



2026

Investing Guide

Essential advice
for your financial health



Table of contents

Financial health 3

10 tips to reach financial health	4
What should you do with a surplus of money?.....	5
Do you have enough money to get you through unexpected events?	6
How do you set up an emergency fund?.....	7
The money conversation: When and how to talk finances with children	8
Do you occasionally revise your insurance plan?.....	9
How to distinguish your different insurance needs.....	10
Death without a will: Who will inherit?.....	11

Investment basics 12

Why diversify your investments?.....	13
How do financial fluctuations impact your portfolio?	14
Should you hold on to your investments during market fluctuations?	15
Do you let your emotions influence your choices?	16
How long does it take for an investment to double its value?..	17
The staggered maturities strategy in line with your needs	18
Registered plans that meet your needs.....	19
The 3-box theory	20
The importance of updating your plan	21

Saving for a project 22

Do you have a clear plan for saving for a project?	23
How should you plan a project?.....	24
How does systematic saving work?	25

Saving for education 26

Do you have a plan for your children's education?	27
How do RESPs work?.....	28
Are you fully benefiting from government grants?	29
Why save early in an RESP?	30

Saving for retirement 31

Are you ready to retire?	32
Have you started planning your retirement?	33
Have you considered these 5 retirement risks?	34
What are the main sources of income during retirement?	35
Have you established a withdrawal strategy?	36
When should you withdraw your pension from the CPP/QPP and OAS?	37

Our investment solutions 38

Do you know which saving and investment solutions are right for you?	39
Spectrum of investment solutions	40
Do you know your investor profile?	41

Partners to guide you through every key milestone 42

A dedicated advisory team.....	43
An advisor there for the big moments in your life.....	44
Canada's leading open architecture investment firm.....	45



Financial health

10 tips to reach financial health	4
What should you do with a surplus of money?	5
Do you have enough money to get you through unexpected events?	6
How do you set up an emergency fund?	7
The money conversation: When and how to talk finances with children	8
Do you occasionally revise your insurance plan?	9
How to distinguish your different insurance needs	10
Death without a will: Who will inherit?	11



10 tips to reach financial health

No one is immune to financial problems. Poor planning or going through a tough time, such as a divorce, illness or unemployment, can really tip the scales. Need help? Here are 10 tips to guide you.



Your advisor can accompany and advise you in building a financial plan.

Prefer doing it on your own? Not to worry, our [nbc.ca/advice](https://www.nbc.ca/advice) site has everything to support you!



Source: <https://www.nbc.ca/personal/advice/credit/tips-financial-problems.html>

What should you do with a surplus of money?



After paying off your mandatory expenses (e.g., minimum payment, mortgage payment, HBP), what can you do with your surplus money?

1 Accumulate emergency funds

2 Optimize grants for your children's education

3 Repay your debts more quickly*

OR

4 Maximize your RRSP and TFSA contributions

5 Do you still have funds left over after priorities #1 through #4?

*In accordance with the reimbursement conditions.

Note: These priorities represent those of a majority of clients; they will be adjusted according to each client's situation.

Learn more about HBPs

Institute calculator. Pay down the mortgage or save up?

RESP

Our investment solutions



Do you have enough money to get you through unexpected events?

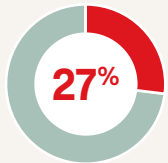


Did you know?

In 2024, **48% of Canadians** did not have emergency funds to cover their expenses for a period of three months,¹ a significant increase compared to 36% of Canadians who did not have emergency funds in 2019.²



In 2024, **54% of Canadians** struggled to meet their financial commitments, a significant increase compared to 38% of Canadians who struggled to meet their financial commitments in 2019.²



In 2024, **27% of Canadians** spent more than their income, a significant increase compared to 17% of Canadians who spent more than their income in 2019.²

Questions to ask yourself

According to recommendations by the Institute of Financial Planning, FP Canada and the Canadian government, an emergency fund should be able to cover the equivalent of **3 to 6 months of expenses**.

- Do you know how much your monthly expenses are?
- Do you have an emergency fund?
- Would your emergency fund be able to cover 3 to 6 months of your monthly expenses?
- What would happen if you developed health problems that prevented you from working?
- What would happen if someone took \$1,000 from you tomorrow morning?
- What is your immediate source of funds for unexpected events?
- Would you be able to spend \$3,000 to repair your car tomorrow morning?
- What would you do if you lost your job?
- If you have a pet, do you have enough money for an emergency trip to the vet?

Sources: 1. Statistics Canada - One in four Canadians are unable to cover an unexpected expense of \$500.

2. Dashboard Canadians' financial well-being (Government of Canada).

How do you set up an emergency fund?



An emergency fund is an amount of money that you put aside to get through an unexpected event. Don't confuse unexpected expenses with occasional ones, such as back-to-school shopping, buying winter tires or holiday expenses, as these should already be planned in your budget.

1.

Prepare a budget

2.

Open a savings account

3.

Save small amounts regularly

4.

Take advantage of additional income

5.

Use your emergency fund in the right situations

The money conversation: When and how to talk finances with children



Talk about money and contribute to your child's financial literacy! An introduction to money from an early age can help your child develop healthy habits that will be useful throughout their life.



Start early

- Discuss the topic from a young age. For example:
 - Use daily activities (groceries, games) to teach the difference between needs and wants.
 - Explain that money is a means of exchange, not a problem.
 - Introduce simple concepts such as the budget and how credit cards work.
 - Even toddlers can understand simple concepts.



Adapt based on age and maturity

- Approaches by age group:
 - 3–6 years: Role playing, coin sorting, imaginary store.
 - Age 7–12: Allowance, savings objectives, discussions on choices.
 - Teenagers: Budget for clothing, introduction to credit, discussions on debt and interest.



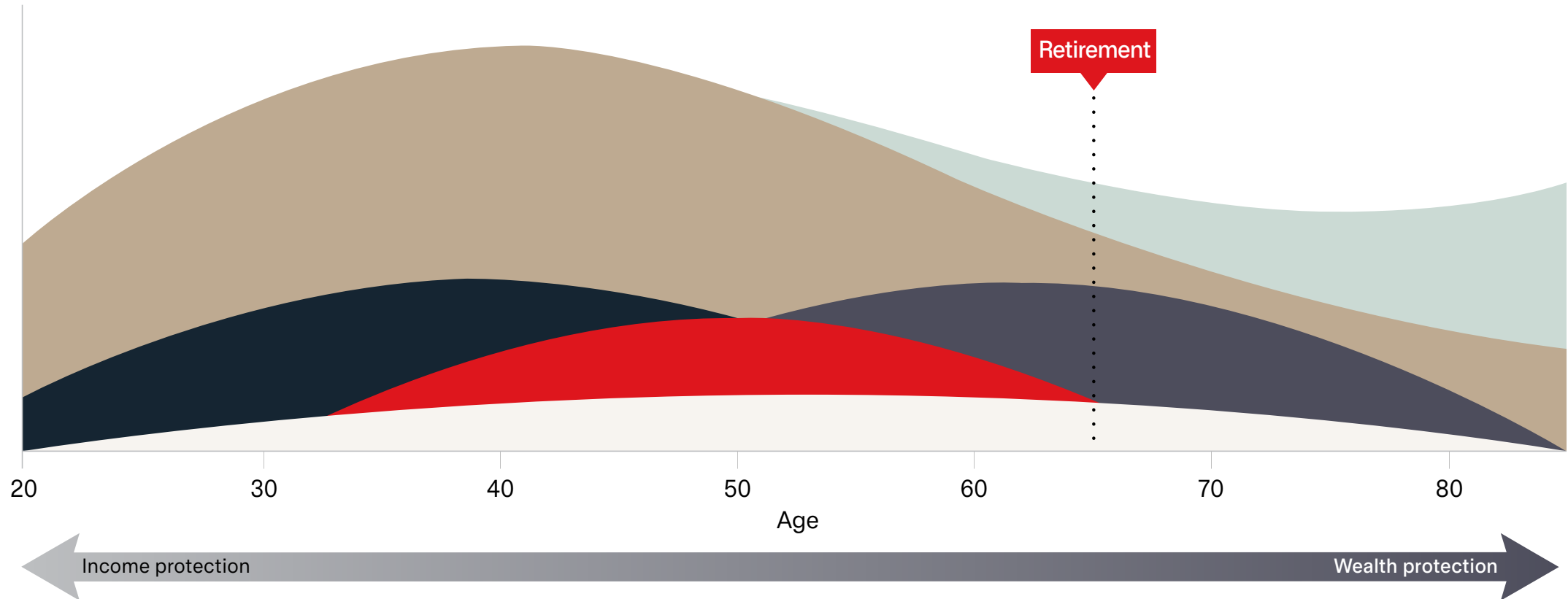
Parental values and behaviours

- Parents need to think about their own financial habits, as they directly influence their children's practical advice:
 - Use pots or envelopes for the children's savings.
 - Involve children in decisions (groceries, travel).
 - Explain priorities rather than saying “We can't afford it” (avoid the vision of scarcity).

