

NBI Presumed Sound Investments Fund

Advisor Series

Category: Canadian Fixed Income Balanced

Investment Objective

The fund's objective is to provide current income while focusing on capital preservation and purchasing power, yet remaining an investment that is presumed sound within the meaning of the Civil Code of Québec. The fund invests directly, or through investments in securities of other mutual funds (that may include exchange-traded funds ("ETFs")), in a portfolio composed mainly of Canadian and foreign equity and fixed-income securities. It is expected that investments in foreign securities will not exceed approximately 30% of the fund's assets.

Fund Details

Investment horizon

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

Fund volatility

| | | | | |
|------------|------------------|--------|-------------------|------|
| Low | Low to medium | Medium | Medium to high | High |
|------------|------------------|--------|-------------------|------|

| | |
|------------------------------------|--------------|
| Minimum Initial Investment: | \$500 |
| Subsequent Investment: | \$50 |
| Systematic Investment: | \$25 |
| Distribution Frequency: | Monthly |
| Assets Under Management (\$M): | \$103.7 |
| Price per Unit: | \$10.42 |
| Inception Date: | May 21, 2019 |
| Value of \$10,000 since inception: | \$12,131 |

Benchmark Index:

| |
|--------------------------------------|
| Morningstar Canada Liquid Bond (70%) |
| Morningstar Canada Large-Mid (30%) |

| | |
|-----------------|-------|
| Management Fee: | 1.25% |
| MER: | 1.53% |

Portfolio Manager: National Bank Investments Inc.

Available Fund Codes:

Advisor Series

| | |
|-----------------------|---------|
| Initial Sales Charge | NBC9499 |
| Deferred Sales Charge | NBC9599 |
| Low Sales Charge | NBC9699 |

F Series NBC9799

Portfolio Asset Mix (% of Net Assets)



Sector Allocation

| | % |
|-----------------------------|-------|
| Mutual Fund | 28.28 |
| Financial Services | 18.02 |
| Energy | 14.61 |
| Utilities | 14.44 |
| Industrial Goods & Services | 8.58 |
| Other | 5.43 |
| Basic Materials | 2.77 |
| Telecommunications | 2.69 |
| Technology | 2.00 |
| Consumer Goods & Services | 1.66 |
| Real Estate | 1.43 |
| Healthcare | 0.09 |

Credit Rating

| | % |
|-----|-------|
| AAA | 1.20 |
| AA | 29.38 |
| A | 12.15 |
| BBB | 52.99 |
| BB | 4.27 |

Gross Current Yield (%)[‡] 4.71

Calendar Returns (%)

| YTD | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 |
|------|-------|------|-------|------|------|------|
| 2.76 | 10.82 | 6.75 | -9.19 | 3.18 | 4.06 | - |

Annualized Returns (%)

| 1 M | 3 M | 6 M | 1 Y | 3 Y | 5 Y | 10 Y | Incp. |
|------|------|------|------|------|------|------|-------|
| 0.39 | 0.22 | 2.76 | 9.54 | 7.07 | 3.68 | - | 3.21 |

Source: National Bank Investments Inc. Data as of June 30, 2025.

[‡]Annual income paid by a bond or a stock, expressed as a percentage of its current market price. It does not include any capital gains or losses that may be realized upon maturity.

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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.