

# 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	<b>At least 3 years</b>	At least 5 year
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<b>Code</b>	942000
<b>Inception Date:</b>	September 1, 2005
<b>Initial minimum investment:</b>	\$55,321 CAD*
<b>Subsequent investment:</b>	\$55,321 CAD*
<b>Portfolio Manager:</b>	National Bank Investment
<b>Benchmark:</b>	Morningstar Canada Liquid Bond (40%) Morningstar Can Core Bd GR CAD (21%) Morningstar US TME TR CAD (21%) Morningstar DM xNA TME GR CAD (12%) Morningstar EM GR CAD (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	<b>Low to Medium</b>	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** 1.97

## Asset Allocation (%)



US Equity	25.22%
International Equity	19.90%
Canadian Equity	18.67%
Canadian Government Bonds	17.04%
Canadian Corporate Bonds	10.73%
Foreign Government Bonds	3.84%
Foreign Corporate Bonds	3.16%
Cash and Equivalents	0.63%
Income Trust Units	0.33%
Commodities	0.32%
Other	0.15%

## Top Holdings (%)

iShares Core Canadian Universe Bond Idx ETF (XBB)	20.26%
BMO S&P 500 Index ETF (ZSP)	11.71%
BMO S&P/TSX Capped Composite Index ETF (ZCN)	11.65%
iShares Core MSCI EAFE ETF (IEFA)	6.06%
iShares Core MSCI Emerging Markets ETF (IEMG)	5.49%
CI MStar Canada Moment Indx ETF (WXM)	5.43%
BMO Corporate Bond Index ETF (ZCB)	5.40%
BMO MSCI USA High Quality Index ETF (ZUQ)	4.32%
Schwab amental EM Large Co Index ETF (FNDE)	3.58%
Invesco S&P 500 Eql Wght ETF (RSP)	3.54%
<b>Total</b>	<b>77.44%</b>

## Calendar Returns (%)

YTD	2025	2024	2023	2022	2021	2020
5.15	14.44	14.23	11.87	-9.03	11.64	7.75

## Annualized Returns (%)

1 month	3 month	6 month	1 year	3 year	5 year	10 year	Since Inception
3.37	4.53	12.01	17.30	14.36	9.31	8.23	6.70

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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