# **NBI Private Wealth Management Income Profile**



Investor Series (NBC981)

Category: Canadian Fixed Income Balanced

### **Investment Objective**

To provide income and modest capital appreciation over the long term. It aims to deliver on its objective by investing in a portfolio comprised primarily of money market securities, fixed-income securities and preferred shares of Canadian and foreign corporations.

## **Fund Details:**

#### Investment horizon

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

### Fund volatility

Low	Low to Medium	Medium	Medium to High	High

**Minimum Initial Investment:** \$250,000 Subsequent Investment: Systematic Investment: \$100 Monthly Distribution Frequency: Assets Under Management (\$M): \$2,314.9 \$16.35 October 30, 2015 \$163.510 Inception Date: Value of \$100,000 over 10 years: 0.52% TER: 0.04% Trailing Commission: (included within the Service Fees) Max annual 1.50%

Portfolio Manager:

National Bank Investments Inc.

## **Service Fees**

## **NBI Private Wealth Management Amount Applicable**

Level	to the level*	Rate**
1	First \$250,000	1.500%
2	Next \$250,000	0.850%
3	In excess of \$500,000	0.750%

\*The levels apply according to the market value of the assets
\*\*Taxes not included

## **Portfolio Asset** Mix (% of Net Assets)



Fixed Income	63.41%
Canadian Equities	8.02%
Global Equities	18.08%
Tactical Balanced	10.50%

#### **Funds**

Category	Min Target	Target	Max Target	Actual
Fixed Income	60.00%	65.00%	80.00%	63.41%
Canadian Equities	1.00%	7.00%	21.00%	8.02%
Global Equities	10.00%	18.00%	30.00%	18.08%
Tactical Balanced	5.00%	10.00%	15.00%	10.50%

## Calendar Returns (%)

	YTD	2024	2023	2022	2022 2021	2020	2019
Investor Series	8.29	9.18	9.94	-10.27	6.78	8.60	11.22

#### **Benchmark Index**

Morningstar Canada Liquid Bond TR CAD (70%), Morningstar Canada Large-Mid GR CAD (9%), Morningstar US Large Cap TR CAD (12%), Morningstar Developped Markets ex North America GR CAD (6%), Morningstar Emerging Markets Large-Mid GR CAD (3%)

## **Annualized Returns (%)**

Fixed Income	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
NBI Canadian Bond Private Portfolio	14.65	Low	0.18	0.00	0.51	0.68	3.13	2.66	5.11	5.79	0.44	2.15	2.14
NBI Canadian Fixed Income Private Portfolio	17.19	Low	-	-	-	-	-	-	-	-	-	-	-
NBI Corporate Bond Private Portfolio	10.27	Low	0.17	0.00	0.51	0.67	2.61	3.53	6.67	7.87	2.37	3.60	3.60
NBI Non-Traditional Fixed Income Private Portfolio	21.30	Low to medium	0.92	0.04	0.51	0.35	2.02	5.04	5.52	7.50	3.20	3.03	3.02
Canadian Equities	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
NBI Canadian Equity Private Portfolio	2.86	Medium	0.40	0.05	0.51	0.27	6.30	15.51	21.26	16.71	17.97	9.62	9.62
NBI Canadian High Conviction Equity Private Portfolio	2.77	Medium	0.40	0.14	0.51	0.71	10.48	21.53	26.78	18.74	19.53	11.57	11.57
NBI Sustainable Canadian Equity Fund	2.39	Medium	0.39	-	-	-0.40	-2.62	1.92	11.00	15.00	-	-	11.11
Global Equities	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
NBI Active International Equity Fund	0.81	Medium	-	-	-	-	-	-	-	-	-	-	-
NBI Diversified Emerging Markets Equity Fund	2.76	Medium	1.21	0.37	0.51	3.84	16.13	31.99	32.73	20.88	8.71	9.48	9.47
NBI Global Equity Markets Private Portfolio	4.66	Medium	-	-	-	-	-	-	-	-	-	-	-
NBI Global Small Cap Fund	0.87	Medium to high	-	-	-	-	-	-	-	-	-	-	-
NBI International High Conviction Equity Private Portfolio	0.86	Medium	0.52	0.03	0.51	2.66	8.17	8.03	7.66	17.14	9.99	10.44	10.44
NBI SmartData International Equity Fund	1.69	Medium	0.52	0.09	0.51	1.89	10.95	17.11	28.71	23.96	-	-	12.67
NBI Sustainable Global Equity Fund	0.48	Medium	0.58	-	-	1.75	5.44	17.62	7.10	13.41	-	-	4.57
NBI U.S. Equity Private Portfolio	4.70	Medium	0.52	0.05	0.51	1.90	5.86	22.97	17.73	22.03	19.01	17.61	17.61
NBI U.S. High Conviction Equity Private Portfolio	1.24	Medium	0.52	0.01	0.51	-0.01	4.85	13.71	9.45	16.03	14.89	14.87	14.86
Tactical Balanced	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
NBI Tactical Asset Allocation Fund	10.50	Low to medium	0.46	0.00	0.51	1.78	8.37	14.42	15.77	11.07	7.77	-	7.13
Portfolio	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
Portfolio		Low	0.52	0.04	0.51	0.93	4.28	7.72	9.59	9.84	5.59	5.04	5.03

