

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 years
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Fund volatility

Low	Low to medium	Medium	Medium to high	High
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Minimum Initial Investment:	\$500
Subsequent Investment:	\$50
Systematic Investment:	\$25
Distribution Frequency:	Monthly
Assets Under Management (\$M):	\$89.3
Price per Unit:	\$10.03
Inception Date:	May 21, 2019
Value of \$10,000 since inception:	\$12,071

Benchmark Index:

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

Management Fee:	0.75%
MER:	0.95%
Portfolio Manager:	National Bank Trust 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 (%)

Financial Services	23.95
Utilities	18.44
Energy	16.17
Industrial Goods & Services	12.61
Consumer Goods & Services	8.72
Healthcare	4.83
Telecommunications	4.47
Basic Materials	3.83
Technology	3.34
Real Estate	2.52
Exchange Traded Fund	1.09
Mutual Fund	0.03

Credit Rating (%)

AAA	0.04
AA	36.45
A	18.39
BBB	41.12
BB	3.98

Gross Current Yield (%)[‡] **4.68**

Calendar Returns (%)

YTD	2023	2022	2021	2020	2019	2018
9.78	7.45	-8.51	3.62	4.83	-	-

Annualized Returns (%)

1 month	3 months	6 months	1 year	3 years	5 years	10 years	Since Inception
-0.42	2.32	7.40	17.75	3.06	3.41	-	3.52

Top Holdings (%)

NBI Corporate Bond Fund Investor Series	60.39
NBI SmartBeta Low Volatility Glo Equ Fd Adv DSC	9.82
NBI Preferred Equity Fund	9.45
NBI Global Real Assets Income ETF (NREA)	7.47
NBI Canadian High Conviction Equity Private Pf	7.46
NBI Liquid Alternatives ETF (NALT)	4.86
Total of Top Holdings of the Fund (% of Net Assets):	99.45
Total Number of Securities Held:	7

[‡]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.

As at October 31, 2024

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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.