

Opus Balanced Fund NBI

O Series
Category: Global Neutral Balanced

Investment Objective

To produce long term capital appreciation by investing in Canadian and/or foreign fixed-income and equity securities.

Fund Details

Investment horizon

Less than 1 year	At least 1 year	At least 3 years	At least 5 year

Fund volatility

Low	Low to Medium	Medium	Medium to High	High

Minimum Initial Investment:	-
Subsequent Investment:	-
Systematic Investment:	-
Distribution Frequency:	Quarterly
Assets Under Management (\$M):	\$856.2
Price per Unit:	\$20.07
Inception Date:	December 30, 2015
Value of \$10,000 over 10 years:	\$21,545
Benchmark Index:	
Morningstar Canada Liquid Bond (40%)	
S&P/TSX Composite (30%)	
MSCI World \$C- UnH (30%)	
Management Fee:	0.00%
MER:	0.42%
Portfolio Manager:	National Bank Financial

Available Fund Codes:

O Series	NBC4008
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Portfolio Asset Mix (% of Net Assets)



US Equity	27.91%
Domestic Bonds	24.91%
International Equity	14.89%
Canadian Equity	14.19%
Other	10.13%
Cash and Equivalents	6.28%
Foreign Bonds	1.53%
Income Trust Units	0.16%

Sector Allocation

	%
Technology	26.17
Financial Services	14.46
Mutual Fund	13.08
Consumer Goods & Services	10.66
Other	8.86
Industrial Goods & Services	8.34
Basic Materials	5.80
Exchange Traded Fund	5.41
Healthcare	2.33
Telecommunications	1.84
Energy	1.71
Real Estate	0.73
Utilities	0.61

Dividend Yield (Trailing Yield) 1.42

Calendar Returns (%)

YTD	2025	2024	2023	2022	2021	2020
0.21	11.41	18.37	13.97	-13.07	10.57	11.49

Annualized Returns (%)

1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
0.21	2.26	8.57	7.80	12.49	7.44	7.98	7.76

Top Holdings

	%
AlphaFixe Fixed Income VP Fund ESG, Series B	13.46
iShares Core S&P/TSX Capped Composit Idx ETF (XIC)	7.52
Mackenzie GQE International Equity ETF (MIQE)	3.64
Vanguard Canadian Aggregate Bond Index ETF (VAB)	3.43
Microsoft Corp - GDR	3.07
iShares S&P Global Industrials Index ETF C\$H (XGI)	3.01
Mackenzie GQE Emerging Markets Fund	2.58
NVIDIA Corp - GDR	2.37
Industrial Select Sector SPDR ETF (XLI)	1.98
Meta Platforms Inc - GDR	1.95
Total of Top Holdings of the Fund (% of Net Assets):	43.01
Total Number of Securities Held:	118

As at January 31, 2026

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Disclosure

NBI Mutual Funds (the "Funds") are offered by National Bank Investments Inc. an indirect wholly owned subsidiary of National Bank of Canada and sold by authorized dealers. Commissions, trailing commissions, management fees and expenses all may be associated with investments in the Funds. Please read the prospectus of the Funds before investing. The indicated rates of return are the historical annual compounded total returns which include changes in the value of securities and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. The Funds' securities are not insured by the Canada Deposit Insurance Corporation or by any other government deposit insurer. For money market funds, there can be no assurances that a fund will be able to maintain its net asset value per security at a constant amount or that the full amount of the investment in a fund will be returned. The Funds are not guaranteed, their values change frequently and past performance may not be repeated.