

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 |
|---------------------|--------------------|-----------------------------|---------------------|

Code 942000

Inception Date: September 1, 2005

Initial minimum investment: \$48,433 CAD*

Subsequent investment: \$48,433 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 |
|-----|--------------------------|--------|-------------------|------|

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 2.30

Asset Allocation



| | |
|---------------------------|--------|
| Canadian Government Bonds | 24.98% |
| US Equity | 22.56% |
| Canadian Equity | 16.32% |
| International Equity | 14.29% |
| Canadian Corporate Bonds | 8.95% |
| Cash and Equivalents | 5.37% |
| Foreign Government Bonds | 4.02% |
| Commodities | 3.00% |
| Income Trust Units | 0.39% |
| Other | 0.09% |
| Canadian Bonds - Other | 0.03% |

Top Holdings (%)

| | |
|---|---------------|
| iShares Core Canadian Universe Bond Idx ETF (XBB) | 20.62% |
| BMO S&P/TSX Capped Composite Index ETF (ZCN) | 13.21% |
| BMO S&P 500 Index ETF (ZSP) | 12.84% |
| iShares Core MSCI EAFE ETF (IEFA) | 6.97% |
| Global X S&P/TSX 60 Index CC ETF (HXT) | 6.50% |
| BMO Long Provincial Bond Index ETF (ZPL) | 5.73% |
| Invesco S&P 500 Eql Wght ETF (RSP) | 5.37% |
| BMO Discount Bond Index ETF (ZDB) | 5.18% |
| BMO MSCI USA High Quality Index ETF (ZUQ) | 5.12% |
| iShares 3-7 Year Treasury Bond ETF (IEI) | 3.86% |
| Total | 85.40% |

Calendar Returns (%)

| YTD | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 |
|------|-------|-------|-------|-------|------|-------|
| 2.58 | 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 |
|---------|---------|---------|--------|--------|--------|---------|-----------------|
| -0.07 | 1.13 | 6.83 | 14.18 | 7.51 | 7.91 | 5.79 | 6.20 |

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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