Do you occasionally revise your insurance plan?



Insurance needs vary with age. It is important to review your coverage to ensure it always suits your needs.



How to distinguish your different insurance needs



Take the time to thoroughly analyze your insurance needs by distinguishing **fundamental** characteristics from **strategic** ones.





Death without a will: Who will inherit?

Legal heirs in Quebec

If you die without a will, your assets will be distributed according to the *Civil Code of Québec*.

Division of an Intestate Estate (Intestacy Rules)

	Legal spouse ¹	Children ²	Mother and father	Siblings and/or nephews/nieces
With a legal spouse	1/3	2/3		
	2/3	N/A	1/3	
	2/3	N/A	N/A	1/3
	100%	N/A	N/A	N/A
Without a legal spouse ³	N/A	N/A	1/2	1/2
	N/A	N/A	N/A	100%
	N/A	N/A	100%	N/A
	N/A	100%		

1. Under the Civil Code of Québec, only legally married spouses, civil union partners or parental union partners are recognized in cases of intestate distribution.

2. The share of a deceased child reverts to their descendants (children or grandchildren).

3. There are particular laws that protect common-law spouses. Example: pension funds.



Death without a will

→ [Ontario](#)

→ [British Columbia](#)

→ [Alberta](#)

→ [Manitoba](#)

→ [Saskatchewan](#)

→ [New Brunswick](#)



Investment basics

Why diversify your investments?	13
How do financial fluctuations impact your portfolio?	14
Should you hold on to your investments during market fluctuations?	15
Do you let your emotions influence your choices?	16
How long does it take for an investment to double its value?	17
The staggered maturities strategy in line with your needs	18
Registered plans that meet your needs	19
The 3-box theory	20
The importance of updating your plan	21



Why diversify your investments?

The different asset types do not all undergo the same fluctuations. Frequently, bonds are up while stocks are down. The more you diversify the types of assets in your portfolio, the more you reduce the risks associated with market volatility.

Will you be able to foresee the evolution of each asset category year after year? We can see, for example, that 91-day T-bills performed well during the crisis of 2008, while Canadian stocks and emerging markets sank to a historic low.

Growth of \$100 invested in the S&P/TSX Total Return Index

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
8.3	52.0	17.6	10.0	16.0	41.3	23.9	21.6	21.1	28.7	4.2	24.8	16.6	27.6	-4.0	22.9	36.4	31.7
6.1	35.1	13.0	4.6	15.3	31.7	14.1	19.5	8.1	17.4	1.9	22.9	16.3	25.1	-5.8	19.5	28.7	28.1
-14.9	15.6	9.5	4.6	14.2	31.6	11.8	17.7	7.7	16.4	1.3	20.9	14.8	18.0	-7.8	15.7	21.7	25.7
-21.2	15.0	9.1	1.0	13.4	14.9	10.6	6.7	7.0	13.8	-0.7	16.5	9.8	11.1	-10.1	12.1	17.9	17.1
-27.3	12.5	7.3	-4.6	8.6	13.0	9.1	3.6	4.7	9.7	-1.5	15.6	8.6	10.8	-11.5	11.8	16.6	15.0
-28.8	7.4	6.9	-8.7	7.2	4.3	7.0	2.6	1.5	9.1	-5.6	12.9	6.4	-0.9	-12.0	7.3	13.8	12.4
-33.0	5.2	3.5	-9.5	3.7	1.8	4.1	2.4	0.9	2.7	-6.5	7.0	5.6	-2.7	-12.2	6.4	5.7	3.8
-41.4	4.6	2.6	-16.1	2.1	-1.5	3.0	-8.3	-2.0	0.3	-8.9	3.0	5.2	-3.1	-13.9	4.9	4.1	2.4

- Canadian stocks
- U.S. stocks
- Global stocks
- Emerging markets
- International stocks
- Canadian bonds
- Balanced profile*
- Canada short-term bonds

Click on the numbers in the graph to see the names of the corresponding assets.

*The Balanced profile is represented by a combination of the following indices: 40% FTSE TMX Universe, 21% S&P/TSX, 21% S&P 500 (\$CA), 12% MSCI EAFE (\$CA), 6% MSCI EM (\$CA).
Source: CIO Office (Data via Refinitiv), from January 1 to December 31.

How do financial fluctuations impact your portfolio?



The graph below shows that despite momentary dips during crises, the long-term trend is on the rise.

Growth of \$100 invested in the S&P/TSX Total Return Index

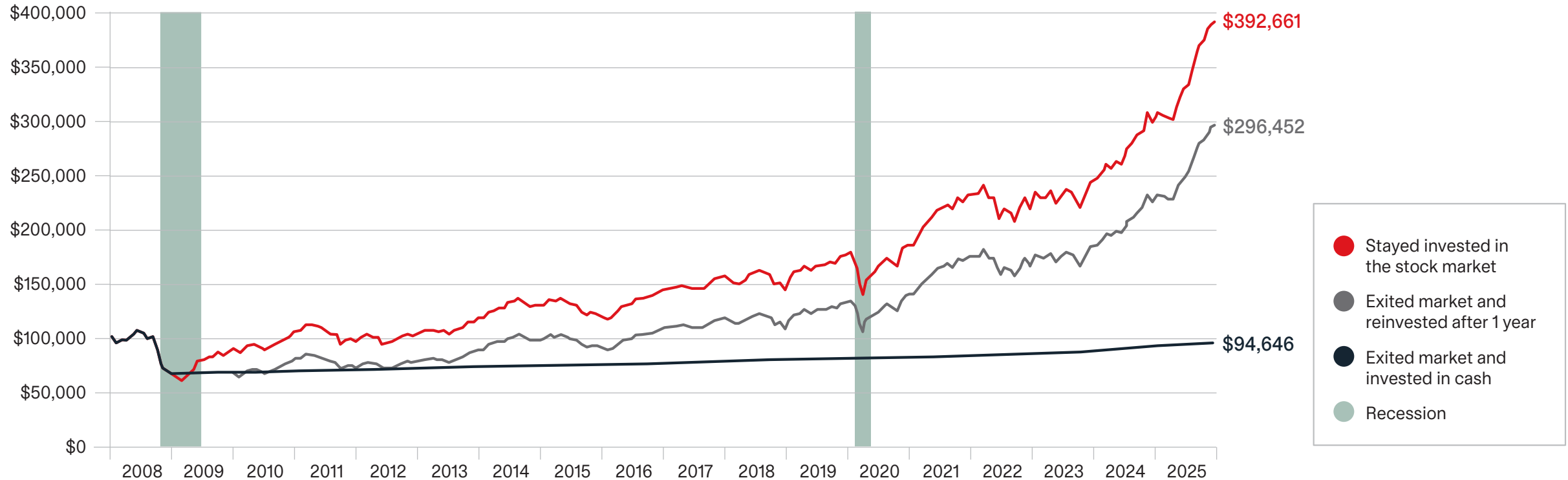


Source: CIO Office (data via Refinitiv). S&P/TSX total return index from August 31, 1965, to December 31, 2025.
For more information on the changes to this index, please visit [tsx.com](https://www.tsx.com).

Should you hold on to your investments during market fluctuations?