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## **Monthly Distribution Details**

	981 Investor Series				991 Retirement Series						
Date	Price/Unit (\$)	Monthly Distribution/ Unit (\$) (incl. cap. gains)	Annual Distribution/Unit (%) (excl. cap. gains)	Price/Unit (\$)	Monthly Income (\$)	Return of Capital (\$)	Annual Distribution/ Unit (%) (excl. cap. gains)	Reinv. Cap.Gains			
October 31, 2025	16.35	0.0290	2.13	16.36	0.0321	0.0221	3.98	-			
September 30, 2025	16.20	0.0294	2.18	16.21	0.0284	0.0257	4.00	-			
August 29, 2025	15.85	0.0297	2.25	15.86	0.0288	0.0251	4.08	-			
July 31, 2025	15.68	0.0277	2.12	15.69	0.0348	0.0189	4.11	-			
Total		0.1158			0.1241	0.0918					

August 29, 2025	15.85	0.0297	2.25	15.86	0.0288	0.0251	4.08	-			
July 31, 2025	15.68	0.0277	2.12	15.69	0.0348	0.0189	4.11	-			
Total		0.1158			0.1241	0.0918					
	1										
Fund name					Who is this fu	nd for?					
Investment objective					Investors who:						
NBI Tactical Asset Allocation	n Fund										
The fund's objective is to ensuinvestments in securities of ot							n to long term (at least t rn ratio of their portfolio erall risk.				
							medium term (At least ome to their portfolio.	1 year);			
NBI Canadian Fixed Income	Private Portfolio										
	ls, in a portfolio consis		invests, directly or through invovernment and Canadian corpo				medium term (at least ome to their portfolio.	one year);			
	rowth and to generate ls, in a portfolio consis	ting primarily of investment-	nd invests, directly or through i grade debt securities of Canad securities.		<ul> <li>want to receive in</li> </ul>	nterest income reg	n to long term (at least 3 ularly; y taking advantage of co	- /			
	le focusing on capital plants, in a portfolio compo	preservation. The fund investigations of fixed-income	ts directly, or through investme securities of issuers around the		•		n term (at least 3 years) nents by participating in	,			
NBI Canadian Equity Private To provide long-term capital g through investments in securit companies. It is expected that	Canadian	— are looking to invest for the long term (at least 5 years);  — wish to receive dividend income;  — wish to add a growth component to their portfolio.									
portfolio that consists primarily	rowth. The fund invests of common shares of	s, directly or through investn Canadian companies selec	nents in securities of other mut ted using a high conviction inve proximately 10 % of the fund's	estment	<ul> <li>are looking to invest for the long term (at least 5 years);</li> <li>wish to add a growth component to their portfolio.</li> </ul>						
NBI Sustainable Canadian E	guity Fund										
To provide long-term capital g	rowth while following a		resting. It invests, directly or inc primarily of equity securities of		<ul> <li>want to invest your money for the long term (at least five years);</li> <li>wish to add a Canadian equity fund to your portfolio.</li> </ul>						
NBI Active International Equ	ity Fund										
			g-term capital growth. It invests omprised primarily of common		<ul> <li>are looking to invest for the short to medium term (at least one year)</li> <li>want to receive interest income regularly</li> <li>wish to add a source of interest income to their portfolio</li> </ul>						
NBI Diversified Emerging Ma	arkets Equity Fund										
To provide long-term capital g portfolio composed mainly of c			nents in securities of other mutukets.	ual funds, in a	<ul> <li>— want to invest your money for the long term (at least five years);</li> <li>— are seeking to diversify your investments with exposure to emerging markets.</li> </ul>						
NBI Global Equity Markets F	Private Portfolio	·		·		·					
