

Multiple Asset Class Basket

What is a Basket?

It is an investment model that is managed by a professional portfolio manager on a discretionary basis in your brokerage account. You directly own its underlying securities and receive the dividends and/or interest paid.

Investment Strategy

While the Multiple Asset Class Basket seeks to attain long-term capital appreciation, it also aims to minimize the volatility ascribed to traditional asset classes. More specifically, it seeks to attain a return similar to that obtained by a traditional portfolio and a lower volatility. Both the diversity of asset classes and the inclusion of non traditional asset classes allow for a reduction in risk and volatility. Your Investment Advisor may provide you with the complete Investment Policy Statement.

Details

Investment horizon

Less than 1 year	At least 1 year	At least 3 years	At least 5 years
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Code 942000

Inception Date: September 1, 2005

Initial minimum investment: \$48,728 CAD*

Subsequent investment: \$48,728 CAD*

Portfolio Manager:

National Bank Trust Inc.

Benchmark:

Morningstar Canada Liquid Bond (40%)

S&P/TSX Composite (21%)

S&P 500 (21%)

MSCI EAFE (12%)

MSCI Emerging Markets (6%)

* Contingent on the market value of the Basket and accrued interests/dividends at the time of purchase.

Risk Management

This investment is not guaranteed and its value can go down as well as up.

Low	Low to Medium	Medium	Medium to High	High
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How much does it cost?

The fees you pay depend on the type of agreement you signed with your investment advisor. This agreement prevails over the following table. Should you have no such signed agreement, the following charges apply.

Investment	Fees
from \$1 to \$250,000	1.60%
from \$250,000.01 to \$500,000	1.40%
from \$500,000.01 to \$1,000,000	1.25%
\$1,000,000.01 or more	1.00%

Mandate Statistics

Dividend Yield 2.36

Asset Allocation



Canadian Equity	22.62%
International Equity	20.79%
Canadian Government Bonds	20.45%
US Equity	19.55%
Canadian Corporate Bonds	9.77%
Foreign Corporate Bonds	3.29%
Other	1.97%
Cash and Equivalents	0.87%
Income Trust Units	0.46%
Foreign Government Bonds	0.20%
Canadian Bonds - Other	0.04%

Top Holdings (%)

iShares Core Canadian Universe Bond Idx ETF (XBB)	22.55%
BMO S&P/TSX Capped Composite Index ETF (ZCN)	13.33%
iShares Core MSCI EAFE ETF (IEFA)	11.20%
BMO S&P 500 Index ETF (ZSP)	11.19%
CI MStar Canada Moment Indx ETF (WXM)	6.39%
BMO MSCI USA High Quality Index ETF (ZUQ)	4.51%
Schwab amental EM Large Co Index ETF (FNDE)	4.34%
BMO Corporate Bond Index ETF (ZCB)	4.09%
Invesco S&P 500 Eql Wght ETF (RSP)	4.06%
iShares Broad USD High Yield Corp Bond ETF (USHY)	3.36%
Total	85.02%

Calendar Returns (%)

YTD	2024	2023	2022	2021	2020	2019
4.04	14.23	11.87	-9.03	11.64	7.75	13.05

Annualized Returns (%)

1 month	3 month	6 month	1 year	3 year	5 year	10 year	Since Inception
1.91	3.16	4.04	12.15	11.49	8.00	6.19	6.10

Please note that the above performance is that of the current manager and reflects the strategy employed by the latter. It therefore differs from the past performance of the basket. Please refer to your investment advisor for more details. Returns are presented before management fees.

Disclosure

This summary may not contain all the information you need. Refer to the Discretionary Management Agreement for more detailed information. Should you require further information, please contact your National Bank Financial Investment Advisor. You can have access to this summarized fact sheet and the Disclosure Statement at <http://nbfwm.ca/en/baskets>.

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