The graph below shows that those who **stayed invested** in the market during the financial crisis of 2008, after suffering the downturn, obtained a **much greater yield** than those who **withdrew temporarily their assets** or **left the market** and invested in cash.

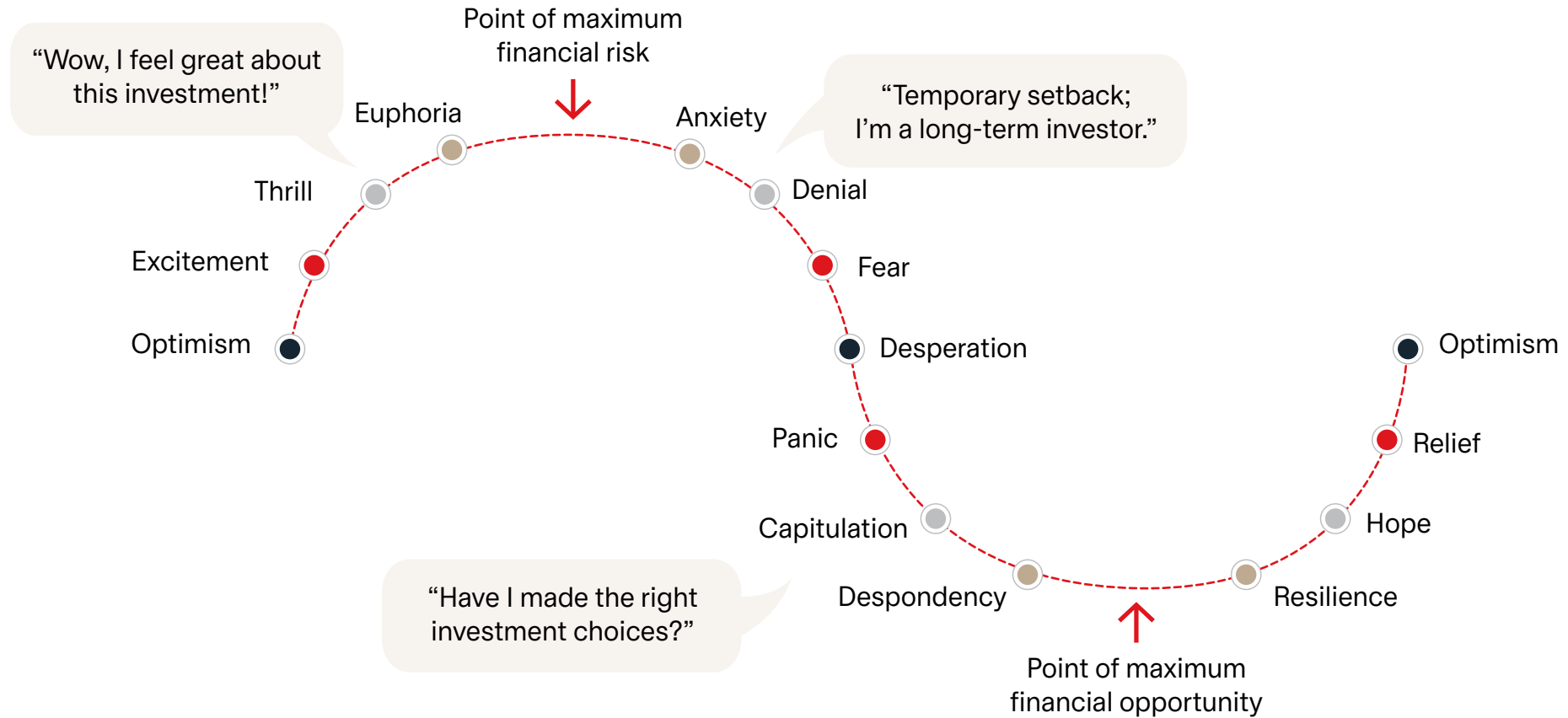


Source: CIO Office (data via Refinitiv, National Bank of Canada and C.D. Howe Institute). S&P/TSX total return index from December 31, 2007, to December 31, 2025. All values are represented in Canadian dollars. Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. Market: S&P/TSX.

Do you let your emotions influence your choices?



Emotions can lead to making rushed decisions when it comes to your investments. To manage your emotions, identify the scenarios (market correction, drop in value of securities, etc.) in which you may act impulsively.

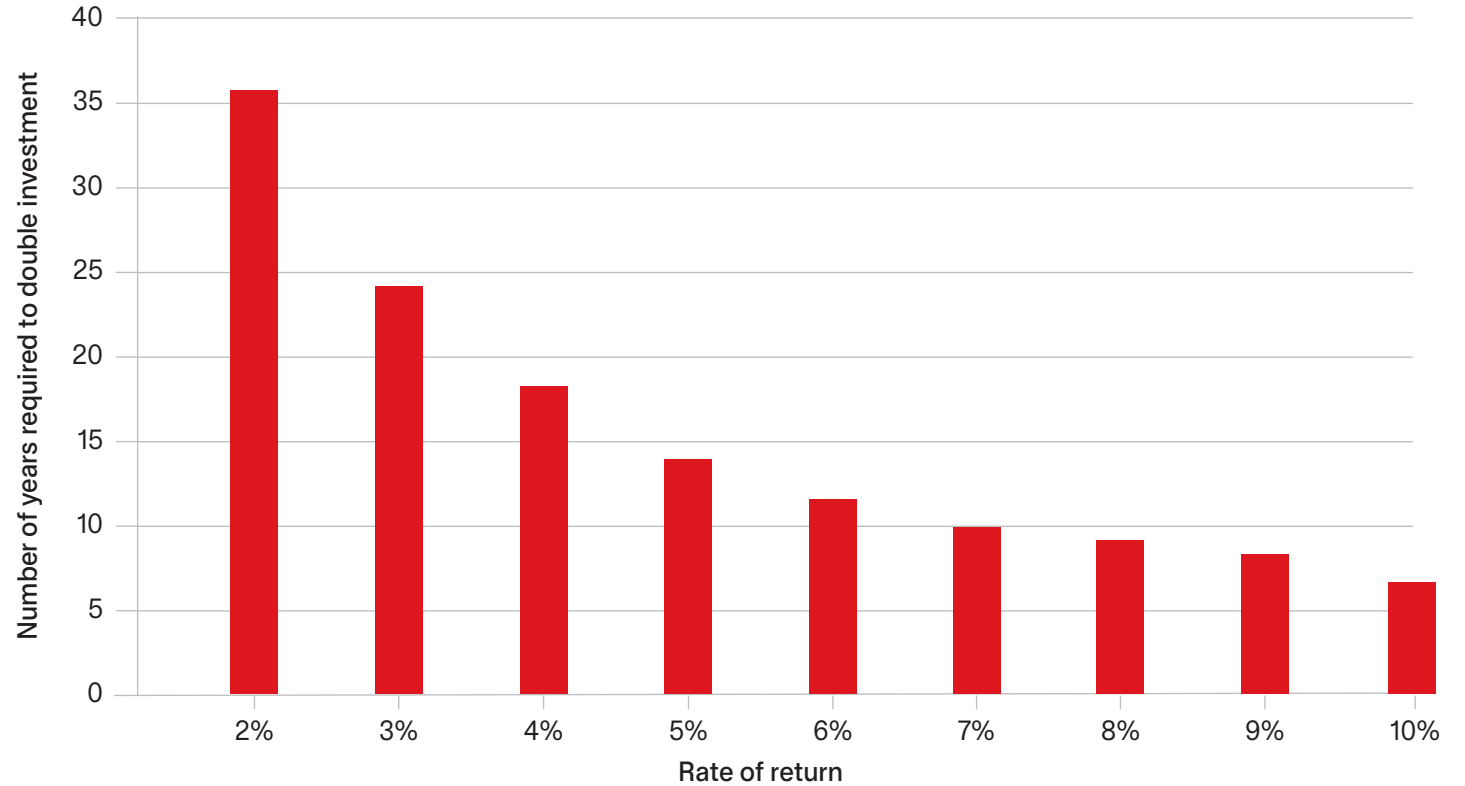


How long does it take for an investment to double its value?



