

Condominium corporations syndicate offer

"We have a unique and in-depth experience to help you with your financial needs."

Are you struggling with the following situations?

- › You lack the time to manage your cash account
- › You do not have an investment policy or it is no longer in harmony with your financial reality
- › Your returns are low and you are looking to improve them



Investment process

Tailored management of your investments	Review of your investment objectives and investment constraints	Guidance and optimization of your processes
---	---	---

Investments

GIC rates among the most competitive	<ul style="list-style-type: none"> › Bonds › Stocks › Mutual Funds › ETFs › Precious Metals 	<ul style="list-style-type: none"> › Institutional Managers › Alternative Investments
--------------------------------------	--	---

Your financial guidance

Risk Management for administrators	Portfolio management	Financing for NPOs
Banking offer for NPOs (with National Bank)	Estate planning and planned donations	External referral program NBF: a new source of income for you

For better governance of your investments

Imagine Canada - an organization that works with NPOs - has developed a set of standards for NPOs that they should follow to ensure better governance. Among them, **STANDARD B.8** outlines the following on the relevance of having an investment policy. **Duty of care, fiduciary duty, skill and knowledge. Directors** in the conduct of the investment policy are essential to ensure **sound asset management**.

Our Investment Process



- **Your investment objectives**
Your financial situation and budget reality will determine the appropriate investment strategy to adopt.
- **Investment constraints**
Guaranteed investments? Ethical securities? Exchange-traded funds? Your constraints will help guide your investment process.
- **Investment horizon**
Your investment horizon will be important in determining your desired risk profile.
- **Asset allocation**
Breakdown of your assets with determined targets between Fixed Income, Equity 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 performed.
- **Reporting and Follow-up**
At all times, your investment reports are available and periodic follow-ups will be scheduled.

"The financial guidance 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, collective programs for employees, optimization of our cash management"

– P.S. Fondation Le Support

Our team



Jean-Philippe Bernard, FCSI®, CIM®

Wealth Advisor & Portfolio Manager | 514-871-5081 | jeanph.bernard@nbc.ca

Jean Philippe has been with the National Bank since 1998. He has been working with NPOs, associations, entrepreneurs and professionals since 2003, so he knows their business dynamics well. He will be able to provide sound advice for your financial management.



Olivier Babineau-Jacques, CIM®

Investment Analyst | 514-412-3122 | olivier.babineaujacques@nbc.ca

Joining National Bank Financial in 2016, Olivier excels at dealing with clients on a daily basis. His deep dedication ensures outstanding customer service.



Francis Martin

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

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



Éric Harvey

Financial Security Advisor | National Bank Insurance Firm¹

Éric and his team will advise you on your group insurance program for your employees and offer you interesting solutions for your planned giving program.



BERNARD | FINANCIAL
GROUP

National Bank Financial - Wealth Management (NBFWM) is a division of National Bank Financial Inc. (NBF), as well as a trademark owned by National Bank of Canada (NBC) that is used under license by NBF. NBF is a member of the Investment Industry Regulatory Organization of Canada (IIROC) and the Canadian Investor Protection Fund (CIPF), and is a wholly-owned subsidiary of NBC, a public company listed on the Toronto Stock Exchange (TSX: NA).

¹ Insurance products and services are provided by National Bank Insurance Firm (NBIF). NBIF is not a member of Canadian Investor Protection Fund (CIPF). Insurance products are not protected by CIPF.