As at October 31, 2026

NBI Presumed Sound Investments Fund

F 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 year

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):	$120.0
Price per Unit:	$10.77
Inception Date:	May 21, 2019
Value of $10,000 since inception:	$13,782
Benchmark Index:	
Morningstar Canada Liquid Bond (70%)	
Morningstar Canada Large-Mid (30%)	
Management Fee:	0.75%
MER:	0.96%
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)



Domestic Bonds	53.63%
Canadian Equity	15.13%
International Equity	12.85%
Foreign Bonds	9.65%
US Equity	4.27%
Cash and Equivalents	2.70%
Other	1.27%
Income Trust Units	0.50%

Top Holdings

	%
NBI Corporate Bond Fund	60.13
NBI SmartBeta Global Equity Fund	10.23
NBI Preferred Equity Fund	9.30
NBI Global Real Assets Income Fund	7.80
NBI Canadian High Conviction Equity Private Pf GP	7.44
NBI Liquid Alternatives ETF (NALT)	4.91
Total of Top Holdings of the Fund (% of Net Assets):	**99.81**
Total Number of Securities Held:	**7**

Sector Allocation

	%
Mutual Fund	30.10
Financial Services	17.55
Utilities	16.17
Energy	14.20
Industrial Goods & Services	7.67
Other	4.29
Basic Materials	3.15
Telecommunications	2.85
Technology	1.88
Consumer Goods & Services	1.41
Real Estate	0.73

Credit Rating

	%
AAA	1.11
AA	19.01
A	19.26
BBB	52.41
BB	7.46
B	0.75

Gross Current Yield (%)‡	4.97

Calendar Returns (%)

YTD	2025	2024	2023	2022	2021	2020
4.86	7.31	11.39	7.45	-8.51	3.62	4.83

Annualized Returns (%)

1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
1.91	0.36	1.60	5.08	10.37	4.56	-	4.40

‡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.

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