The rule of 72 allows us to roughly identify how many years it will take for an investment's value to double: simply divide 72 by the interest obtained for your investment.

Rate of return	Number of years required to double investment
2%	36
3%	24
4%	18
5%	14
6%	12
7%	10
8%	9
9%	8
10%	7



The staggered maturities strategy in line with your needs



Investing in several GICs with different maturity dates allows you to anticipate fluctuating interest rates while having access to part of your invested principal each year and take advantage of more attractive long-term rates.

		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Initial investment \$30,000	\$5,000	Cash solutions									
	\$5,000	1-year GIC	5-year GIC				5-year GIC				
	\$5,000	2-year GIC		5-year GIC				5-year GIC			
	\$5,000	3-year GIC			5-year GIC					5-year GIC	
	\$5,000	4-year GIC				5-year GIC					5-year GIC
	\$5,000	5-year GIC					5-year GIC				

→ Laddering PLUS

Adding a market-linked GIC to each strategy allows you to increase your potential return with exposure to a diversified equity portfolio or a reference index of low-volatility securities.



Registered plans that meet your needs

Did you know that the government offers incentives with various benefits that can help you grow your money and achieve your goals and dreams? A variety of plans are available, including:

FHSA	RESP	RRSP	TFSA
Buying your first home	Your children's education	Your retirement	Your projects and dreams
Benefits			
<ul style="list-style-type: none"> — Reduces taxable income — Your savings and earnings grow tax-free 	<ul style="list-style-type: none"> — Government grants — Your savings and earnings grow tax-free 	<ul style="list-style-type: none"> — Reduces taxable income — Your savings and earnings grow tax-free 	<ul style="list-style-type: none"> — Your savings and earnings grow tax-free — Tax-free withdrawals
Good to know			
<p>To be eligible to contribute, you must, among other things, not have lived in a qualifying home owned by you or your partner this year or within the previous four years.</p>	<p>With an RESP, you can boost your savings with government grants of up to 20%–40% of your contributions each year, including the Canada Education Savings Grant (CESG).</p>	<p>The Home Buyers' Plan (HBP) allows you to withdraw up to \$60,000 from your RRSP tax-free to buy your first home.</p>	<p>You can withdraw money from your TFSA for any type of project, whether short- or medium-term.</p>



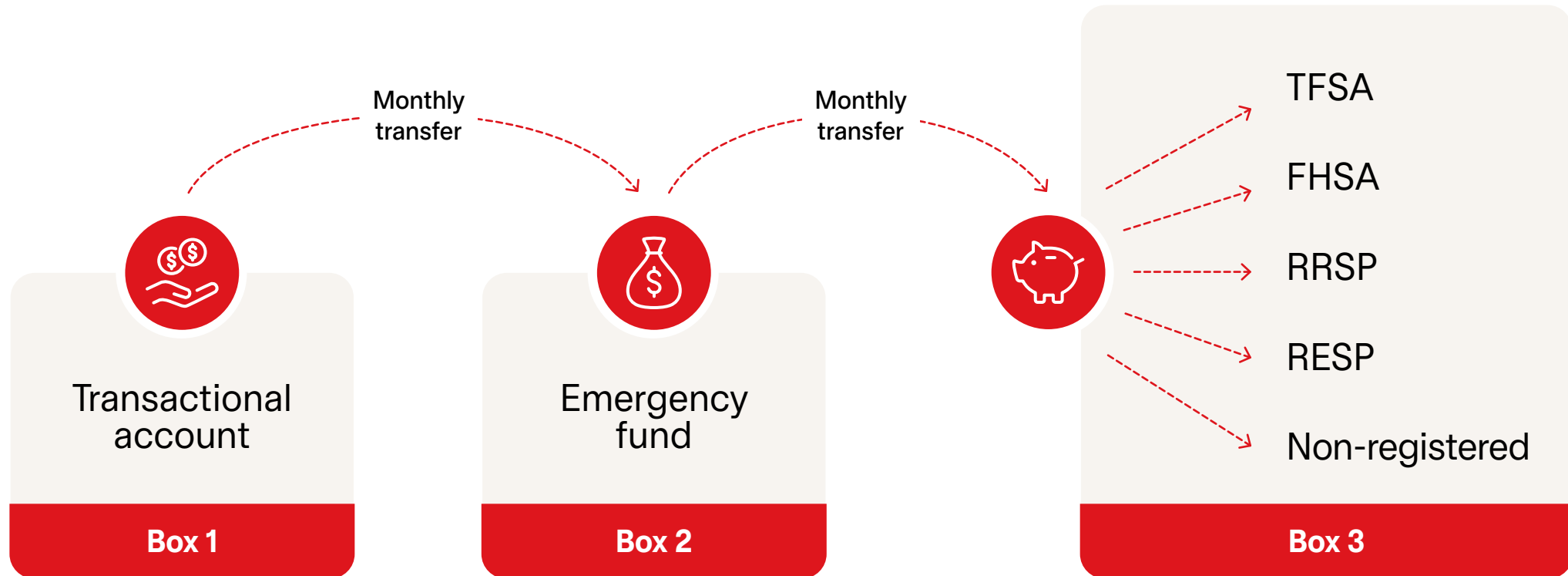
To take advantage of the tax benefits of the various savings accounts, you must have tax residency in Canada. In other words, you must be a permanent or temporary resident of Canada for tax purposes. You also need to have a social insurance number (SIN).

For more information on registered savings plans and accounts, consult: nbc.ca/savings



The 3-box theory

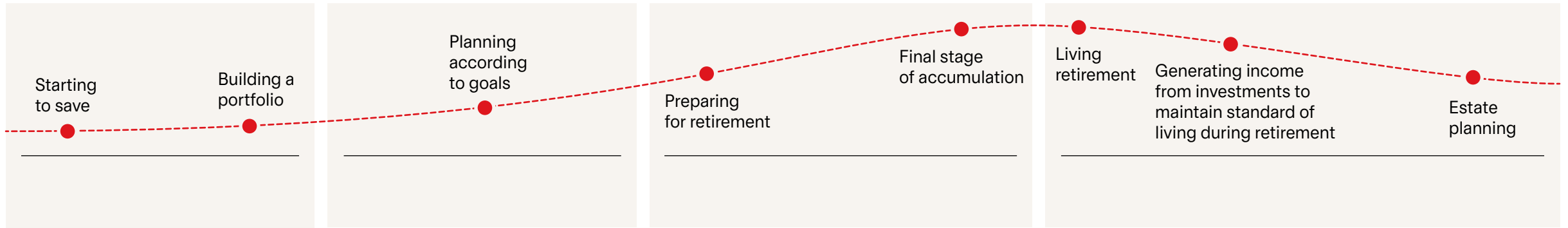
The 3-box theory: a simple strategy to structure your assets effectively. It consists of three distinct boxes:





The importance of updating your plan

As your situation changes with each major life event (the birth of a child, a promotion, a divorce, etc.), your finances change too! It is important to work with your advisor to update your plan.





Saving for a project

Do you have a clear plan for saving for a project? 23

How should you plan a project? 24

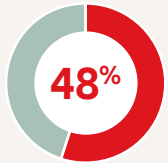
How does systematic saving work? 25

Do you have a clear plan for saving for a project?



Did you know?

65% of Canadians have a major purchase or expense planned during the next 3 years.¹



48% of Canadians say saving more helps them reduce stress.²



Over half (55%) of Canadians reportedly considered changing jobs in 2021.³

Questions to ask yourself

What short-, medium- or long-term project do you wish to complete?

What have you put in place to complete it?

- Are you planning to purchase a home soon?
- Are you dreaming of purchasing a vacation home?
- Are you thinking of going back to school or taking a sabbatical year?
- What is your annual budget for travelling or going on vacation?
- Are you planning construction work or yard landscaping?
- Tomorrow morning, if you won \$10,000 in the lottery, what would you do?
- Do you intend to renovate your home?
- Are you planning a wedding in the coming years?
- Are you thinking of adopting a pet soon?