Ensure long-term capital appreciation by investing primarly in a diverse mix of global equity mutual funds (that may include exchange-traded funds ("ETFs")). It is expected that investments in emerging market securities will not exceed approximately 25% of the fund's net assets.							,	global markets.			
NBI Global Small Cap Fund											
The fund's investment objective is to provide long-term capital appreciation by investing, directly or indirectly through investments in securities of other mutual funds, in a portfolio comprised primarily of equity securities of small and medium capitalization companies located around the world. It is expected that investments in emerging market securities will not exceed approximately 20% of the fund's net assets.						edium level of risk	, , ,	global markets.			
NBI International High Conv To provide long-term capital g portfolio comprised primarily o conviction investment approact	rowth. The fund invests	s, directly or through investn		<ul> <li>are looking to invest for the long term (at least 5 years);</li> <li>are seeking to diversify their investments through exposure to international markets.</li> </ul>							
NBI SmartData International	Equity Fund										
	equities of foreign com	panies located outside Nortl	nents in securities of other mut n America and in American Dep		<ul> <li>are looking to inv</li> <li>are looking to div</li> <li>markets.</li> </ul>		rm (at least 5 years); nents through exposure	to international			

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Fund name	Who is this fund for?				
Investment objective	Investors who:				
NBI Sustainable Global Equity Fund  To provide long-term capital growth while following a sustainable approach to investing. It invests, directly or indirectly through investments in securities of other mutual funds, in a portfolio comprised primarily of equity securities of companies located around the world.	are looking to diversify your investments with exposure to global markets;     want to invest your money for the long term (at least five years).				
NBI U.S. Equity Private Portfolio  To provide long-term capital growth. The fund invests, directly or through investments in securities of other mutual funds, in a diversified portfolio consisting primarily of common shares of U.S. companies.	are looking to invest for the long term (at least 5 years);     are seeking to diversify their investments with exposure to U.S. markets.				
NBI U.S. High Conviction Equity Private Portfolio  To provide long-term capital growth. The fund invests directly, or through investments in securities of other mutual funds, in a portfolio consisting primarily of common shares of U.S. companies selected using a high conviction investment approach.	— are looking to invest for the long term (at least 5 years);  — are seeking to diversify their investments with exposure to U.S. markets.				

## **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.

### **Disclosure**

NBI Private Wealth Management is offered by National Bank Investments Inc., with National Bank Trust Inc. and Natcan Trust Company, subsidiaries of National Bank of Canada. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investment and the use of an asset allocation service (such as NBI Private Wealth Management). Please read the prospectus of the funds composing the NBI Private Wealth Management profiles before investing. The funds' securities are not insured by the Canada Deposit Insurance Corporation or by any other government deposit insurer. The funds are not guaranteed, their values change frequently and past performance may not be repeated. Investors must enter into an agreement with National Bank Investments Inc., which retains the services of National Bank Trust Inc. or Natcan Trust Company as portfolio managers, which gives them the authority to select, add or remove National Bank Mutual Funds composing the NBI Private Wealth Management profiles.