

# Offer for condominium associations



*"We have a unique and in-depth experience to support you with your financial challenges. »*

## Are you struggling with the following situations?

- › You don't have time to manage your cash account
- › You don't have an investment policy or it's no longer in line with your financial reality
- › Your yields are low and you are looking to improve them



### Investment Process

Adapted management of your investments

Review of your objectives and constraints investment

Coaching and optimization of your processes

### Investments

One of the most competitive GIC rates

- › Savings Accounts
- › GIC Call for Tenders
- › Short-Term GICs
- › Redeemable GIC

- › Market-linked GICs
- › Extendible GICs
- › Variable Rate GICs

### Your financial support

Risk Management for Directors

Portfolio Management

Financing for NPOs

Banking offer for NPOs (with National Bank)

Liquidity projections and reports available on request

Assistance available for accountants and auditors

## For better governance of your investments

Imagine Canada – an organization that works in collaboration with NPOs – has developed a set of standards that NPOs should use to ensure better governance. Among these, **STANDARD B.8** provides an overview of the relevance of having an investment policy. **Fiduciary duty, of diligence, skill and knowledge.** The directors in the conduct of the investment policy is essential to ensure **sound asset management.**

# Our investment process



- Your investment goals**  
Your financial situation and your budgetary reality will determine the appropriate investment strategy to adopt.
- Investment constraints**  
Guaranteed investments? Ethical titles? Exchange traded funds? Your constraints will help guide your investment process.
- Investment horizon**  
Your investment horizon will be important in determining the risk profile you are looking for.
- Asset allocation**  
Breakdown of your assets with defined targets between Fixed Income, Equities and Alternative Assets.
- Portfolio implementation and performance review**  
Establishment of the portfolio according to the agreed parameters and in accordance with your objectives. Periodically, a performance review will be conducted.
- Reporting and Tracking**  
At all times, your investment reports are available, and periodic follow-ups will be scheduled.

*The financial support offered by Jean Philippe has enabled our organization to improve its investment management and we note that other dimensions relating to our needs have been addressed: planned giving strategies, group programs for employees, optimization of our cash management.*

— P.S. Fondation Le Support

## Our team



### Jean-Philippe Bernard

CIM® Portfolio Manager, FCSI®, DMS | 514 871-5081 | jeanph.bernard@bnc.ca

Jean Philippe has been with National Bank since 1998. He has been working with entrepreneurs and professionals since 2003 and knows their business dynamics. He or she will be able to provide sound advice to your financial coach.



### Eric Harvey

Financial Security Advisor | 514 581-6897 | eric.harvey@cabn.net

Eric and his team will advise you on your risk management and offer sound solutions as part of your estate strategy.



### Olivier Babineau-Jacques

Analyste en placements CIM® | 514 412-3122 | olivier.babineaujacques@bnc.ca

Since his arrival in 2016, Olivier has distinguished himself as an experienced investment analyst., Olivier excels in his relationship with clients on a daily basis and provides unparalleled client service.



### Francis Martin

Wealth Management Associate | 514 390-7948 | francis.martin@bnc.ca

Francis brings added value to our portfolio management, provides excellent client service and ensures the growth necessary for our business model to reach new heights.

