



Conservative+

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MyWealth Managed ~ Laurel Hickey & Garth Bluekens

What's MyWealth Managed Got To Do With It?

The MyWealth Managed program is National Bank Financial's discretionary fee-based advice program. When our clients sign a MyWealth Managed agreement, the document includes the client's fee structure, their Investment Policy Statement (IPS) and it provides us discretionary authority to manage their investments. The discretionary models that our clients are invested in allow us to efficiently manage their portfolios, since we can act quickly when buying or selling an investment and do not have to confirm the trade with each client. Not only does this program include trade execution, but the active management of our discretionary models and portfolio research and monitoring are reflected in the MyWealth fee structure. We don't take the task of managing our client's wealth lightly and this is why we work hard to find quality investments for the models. We use multiple equity research platforms to screen for companies that are not only rated strong fundamentally but are also trading with upward momentum. For fixed income, we are always searching for yield with the least amount of risk, especially in this increasing interest rate environment. For alternative investments, we look for products that give exposure to assets like commodities and infrastructure, but also provide daily liquidity if need be. We want our clients to know that when they see a buy or sell on their online access or portfolio statements, that thought, and care went into this decision.

We feel the MyWealth Managed offering provides efficiency when it comes to investment management, but it also allows us to expand our service offering and focus on all aspects of wealth management for our clients. The MyWealth fee structure also includes the advice we provide when it comes to financial planning. As strong believers in the importance of financial planning alongside investing, we feel it is important

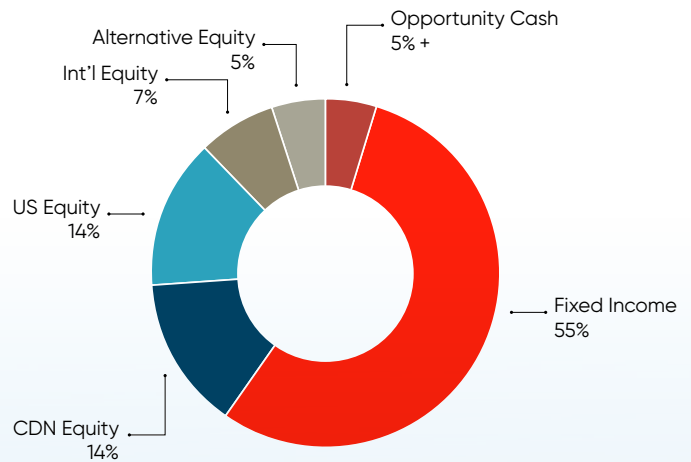
that our fees are all encompassing to include this. As part of our annual meeting with clients, we update their retirement plan as well as look at their tax return to see what income is hitting their return and how this impacts them from a tax perspective now, versus how it might be different in retirement. We also work with clients and their external tax professionals to assist in more complex matters like analyzing the return on real estate versus portfolio investments, employer share purchase plans and corporate tax planning. By analyzing all the different elements that affect your financial plan, we can get a better idea of the risk level that can potentially be taken in the portfolio.

Lastly, the MyWealth Managed offering is also our solution to servicing client's whole families from children, parents and even siblings. We are passionate about the importance of discussing financial planning and investing within a family, especially when it comes to educating the next generation. By bringing your children and grandchildren on board, we can be a part of these conversations to provide guidance and resources. Some of our favorite meetings are when we meet with next generation clients to show the impact that saving from a young age has when achieving goals like buying a house or funding education. The MyWealth Managed fee structure also provides cost benefits when adding members to your household. With a dynamic fee structure, each dollar added to a household lowers the overall effective rate a household is charged.

The MyWealth Managed offering allows us to serve our clients in the most efficient manner and increases the value we add. We strive to be transparent on fees and always want our clients to know the services that the fee they pay goes towards. Please reach out to discuss our service offering and fee structure in more detail!

Conservative+ Investment Model Sleeve

Your Investment Policy CONSERVATIVE+: On the whole, you want fixed income investments. Although you can tolerate limited changes in the market value to ensure that your assets will grow, you prefer fixed income investments for reasons of stability. If you feel that your risk tolerance is shifting, please let us know!



Source: This information is for illustration purposes and subject to change. Your portfolio may not hold all of these positions. We enhance the composition of your portfolio with additional equity solutions that are not illustrated. The weightings change with market fluctuations and model rebalancing.



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