NBI Private Wealth Management

NATIONAL BANK INVESTMENTS

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

Access to the world's best portfolio managers
NBI — Canada's leader in open architecture

Personalized and diversified approach
Access to institutional strategies

Family householding
From grandparents to grandchildren

Sliding-scale fees
Invest more, pay less

Tax efficiency
Tax-deductible service fees for non-registered accounts

Privileged offer
Exclusive services and banking benefits

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 Environmental, Social and Governance 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.

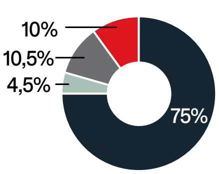
Asset diversification: the potential of non-traditional investments

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;

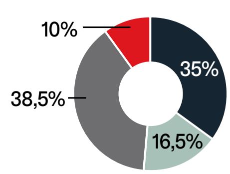
— market decorrelation;

— reduced volatility.



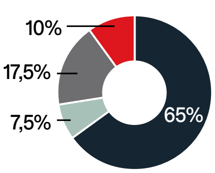
Stable Income

- 75% Fixed income
- 4,5% Canadian equity
- 10,5% Global equity
- 10% Équilibrés tactiques



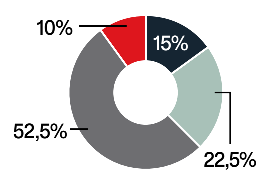
Balanced

- 35% Fixed income
- 16,5% Canadian equity
- 38,5% Global equity
- 10% Tactical balanced



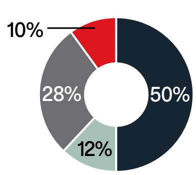
Income

- 65% Fixed income
- 7,5% Canadian equity
- 17,5% Global equity
- 10% Tactical balanced



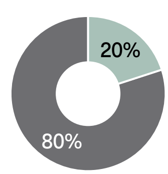
Growth

- 15% Fixed income
- 22,5% Canadian equity
- 52,5% Global equity
- 10% Tactical balanced



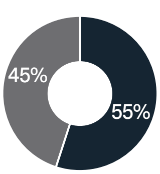
Income and Growth

- 50% Fixed income
- 12% Canadian equity
- 28% Global equity
- 10% Tactical balanced



Equity

- 20% Canadian equity
- 80% Global equity



U.S. Income and Growth

- 55% Fixed income
- 45% Global equity

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

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[1] includes the main account holder, their spouse and the couple's parents, grandparents, children and grandchildren.

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. Ask your financial planner to calculate your potential savings.

Service fees

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

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.

1 For more information, see the note on family householding on the last page.
2 Levels are applied based on the market value of assets.
3 Excluding taxes.

Your National Bank financial planner

Name:

Address:

Telephone:

Email:

Website:

Householding referral code:

Notes:

NATIONAL BANK INVESTMENTS

→ Any questions?

Contact the National Bank
Savings and Investment Advisory Service:

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

investments@nbc.ca

nbc.ca/pwm

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.

National Bank Investments is a signatory of the United Nations-supported Principles for Responsible Investment, a member of Canada's Responsible Investment Association, and a founding participant in the Climate Engagement Canada initiative.

30465-402 (2025/10)