Sources: 1. Key Findings from the 2019 Canadian Financial Capability Survey, Financial Consumer Agency of Canada (FCAC).

2. FP Canada – 2025 Financial Stress Index.

3. Léger study commissioned by Allstate Canada, an insurance company, conducted from October 29 to November 1, 2021.



How should you plan a project?

Examples of projects



Short term

- Going on a trip
- Planning your wedding
- Repaying your debts



Medium term

- Making a down payment toward the purchase of a home
- Renovating your home
- Taking a sabbatical year



Long term

- Saving for school
- Acquiring a vacation home
- Planning your retirement

1.

Define your projects and saving objectives

2.

Determine the timeline of each project

3.

Prioritize your projects

4.

Take advantage of solutions at your disposal (HBP, LLP, FHSA)

5.

Choose the investment solutions that suit your goals



Tip

Investing a small amount each month is easier than investing a large amount each year.

Systematic saving

Learn more about HBPs

Learn more about LLPs

Learn more about FHSAs

Save for your children's education

Save for your retirement

Our investment solutions



How does systematic saving work?



4 good reasons to save systematically

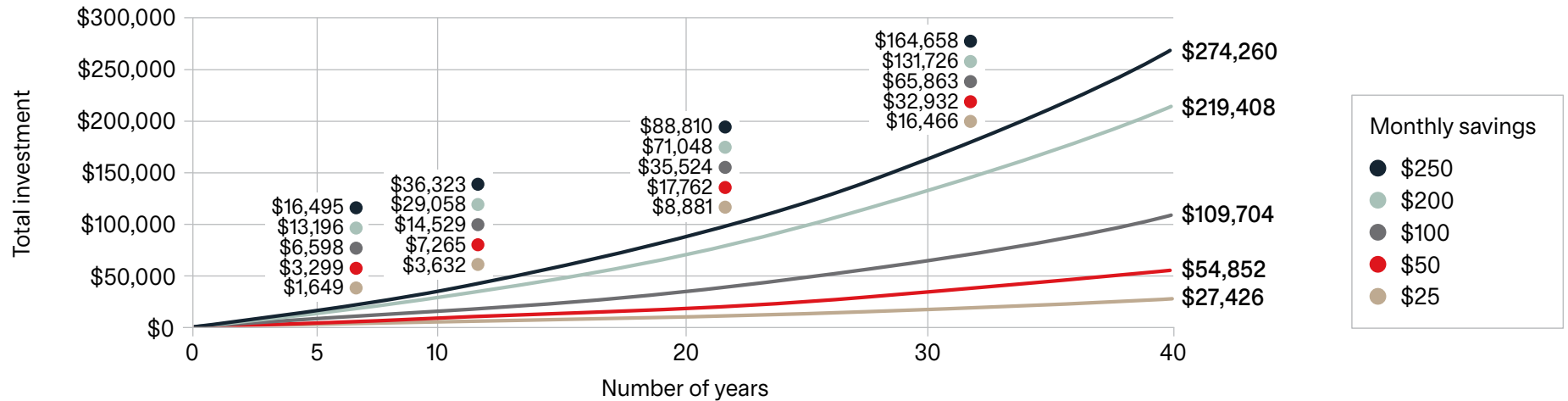
- 1 It's worthwhile:** The earlier you start, the quicker your savings will increase.
- 2 It's accessible:** Putting aside smaller amounts regularly is easier than putting aside one big sum all at once.
- 3 It's simple:** Set up automatic debits once, and that's it!
- 4 It's practical:** Choose the frequency and amount that best suit you.

Assumption: Calculation based on an effective return of 3.75%.
 *A minimum initial investment of \$1,000 is required before making a systematic investment plan.

Systematic saving consists in setting up automatic debits of a specific amount at specific intervals. For example, you may decide to set aside \$25 per week for an undetermined duration or \$100 per month for one year.

Eligible accounts	Eligible investment solutions	Minimum contribution
Savings account RESP TFSA* RRSP FHSA	High-interest savings account Cash equivalent solutions Mutual funds	\$25

Evolution of the portfolio value based on the monthly savings amount





Saving for education

Do you have a plan for your children's education?	27
How do RESPs work?	28
Are you fully benefiting from government grants?	29
Why save early in an RESP?	30

Do you have a plan for your children's education?



Did you know?



Average tuition for a full-time undergraduate student in Canada is \$8,948 for the 2025-2026 school year.¹



The average annual RESP contribution for children who receive the CESG is \$1,804, while average annual withdrawals per student stood at \$11,446 in 2021.²



One out of every two postsecondary students has student debt upon graduation.³

Questions to ask yourself

How can your children pay for their studies if they don't have between \$10,000 and \$15,000 per year?

- Do you plan to help pay for your children's postsecondary education?
- What portion of your children's studies do you plan to pay for?
- How and how much are you saving for your children's education?
- What kind of education do you wish for your children?
- Where do your children want to study, and in which program?
- Are you fully benefiting from government grants?
- During their studies, will your children live with you, in a student residence or elsewhere?
- Have you estimated the potential costs according to the level of studies, housing needs, etc.?
- Will your children be able to benefit from loans, scholarships or income from a part-time job?

Sources: 1. [Statistics Canada. Canadian students, tuition and additional compulsory fees, by level of study.](#) 2. [Canada Education Savings Program – 2024 Annual Statistical Review.](#) 3. [Galarneau, Diane and Laura Gibson. 2020. "Trends in student debt of postsecondary graduates in Canada: Results from the National Graduates Survey, 2018". Insights on Canadian Society. August. Statistics Canada Catalogue no. 75-006-X.](#)



How do RESPs work?

An RESP is a registered savings plan that allows you to save for your children’s postsecondary education tax-free. Moreover, government grants can increase your savings by 20% to 40% per year. If you opened your RESP late, or if you don’t save each year, the unused amount can be carried over so you can catch up one year at a time.

- Who can contribute? →
 - Canadian residents age 18 and over
 - Holders of a social insurance number

- Who can benefit? →
 - Canadian residents
 - Holders of a social insurance number

- Beneficiary age limit →
 - **Family plan:** last contribution made before the beneficiary’s 31st birthday
 - **Individual plan:** last contribution made before the end of the 31st year after the plan was opened

- RESP contribution requirements at age 16 or 17 →
 - For a 16- or 17-year-old beneficiary to be eligible for grants, they must meet one of the following conditions:
 - At least \$2,000 was contributed to the RESP before the end of the year they turn 15, or
 - a minimum contribution of \$100 per year for at least four years before the end of the year they turn 15.

- Maximum contributions → \$50,000 per beneficiary for the duration of the plan

- End of the plan → The RESP must be closed before December 31 in the 35th year after the plan was opened.

- Tax benefits
 - The RESP capital and grants grow tax-free.
 - Contributions are non-tax deductible and withdrawals are non-taxable.

- How the payments work
 - The educational Assistance payments (EAPs) are composed of interest and grants.
 - A full-time student can withdraw up to \$8,000 during the first 13 weeks. Certain conditions may apply.
 - A part-time student can withdraw up to \$4,000 for each period of 13 consecutive weeks.
 - EAPs are taxable sources of income for the beneficiary.

- What happens if the child does not pursue their studies?
 - If the parents, the grandparents or any other family members contribute to a family RESP, the funds can be transferred from one child to another in the same family.

What happens with the...

Learn more about RESPs

Why save early in an RESP?

Government grants

Are you fully benefiting from government grants?



Many government grants exist to help you maximize the RESP contributions.

→ Canada Education Savings Grant (CESG)

- Lifetime maximum of \$7,200.
- The lifetime maximum can be reached by paying \$36,000 over time if the subscriber is not eligible for any other grant.
- Additional grant. Please consult the Federal Government website for more information.

→ British Columbia Training and Education Savings Grant (BCTESG)

- A grant with a one-time payment of \$1,200.
- For children born since 2006 who are residents of British Columbia only.
- The application must be submitted while the child is between 6 and 9 years old.



→ Canada Learning Bond (CLB)

- Lifetime maximum of \$2,000.
- For children who are residents of Canada, born on or after January 1, 2014, in a low-income family.
- First-year payment of \$500, then \$100 per subsequent year.
- No RESP contribution is required.

