options:
Giving you flexibility for your income budgeting

IS YOUR INVESTOR PROFILE UP-TO-DATE?

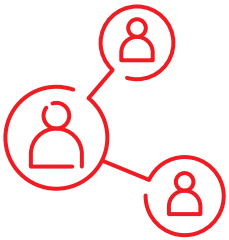
Have you gone through major life changes recently? Your financial objectives may have changed since we last spoke. To make sure your investments are still aligned with your investor profile, speak with your advisor.

RELY ON DEDICATED EXPERTS

Benefit from a highly experienced team of specialists, whose goal is to maximize your investment return and help you reach your financial goals.

Your advisor

Investment experts from our entire Wealth Management group



Leading portfolio managers

Open architecture.
Endless opportunities.

OUR UNIQUE APPROACH AT YOUR SERVICE: 100% OPEN ARCHITECTURE

Did you know that we are the only major bank in Canada to sub-advise exclusively to other firms the portfolio management of the funds built for our product lineup? In fact, National Bank Investments (NBI) is the largest manager-of-managers in Canada. This structure, which we call “open architecture”, is what sets us apart and it provides many benefits.

Our 100% open architecture allows us to select prominent global portfolio managers with a proven, credible and tested investment approach and combine their management styles to offer you optimal investment solutions.

Our approach is guided by our client promise that places empowerment, agility and partnership at the heart of our mission and at the service of your assets.

INVEST MORE, PAY LESS

NBI Portfolios provide you with a comprehensive investment solution that helps you to achieve your objectives. With just a $500 minimum investment, NBI Portfolios are accessible to a wide range of investors across Canada. You can also benefit from a degressive management fee schedule, which varies according to the value of your investments.

Total assets exceeding $100,000 invested in NBI Portfolios allow you to take advantage of an automatic management fee reduction program, from the first dollar invested. With this program, you can consolidate your investments across several NBI Portfolio series, as long as the accounts are in your name. These management fee reductions are then applied by purchasing additional units of the eligible portfolio. The reductions will be distributed quarterly and will be shown on your portfolio statement.

Total assets held in NBI Portfolios*	Management fee reduction
$174,999.99 or less	0.10%
$175,000** or more	0.20%

* For the Investor and R Series of all NBI Portfolios as well as the F-2 Series of the NBI Balanced Portfolio.

** The management fee reduction as of $175,000 is 0.04% for the Investor-2 and R-2 Series of the NBI Moderate Portfolio and 0.10% for the Investor-2 and R-2 Series of the NBI Equity Portfolio.

Enjoy management fee reductions on NBI Portfolios based on the value of your assets held in certain series of NBI Portfolios.

A great reason to bundle all your investments together.

For more information, please feel free to contact your advisor.

GET SOUND ADVICE

WHAT ARE THE ADVANTAGES
of systematic savings?

WHAT ARE THE BEST TAX STRATEGIES
to follow?

HOW CAN I MAXIMIZE THE GROWTH
of my investments?

You can count on the expertise of your advisor to guide you.
You can also learn more about investing by consulting nbc.ca/advice.

Questions?
Contact National Bank Investments Advisory Service:

514-871-2082
1-888-270-3941 (toll-free)

nbc.ca/nbiportfolios

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The NBI Portfolios (the "Portfolios") are offered by National Bank Investments Inc., a wholly owned subsidiary of National Bank of Canada. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus of the Portfolios before investing. The Portfolios' securities are not insured by the Canada Deposit Insurance Corporation or by any other government deposit insurer. The Portfolios are not guaranteed, their values change frequently and past performance may not be repeated.

As part of the management fee reduction plan for high net worth investors (the "reduction plan"), certain investors holding Investor and R Series of all the Portfolios and Investor-2, F-2 and R-2 Series securities of certain Portfolios may be eligible for a management fee reduction based on the size of their investment in one or more of the Portfolios.

The reduction plan only applies to the series of the Portfolios that are eligible. The amount equivalent to the management fee reduction takes the form of a rebate or a distribution, which is automatically reinvested in additional securities of the same series of the applicable Portfolio. For more information about the reduction plan, please see the NBI Funds prospectus.

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