# **NBI Private Wealth Management Growth Profile**

Investor Series (NBC985) Category: Global Equity Balanced



#### **Investment Objective**

To provide long term capital appreciation. It aims to deliver on its objective by investing in a portfolio comprised primarily of Canadian and foreign income trust units, common and preferred shares and fixed-income securities.

#### **Fund Details:** Investment horizon Less than At least At least At least 3 years 1 year 1 year 5 years Fund volatility Low to Medium Low Medium High medium to high

Minimum Initial Investment: \$250,000 \$100 Subsequent Investment: Systematic Investment: \$100 Distribution Frequency: Monthly Assets Under Management (\$M): \$3,010.7 Price per Unit: \$22.73 Inception Date: October 30, 2015 Value of \$100,000 since inception: \$227,300 0.55% MER: TER: 0.09% Trailing Commission: Max annual 1.50% (included within the Service Fees)

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%

<sup>\*</sup>The levels apply according to the market value of the assets

#### **Portfolio Asset Mix**

(% of Net Assets)



#### **Funds**

Category	Min Target	Target	Max Target	Actual
Fixed Income	10.00%	15.00%	30.00%	14.64%
Canadian Equities	18.00%	20.00%	38.00%	23.23%
Global Equities	42.00%	55.00%	62.00%	52.16%
Tactical Balanced	5.00%	10.00%	15.00%	9.96%

#### **Calendar Returns (%)**

	YTD	2024	2023	2022	2021	2020	2019
Investor Series	7.32	15.99	13.98	-8.72	17.79	10.45	18.13

#### **Benchmark Index**

Morningstar Canada Large-Mid 18%, Morningstar Canada Liquid Bond 20%, Morningstar Developed Markets ex North America 16%, Morningstar Emerging Markets Large-Mid 8%, Morningstar US Large Cap 28%

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

Annualized Returns (%)

Annualized Returns (%)		rtegulation		01 11.0 p		o. po	J	94100 4111		00011001		our urmin	, o. oa. y.
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	2.43	Low	0.18	0.00	0.51	-0.71	-0.45	-0.26	3.14	3.09	-0.46	-	1.88
NBI Canadian Fixed Income Private Portfolio	3.16	Low	-	-	-	-	-	-	-	-	-	-	-
NBI Corporate Bond Private Portfolio	2.93	Low	0.17	0.00	0.51	0.07	0.89	1.22	6.08	5.63	1.64	-	3.42
NBI Non-Traditional Fixed Income Private Portfolio	6.12	Low to medium	0.92	0.04	0.51	0.21	2.96	1.97	4.85	5.41	2.94	-	2.89
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	7.70	Medium	0.40	0.05	0.51	0.07	8.66	8.74	17.13	14.83	16.54	-	9.19
NBI Canadian High Conviction Equity Private Portfolio	7.85	Medium	0.40	0.14	0.51	1.56	10.00	8.24	20.84	14.90	16.61	-	10.74
NBI Sustainable Canadian Equity Fund	7.68	Medium	0.39	-	-	-0.80	4.66	9.20	17.19	15.43	-	-	12.79
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	2.57	Medium	-	-	-	-	-	-	-	-	-	-	-
NBI Diversified Emerging Markets Equity Fund	7.70	Medium	1.21	0.37	0.51	2.59	13.66	10.56	16.83	11.93	7.20	-	8.06
NBI Global Equity Markets Private Portfolio	11.99	Medium	-	-	-	-	-	-	-	-	-	-	-
NBI Global Small Cap Fund	2.42	Medium to high	-	-	-	-	-	-	-	-	-	-	-
NBI International High Conviction Equity Private Portfolio	2.56	Medium	0.52	0.03	0.51	-3.18	-0.13	-6.82	-0.60	11.76	8.29	-	9.83
NBI SmartData International Equity Fund	5.29	Medium	0.52	0.09	1.00	-0.74	5.55	8.70	14.78	18.17	-	-	10.73
NBI Sustainable Global Equity Fund	1.24	Medium	0.58	-	-	1.29	11.55	-3.00	3.08	8.97	-	-	3.34
NBI U.S. Equity Private Portfolio	14.79	Medium	0.52	0.05	0.51	3.86	16.17	2.29	13.17	19.97	17.82	-	17.41
NBI U.S. High Conviction Equity Private Portfolio	3.62	Medium	0.52	0.01	0.51	2.93	8.45	-3.74	6.43	14.43	13.75	-	14.72
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	9.96	Low to medium	0.46	0.00	0.51	1.04	5.58	2.26	9.41	7.29	5.83	-	6.05
Portfolio	Market (%)	Volatility	MER	TER	Trailing	1 M	3 M	6 M	1 Y	3 Y	5 Y	10 Y	Incp.
Portfolio		Medium	0.55	0.09	0.51	1.11	7.47	3.88	11.92	12.65	10.79	-	8.78

<sup>\*\*</sup>Taxes not included

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#### **Monthly Distribution Details**

_		985 Investor Ser	ies	995 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		
July 31, 2025	22.73	0.0090	0.47	22.75	0.0374	0.0584	5.05	-		
June 30, 2025	22.48	0.0084	0.45	22.49	0.0237	0.0608	4.51	-		
May 30, 2025	21.98	0.0082	0.45	22.00	0.0212	0.0735	5.16	-		
April 30, 2025	21.15	0.0089	0.50	21.16	0.0273	0.0669	5.34	-		
Total		0.0344			0.1095	0.2596				