→ Quebec Education Savings Incentive (QESI)

- Lifetime maximum of \$3,600.
- For residents of Quebec only.
- Annual grant: 10% on the first \$2,500.
- Additional grant. Please consult the Provincial Government website for more information.



Tip!

Did you know that the federal government can subsidize up to \$7,200 of your children's education?

BCTESG

CESG

CLB

QESI

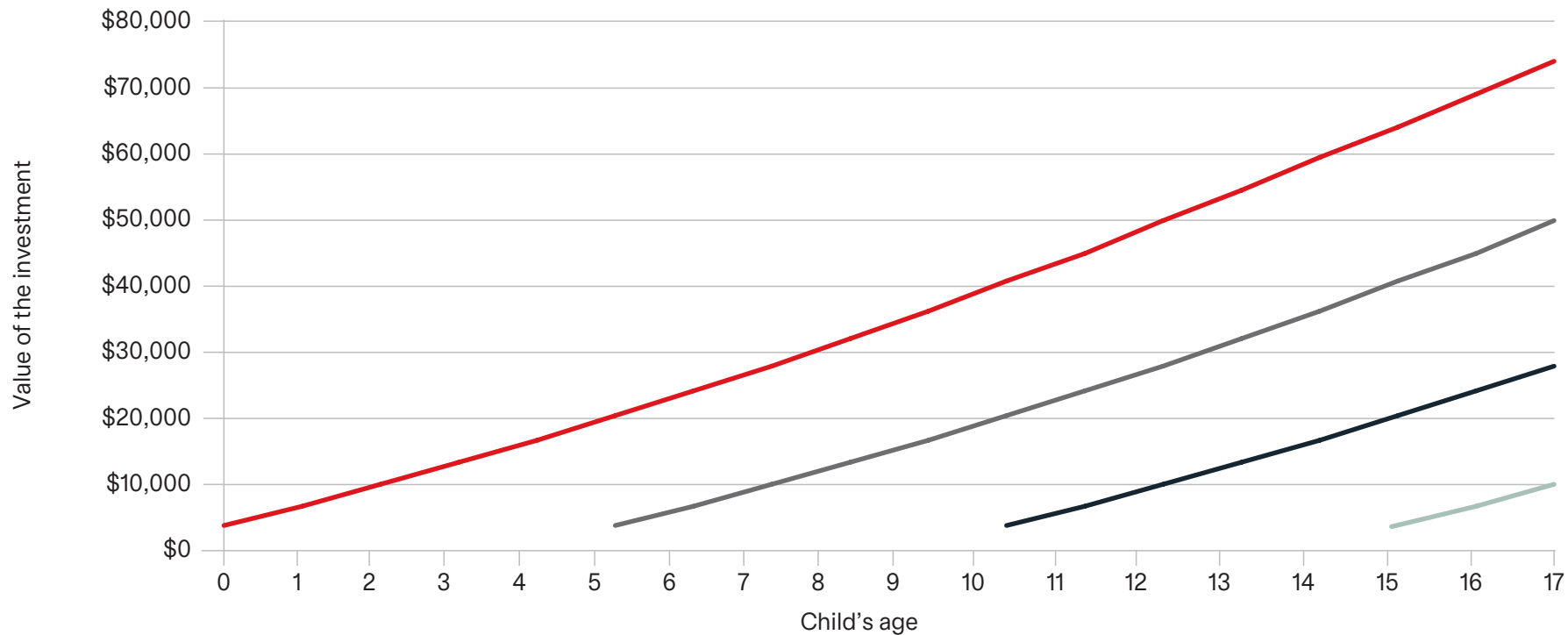
RESP



Why save early in an RESP?

It is best to begin investing in an RESP as soon as your child is born to benefit from available grants and establish a solid investment strategy. The earlier you invest, the more you promote the growth of your investments.

Annual investment of \$2,500 in an RESP at a 3.75% rate of return*



Tip!

Investing a small amount each month is easier than investing a large amount each year.

Systematic saving

- At birth
- At 5 years old
- At 10 years old
- At 15 years old

The Canada Education Savings Grant was added to the annual contributions.

*The figures in this chart are assumptions only and are provided to illustrate the potential advantages of investing in an RESP under identical conditions.



Saving for retirement

Are you ready to retire?	32
Have you started planning your retirement?	33
Have you considered these 5 retirement risks?	34
What are the main sources of income during retirement?	35
Have you established a withdrawal strategy?	36
When should you withdraw your pension from the CPP/QPP and OAS?	37



Are you ready to retire?

Did you know?



In 2024, a survey conducted by HOOPP determined that **26% of Canadians** plan to work during retirement to support themselves.¹



Almost **a third of Canadians** have not saved or thought about retirement.¹

Questions to ask yourself



Where do you see yourself in 5, 10, 15 years?

What worries you about retiring?

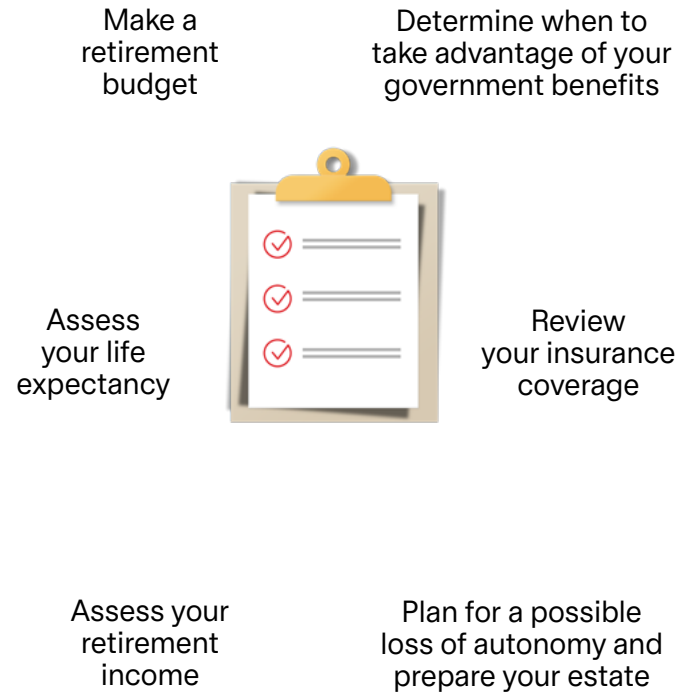
- Where will you live out your retirement? At home? With your children? In a retirement home?
- Have you reviewed your insurance coverage?
- What would you do if you lost your autonomy?
- At what age do you plan on retiring? Have you assessed your life expectancy?
- What kind of lifestyle do you want to have? Have you made a retirement budget?
- What impact will taxes have on your income? What have you planned in order to pay the least amount of taxes during retirement?
- Have you already determined if it would be better to invest in a TFSA for your retirement?
- Have you planned your estate?
- Do you have a good idea of your income during retirement (pension plan, CPP/QPP, part-time work, rental income, savings, etc.)?

Sources: 1. Retirement Savings Statistics in Canada for 2025. Made in CA

Have you started planning your retirement?



Proper planning is essential to living out a retirement that fulfills your expectations. However, retirement is not just about numbers; it is equally important to take the time to identify your wishes and projects.



Have you considered these 5 retirement risks?



1.

Underestimating your life expectancy

According to recent statistics, if you are currently 60 years old, you or your partner have a 50% chance of living to the age of 94.

2.

Not accounting for inflation

Essential goods undergo the largest fluctuations.

3.

Forgetting to plan for healthcare expenses

Starting at age 70, healthcare costs for Canadians tend to nearly double every 10 years.

4.

Withdrawing too much money

It is crucial to properly calculate how much money to withdraw so that you don't use up your capital too quickly. In the example chart, we can see that someone who takes out 10% of their assets each year (weighted for inflation) will run out of money at age 80.

5.

Only opting for low-risk investments, thereby reducing potential yield

Properly allocating your investments helps make your capital last longer.

In the example below, we see that Portfolio C generates a higher yield than Portfolio A for the same level of risk.

What are the main sources of income during retirement?



