

**NBI** Portfolios

The investment  
solution that  
makes your  
life easier





## 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, NBI Portfolios are actively managed and subject to tactical adjustments.

These adjustments involve overweighting or underweighting asset classes based on their likely performance in the near future. They allow us to adapt to market fluctuations and create added value for the portfolios while helping mitigate short-term volatility.

## 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.

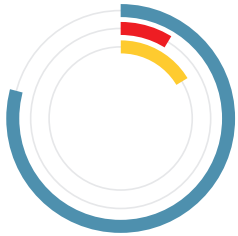


### COMPETITIVE PRICING

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

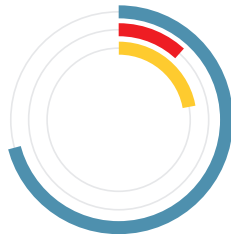
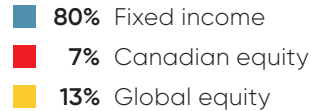
# A PORTFOLIO FOR EVERY INVESTOR PROFILE

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.



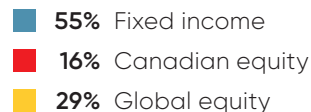
## NBI CONSERVATIVE PORTFOLIO

- › 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.



## 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.





### 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
- **21%** Canadian equity
- **39%** 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
- **28%** Canadian equity
- **52%** 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 tactical adjustments to reflect market conditions.*

## NBI Portfolios

**Minimum initial investment:** \$500 or more

**Subsequent investment:** \$50

**Systematic investment:** Regular instalments of \$25 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.



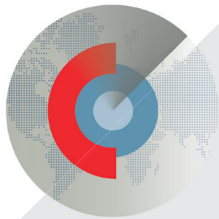
Your advisor



Investment experts  
from our entire  
Wealth Management group



Leading portfolio  
managers



**Open architecture.**  
**Endless opportunities.**

**OUR UNIQUE APPROACH AT YOUR SERVICE: OPEN ARCHITECTURE**  
Did you know National Bank Investments is the leading retail provider of investment solutions with an open architecture in Canada?

### **Our mission**

We're dedicated to providing diverse investment solutions to meet your evolving needs.

### **Our vision**

In this increasingly complex investment universe, we strive to be the best option for your portfolios.

### **Endless opportunities**

As a reputable top-tier asset manager promoting innovation and excellence, we remain portfolio manager agnostic and offer endless opportunities.

## 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](https://nbc.ca/advice).

## ❖❖❖ Questions?

Contact National Bank Investments Advisory Service:

514-871-2082

1-888-270-3941 (toll-free)

[nbc.ca/nbiportfolios](https://nbc.ca/nbiportfolios)



[nbinvestments.ca](https://nbinvestments.ca)



1-877-463-7627



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**Open architecture.**  
**Endless opportunities.**

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