Total	0.0344		0.1095	0.2596
Fund name			Who is thi	is fund for?
Investment objective	)		Investors who	):
directly or through in	Ilocation Fund is to ensure long-term capital growth. The fund primarily envestments in securities of other mutual funds (that may in ")), in fixed-income and equity securities from around the	nclude exchange-	three years)  • are looking	to invest for the medium to long term (at least; ; to optimize the risk-return ratio of their portfolio ve management and a reduction in overall risk.
<b>NBI Canadian Bond</b>	Private Portfolio			
or through investme	vel of current income and sustained capital growth. The funts in securities of other mutual funds, in a portfolio consists and Capadian approach bands it is supported that invested	sting primarily of	1 year);	to invest for the short to medium term (At least
	nt and Canadian corporate bonds. It is expected that invecompanies will not exceed approximately 40% of the fund		wish to add	a source of interest income to their portfolio.
	Income Private Portfolio			
or through investme	vel of current income and sustained capital growth. The fo nts in securities of other mutual funds, in a portfolio consi	sting primarily of	<ul> <li>are looking to one year);</li> </ul>	to invest for the short to medium term (at least
	nt and Canadian corporate bonds. See the prospectus fo	r more details.	<ul> <li>wish to add</li> </ul>	a source of interest income to their portfolio.
directly or through in primarily of investme	Private Portfolio In capital growth and to generate high current income. The extrements in securities of other mutual funds, in a portfoent-grade debt securities of Canadian companies. The fur of its assets in foreign debt securities.	lio consisting	3 years); • want to rece • want to dive	to invest for the medium to long term (at least eive interest income regularly; rsify your investment by taking advantage of
NDI Non Traditional	Fixed Income Private Portfolio		corporate di	ebt securities.
To provide current in through investments	ncome while focusing on capital preservation. The fund in in securities of other mutual funds, in a portfolio compos issuers around the world selected using different non-tra	ed mainly of fixed-	3 years);	to invest for the medium term (at least to diversify your investments by participating in ets.
<b>NBI</b> Canadian Equity	Private Portfolio			
fund invests, directly consisting primarily	n capital growth while focusing on the preservation of involver through investments in securities of other mutual fund of common shares of Canadian companies. It is expected II not exceed approximately 10 % of the fund's assets.	ds, in a portfolio	wish to rece	to invest for the long term (at least 5 years); ive dividend income; a growth component to their portfolio.
NBI Canadian High (	Conviction Equity Private Portfolio			
of other mutual fund companies selected	n capital growth. The fund invests, directly or through invest, in a portfolio that consists primarily of common shares using a high conviction investment approach. It is expect will not exceed approximately 10 % of the fund's assets.	of Canadian	0	to invest for the long term (at least 5 years); a growth component to their portfolio.
NBI Sustainable Car	nadian Equity Fund			
directly or indirectly	n capital growth while following a sustainable approach to through investments in securities of other mutual funds, i of equity securities of Canadian companies.		years);	st your money for the long term (at least five
	, ,		wish to add	a Canadian equity fund to your portfolio.
NBI Active Internation	onal Equity Fund			

The NBI Active International Equity Fund's investment objective is to provide long-term capital growth. It invests, directly or indirectly through investments in securities of other mutual funds, in a portfolio comprised primarily of common shares of international companies.

## **NBI Diversified Emerging Markets Equity Fund**

To provide long-term capital growth. The fund invests directly, or through investments in securities of other mutual funds, in a portfolio composed mainly of common shares of issues located in

## **NBI Global Equity Markets 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.

## **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.

- are looking to invest for the short to medium term (at least
- · want to receive interest income regularly
- wish to add a source of interest income to their portfolio
- · want to invest your money for the long term (at least five
- are seeking to diversify your investments with exposure to emerging markets.
- are looking to invest for the long term;
- are seeking to diversify their investments with exposure to global markets.

### • are looking to invest for the long term (at least five years)

- · can tolerate a medium level of risk
- are seeking to diversify their investments with exposure to global markets.

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Fund name	Who is this fund for?			
Investment objective	Investors who:			
NBI International 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 comprised primarily of common shares of companies located outside of North America selected using a high conviction investment approach.	<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				
To provide long-term capital growth. This fund invests directly, or through investments in securities of other mutual funds, in a portfolio mainly composed of equities of foreign companies located outside North America and in American Depository Receipts (ADR) traded on recognized stock exchanges.	<ul> <li>are looking to invest for the long term (at least 5 years);</li> <li>are looking to diversify their investments through exposure to international markets.</li> </ul>			
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	<ul> <li>are looking to diversify your investments with exposure to global markets;</li> </ul>			
comprised primarily of equity securities of companies located around the world.	<ul> <li>want to invest your money for the long term (at least five years).</li> </ul>			
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.	<ul> <li>are looking to invest for the long term (at least 5 years);</li> <li>are seeking to diversify their investments with exposure to U.S. markets.</li> </ul>			
<b>NBI U.S. High Conviction Equity Private Portfolio</b> 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	<ul> <li>are looking to invest for the long term (at least 5 years);</li> <li>are seeking to diversify their investments with exposure to</li> </ul>			

U.S. markets.

### **Subscriber Rights**

Under the securities law in some provinces and territories, you have the right to:

selected using a high conviction investment approach.

- 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.