Your retirement income comes from three main sources: personal savings, private pension plans and government plans. Government plans usually aren't enough to ensure you can maintain your cost of living during retirement. Ensure you save enough money to complement the other sources of income!



Personal savings

Registered and non-registered investments (RRSP, TFSA, etc.), other personal assets (real estate, etc.)

Private pension plans

Pension fund with your employer

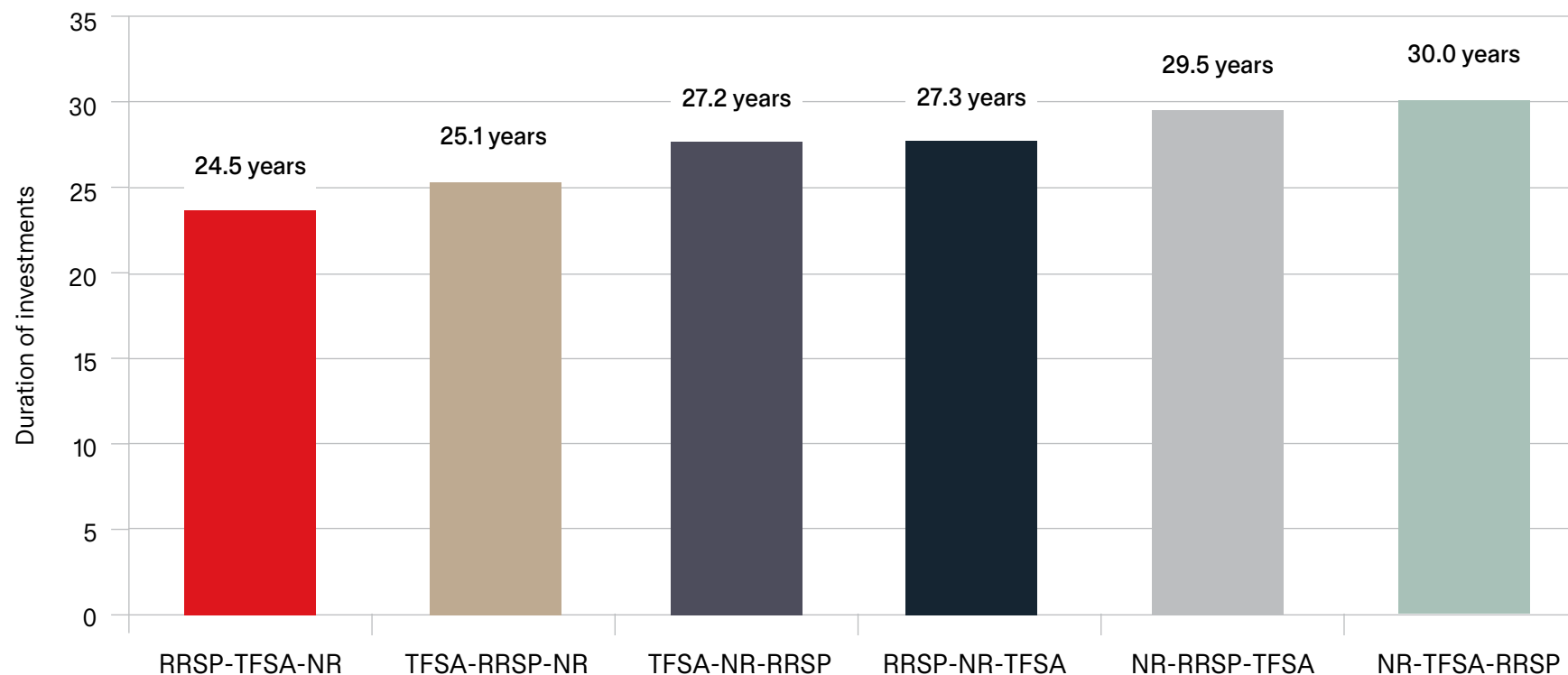
Government plans

Quebec Pension Plan (QPP), Canada Pension Plan (CPP), Old Age Security (OAS) pension, etc.

Have you established a withdrawal strategy?



The order in which you withdraw your investments significantly affects the duration of your capital. Usually, it is better to withdraw non-registered (NR) investments first.



Hypothesis: Start-up capital distributed equally in an RRSP, a TFSA and non-registered investments. The portfolio is continually rebalanced to 50% in equities (return of 6.5%; 80% capital gains, 20% dividends) and 50% in fixed income (return of 4%). The calculations are made at the margin, assuming a tax rate of 40% and a special tax treatment of capital gains and dividends.

When should you withdraw your pension from the CPP/QPP¹ and OAS?



There is no perfect formula for calculating the ideal age to withdraw your government pension. It is up to you to assess your personal situation and make decisions according to your needs and priorities.

Factors to consider



Sources of income



Life expectancy



It is recommended to withdraw early

I anticipate having **limited additional** sources of income.

I have a **lower** life expectancy (according to my health and family history).



It is recommended to wait a bit longer

I anticipate having **multiple** sources of income.

I have a **normal** life expectancy (according to my health and family history).

Note on OAS: If your gross income will be higher than the OAS clawback threshold at age 65, it's preferable to defer your OAS pension as long as possible. For clients who will receive the GIS, it's recommended to apply for the OAS pension as soon as you are eligible.
1. According to your province of residence.



Our investment solutions

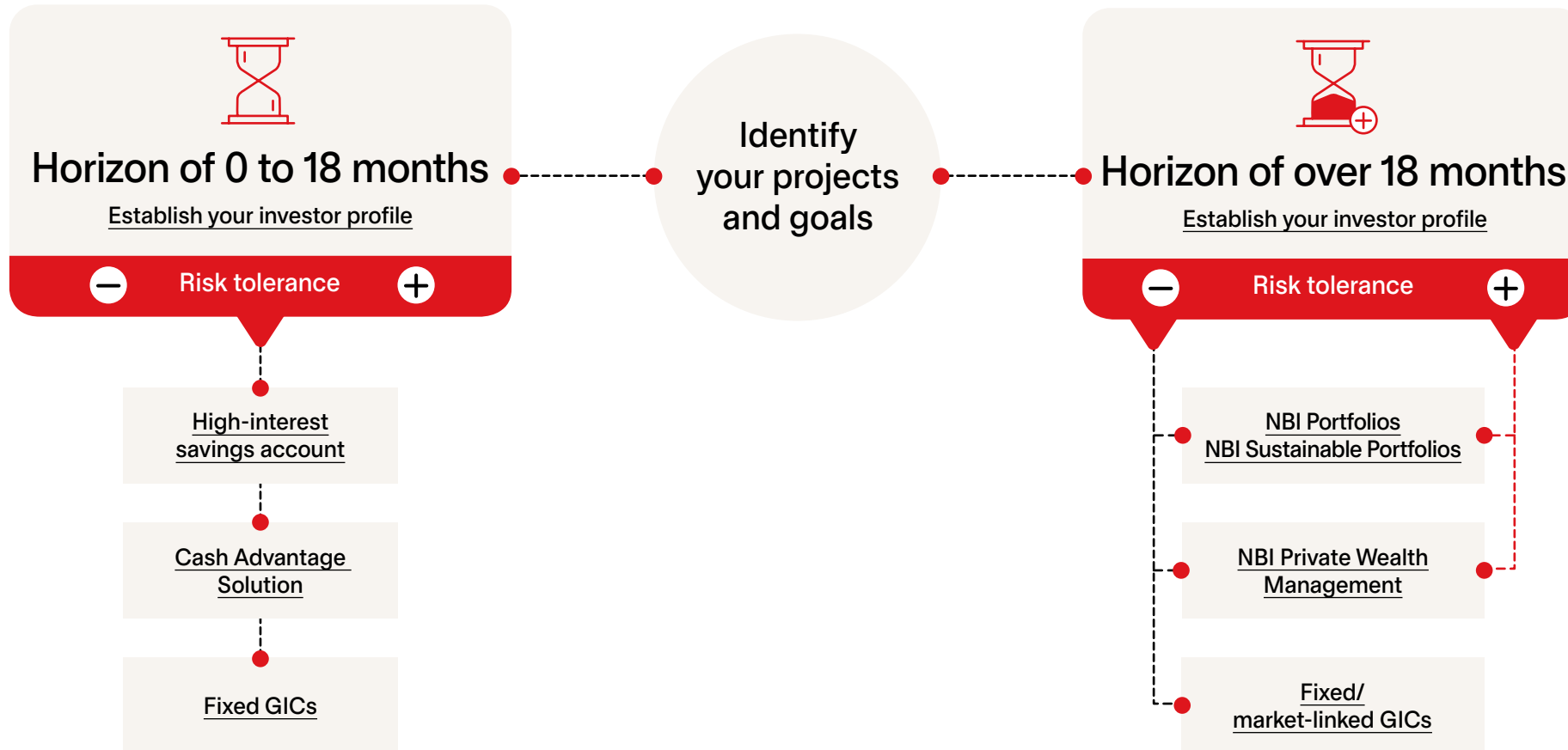
Do you know which saving and investment solutions are right for you?	39
Spectrum of investment solutions	40
Do you know your investor profile?	41



Do you know which saving and investment solutions are right for you?

