As at October 31, 2026

NBI Secure Portfolio

Investor Series (NBC921)
Category: Global Fixed Income Balanced

Investment Objective

To ensure high current income and some medium term capital appreciation. To achieve this, it invests primarily in a diversified range of fixed income and equity mutual funds (which may include exchange-traded funds ("ETFs")).

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

Tactical Deviation

Fixed Income	**Under**	Neutral	Over
Canadian Equities	Under	Neutral	**Over**
Global Equities	Under	**Neutral**	Over

Minimum Initial Investment: $500
Subsequent Investment: $50
Systematic Investment: $25
Distribution Frequency: Quarterly
Assets Under Management ($M): $603.3
Price per Unit: $11.14
Inception Date: May 19, 2017
Value of $10,000 since inception: $12,520
Benchmark Index:
Morningstar Canada Liquid Bond TR CAD (80%)
Morningstar Canada Large-Mid GR CAD (6%)
Morningstar US Large Cap TR CAD (8%)
Morningstar Developped Markets ex North America GR CAD (4%)
Morningstar Emerging Markets Large-Mid GR CAD (2%)
Management Fee: 1.45%
MER: 1.87%
Portfolio Manager:
National Bank Investments Inc.

Management Fee Reduction Plan[1]

For High Net Worth investors
Amount Applicable

Level	to the level*	Rate
1	$174,999.99 or less	0.100%
2	$175,000 or more	0.200%

[1] Subject to have a market value of at least $100,000 to benefit from this Reduction Plan.
* For Investor, R and F-2 Series of all NBI Portfolios

Who is this fund for?

Investors who:
— are looking to invest for the short to medium term (at least one year);
— are looking for a turnkey solution composed of several asset classes in order to achieve a fully diversified portfolio;
— are looking for a high level of current income and some capital appreciation over the medium term.

Subscriber Rights

Under the securities law in some provinces and territories, you have the right to:
— withdraw from an agreement to buy mutual fund securities within two business days after you receive a simplified prospectus or Fund Facts document; or
— cancel your purchase within 48 hours after you receive confirmation of the purchase.

Portfolio Asset Mix (% of Net Assets)



Canadian Corporate Bonds	22.15%
Canadian Government Bonds	21.60%
Foreign Corporate Bonds	14.07%
International Equity	10.52%
US Equity	9.09%
Canadian Equity	7.68%
Foreign Government Bonds	6.94%
Canadian Bonds - Funds	3.41%
Cash and Equivalents	2.49%
Other	2.05%

Top Funds

	%
NBI Sustainable Canadian Bond ETF (NSCB)	17.39
NBI Bond Fund	16.75
NBI Corporate Bond Fund	12.24
NBI Global Tactical Bond Fund	10.20
NBI Unconstrained Fixed Income Fund	10.18
NBI Tactical Asset Allocation Fund	9.96
Purpose Structured Equity Yield Fund Series	5.44
NBI U.S. Equity Private Portfolio	2.78
NBI High Yield Bond Fund	2.70
NBI SmartData U.S. Equity Fund	2.27

Calendar Returns (%)

YTD	2025	2024	2023	2022	2021	2020
1.33	5.01	6.24	7.65	-12.07	3.05	7.09

Annualized Returns (%)

Regulations restrict the presentation of performance figures until a fund reaches its one-year anniversary.

Fixed Income	**1 M**	**3 M**	**6 M**	**1 Y**	**3 Y**	**5 Y**	**10 Y**	**Incp.**
NBI Sustainable Canadian Bond ETF (NSCB)	1.60	-0.06	0.01	-0.94	5.03	0.76	-	0.41
NBI Bond Fund	1.47	-0.03	0.28	-0.35	5.56	1.09	1.88	3.68
NBI Corporate Bond Fund	0.88	-0.14	0.28	0.36	6.75	2.58	3.09	4.13
NBI Global Tactical Bond Fund	1.40	-0.27	-0.38	-0.90	4.43	0.48	1.88	2.46
NBI High Yield Bond Fund	0.58	-0.92	-0.57	1.16	7.65	3.18	4.12	5.45
Canadian Equities	**1 M**	**3 M**	**6 M**	**1 Y**	**3 Y**	**5 Y**	**10 Y**	**Incp.**
NBI SmartData Canadian Equity Fund Advisor Series	-	-	-	-	-	-	-	-
NBI Canadian All Cap Equity Fund	3.19	2.39	6.75	17.96	20.60	11.59	8.91	9.13
NBI Canadian Equity Fund	4.92	0.25	8.14	5.71	18.05	10.06	-	11.40
NBI Sustainable Canadian Equity ETF (NSCE)	6.08	1.04	9.46	14.01	18.12	11.19	-	13.06
NBI Canadian Equity Growth Fund ETF Series (NBCG)	-	-	-	-	-	-	-	-
Global Equities	**1 M**	**3 M**	**6 M**	**1 Y**	**3 Y**	**5 Y**	**10 Y**	**Incp.**
Purpose Structured Equity Yield Fund Series	-1.30	0.51	0.16	3.24	11.77	4.00	-	4.27
NBI U.S. Equity Private Portfolio	-3.62	0.42	6.59	4.06	16.82	12.51	-	17.09
NBI SmartData U.S. Equity Fund	-2.90	0.32	7.61	9.23	22.86	14.65	-	15.04
NBI Diversified Emerging Markets Equity Fd	-10.34	-5.58	-0.61	13.00	22.63	9.59	-	12.88
NBI SmartData International Equity Fund	-3.17	-2.95	4.86	14.72	22.93	14.11	11.04	9.31
NBI U.S. Equity Index Fund	-2.94	0.97	8.54	11.04	23.50	13.99	-	15.16
NBI International Equity Fund	1.37	0.60	8.40	7.27	13.59	-	-	10.13
NBI International Value Fund	-2.88	-2.97	4.68	8.99	11.23	-	-	7.80
NBI Active Global Equity Fund	-2.94	1.10	8.18	6.59	15.27	-	-	15.34
NBI Active International Equity ETF (NINT)	-3.25	-2.41	4.22	7.91	10.69	2.87	-	2.92
NBI Sustainable Global Equity ETF (NSGE)	-2.67	-0.91	3.88	-2.27	10.11	2.02	-	8.61
Tactical Balanced	**1 M**	**3 M**	**6 M**	**1 Y**	**3 Y**	**5 Y**	**10 Y**	**Incp.**
NBI Tactical Asset Allocation Fund	-0.78	0.54	4.30	8.42	13.34	6.46	-	7.61
Other	**1 M**	**3 M**	**6 M**	**1 Y**	**3 Y**	**5 Y**	**10 Y**	**Incp.**
NBI Unconstrained Fixed Income Fund	0.57	-1.64	-1.37	-1.04	5.18	1.54	-	2.42
Portfolio	**1 M**	**3 M**	**6 M**	**1 Y**	**3 Y**	**5 Y**	**10 Y**	**Incp.**
Portfolio	0.34	-0.52	0.56	0.72	6.85	1.66	-	2.41

©2026. National Bank Investments Inc. All Rights Reserved. The information contained may not be copied or distributed. Powered and implemented by Fundata Canada Inc.
Please read carefully the legal notices contained in the disclosure at the end of this document.

As at October 31, 2026

NBI Secure Portfolio

Investor Series (NBC921)
Category: Global Fixed Income Balanced

Disclosure

NBI Mutual Funds (the “Funds”) 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 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.

©2026. National Bank Investments Inc. All Rights Reserved. The information contained may not be copied or distributed. Powered and implemented by Fundata Canada Inc.
Please read carefully the legal notices contained in the disclosure at the end of this document.