

# A high-end investment solution

For you and your family





# Our expertise at the service of your wealth

NBI Private Wealth Management is an exclusive service designed for individuals with more than \$250,000 in investable assets.

Inspired by the portfolio management of large pension funds, this high-end investment solution is designed to enrich your financial journey and that of your family.

## Benefits at a glance

>	<p><b>ACCESS TO THE WORLD'S BEST PORTFOLIO MANAGERS</b> NBI   Canada's leader in open architecture</p>	
>	<p><b>PERSONALIZED AND DIVERSIFIED APPROACH</b> Access to institutional strategies</p>	
>	<p><b>FAMILY HOUSEHOLDING</b> From grandparents to grandchildren</p>	
>	<p><b>SLIDING-SCALE FEES</b> Invest more, pay less</p>	
>	<p><b>TAX EFFICIENCY</b> Tax-deductible service fees for non-registered accounts</p>	
>	<p><b>PRIVILEGED OFFER</b> Exclusive services and banking benefits</p>	

# Access to the world's best portfolio managers

Being the leading retail open architecture provider in Canada, National Bank Investments has the freedom to select from among the world's best portfolio managers to offer investment solutions that meet the evolving needs of investors.

## The power to choose

Our six criteria for selecting portfolio managers:

### OP4+ selection and evaluation process



#### Organization

Strong organization with top-tier investment culture



#### People

Stable team of investment professionals



#### Process

Proven management processes to select securities, build portfolios and manage risk



#### Portfolio

Optimized portfolio construction that follows the investment process and ensures sound diversification



#### Performance

Strong and predictable risk-adjusted returns



#### ESG+

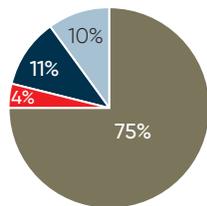
Integration of **E**nvironmental, **S**ocial and **G**overnance factors

# Personalized and diversified approach

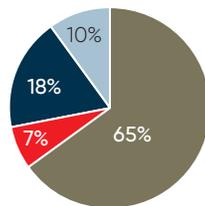
Offering you a solution adapted to your investor profile and your objectives is our priority.

## A profile for every type of investor

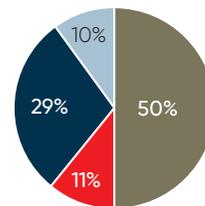
The seven profiles of NBI Private Wealth Management aim to optimize diversification for long-term income growth and capital preservation.



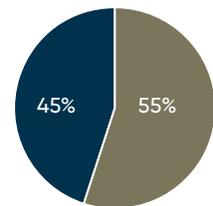
**Stable Income**



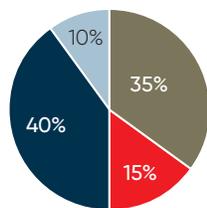
**Income**



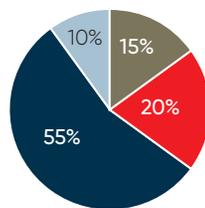
**Income and Growth**



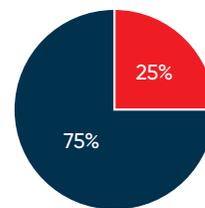
**U.S. Income and Growth**



**Balanced**



**Growth**



**Equity**

### Legend

- Fixed income
- Canadian equity
- Global equity
- Tactical balanced

Target asset allocation of the profiles may be subject to adjustments to reflect market conditions.

## Asset diversification: the potential of non-traditional investments

Like large pension funds, NBI Private Wealth Management includes non-traditional assets, which aim to provide increased diversification, mitigate risk and enhance potential performance. Three benefits of including non-traditional investments are:

- › increased diversification;
- › market decorrelation;
- › reduced volatility.

## Family householding

Combine your account with those of your family members to allow them to enjoy the same privileges as you, while keeping your respective accounts separate and confidential.

A family household<sup>1</sup> includes the main account holder, their spouse and the couple's parents, grandparents, children and grandchildren.

<sup>1</sup> For more information, see the note on family householding on the last page.

## Sliding-scale fees

**Invest more, pay less**

Enjoy sliding-scale service fees calculated based on the market value of the assets held in the account.

NBI Private Wealth Management | Service fees

Level	Amount applicable to the level*	Rate**
1	First \$250,000	1.50%
2	Next \$250,000	0.85%
3	In excess of \$500,000	0.75%

\* Levels are applied based on the market value of assets. \*\* Excluding taxes.

Ask your financial planner to calculate your potential savings.

## Tax efficiency

Service fees are tax-deductible for non-registered accounts.

## Privileged offer

Benefit from advantageous offers that give you access to:

- › **exclusive services**, such as virtual healthcare and legal assistance services;
- › **banking benefits**, such as bank accounts and credit cards with no annual fee, advantageous rates on lines of credit, and mortgages.

**Consult your financial planner to learn more.**

## Your National Bank financial planner

Name: ..... Telephone: .....

Address: .....

Email: ..... Website: .....

Householding referral code	<input type="text"/>
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**> Any questions?**

Email us at [investments@nbc.ca](mailto:investments@nbc.ca).

### Notes

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Open architecture.  
Endless opportunities.

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Financial planning services are offered by National Bank Savings and Investments Inc. (NBSI), a wholly owned subsidiary of National Bank of Canada. NBSI is registered as a financial planning firm in Quebec.

In order to access the family household program, the primary investor must have an investment with a market value of at least \$250,000 in their account group. Any qualifying person who resides at the same address as the primary investor may automatically join the family household by investing a minimum amount of \$5,000 per account. Any qualifying person who does not reside at the same address as the primary investor may join the family household by investing, alone or with one or more other qualifying persons residing at that person's address, a minimum amount of \$100,000.

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