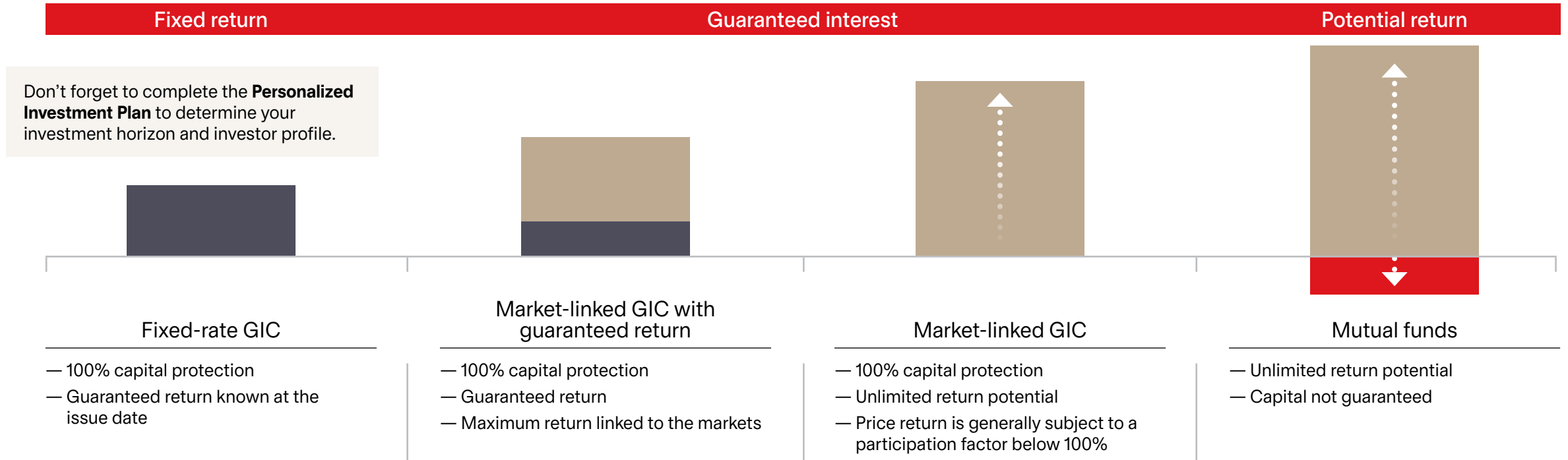


To know which solutions meet your needs, first identify your projects and goals. Next, ask yourself what your target timeline is, i.e., when you will want to start withdrawing your money. Lastly, the final solution you choose will depend on your risk tolerance and amount to be invested.





Spectrum of investment solutions



Consider investing if you are seeking...

To know the return of your investment in advance and protect your capital.

To obtain a return linked to the market with a guaranteed minimum return, thus providing additional protection if the markets don't perform well.

To renounce a guaranteed return in order to have access to a higher potential return all while protecting your capital.

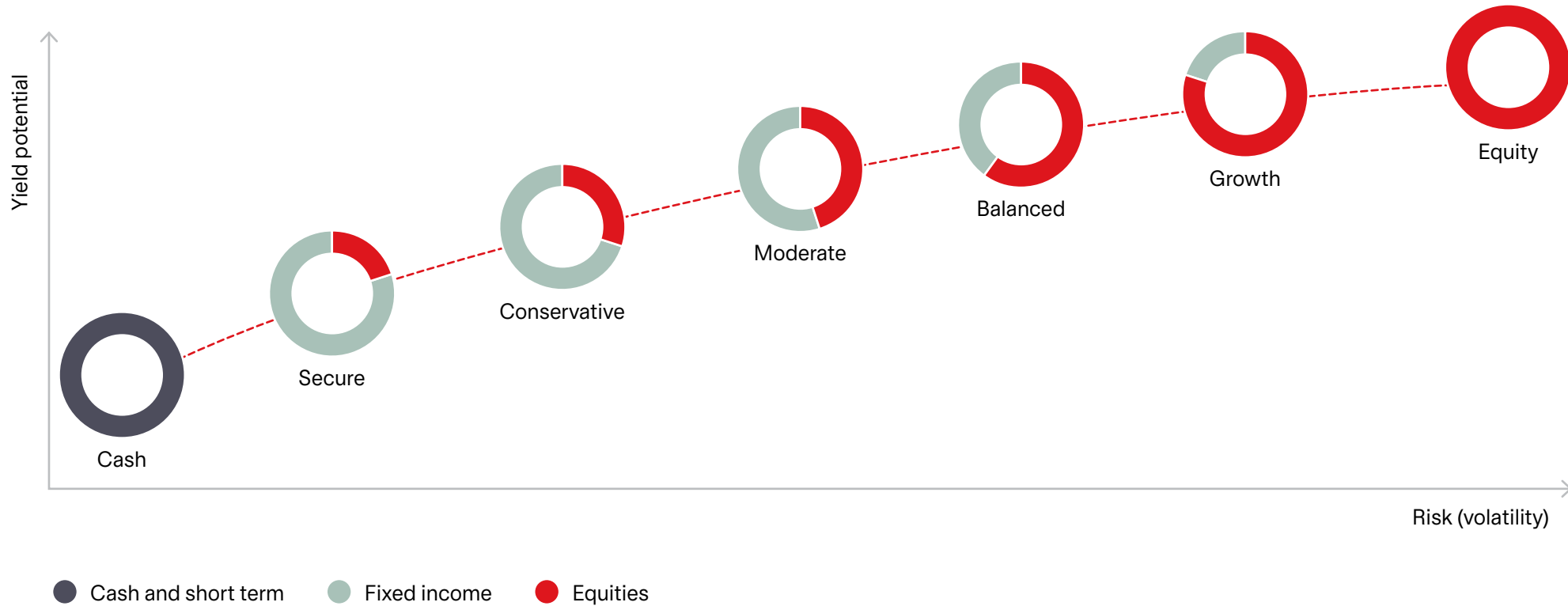
To accept fluctuations in the value of your portfolio in order to have a higher potential return.

● Guaranteed interest
 ● Potential return
 ● Capital not guaranteed



Do you know your investor profile?

Your investor profile helps you find the type of portfolio that suits you best. It is determined by your risk tolerance, goals and time for which you are willing to invest.





Partners to guide you through every key milestone

A dedicated advisory team

43

An advisor there for the big moments in your life

44

Canada's leading open architecture investment firm

45



A dedicated advisory team



An advisor there for the big moments in your life








Canada's leading open architecture investment firm



Comprehensive offering

Investment solutions and services to meet investors' evolving needs.

NBI overview

	\$110 B	Assets under management
	144	Funds, ETFs and portfolio solutions
	62	Best-in-class portfolio management firms
	93	Proven portfolio management teams
	+200	Due diligence meetings per year

As at December 31, 2025

Curated selection

Partnering with top investment talent from the best global portfolio management firms to power our mutual funds, exchange-traded funds, alternative and private investments, portfolio solutions and other investment solutions.

Examples





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