Healthcare professionnal offer

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

Are you facing the following situations?

- You don't have enough time to manage your cash account
- You would like to discover ways to minimize your taxes
- Your returns are low and you are looking to increase them
- You want help to implement an investment process aligned with your goals
- You would like to create a financial blueprint, but do not know where to start

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	› Bonds › Stocks › Mutual Funds › ETFs › Precious Metals	› Institutional Managers › Alternative Investments

Your financial guidance

Fiscal Planning	Portfolio Management	Financial Planning
Risk and insurance management	Estate planning and planned donations	Annuities and protections

Plan for tomorrow, today...

Like most Canadians, you realize the importance of structuring your plan. You know you need a clear picture of your financial situation, but where do you start? Our team can provide those answers and help you build a personalized plan.

NATIONAL BANK FINANCIAL
WEALTH MANAGEMENT

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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.

> *"Don't leave your financial situation to chance. Surround yourself with experienced specialists who will guide you through your financial process today and tomorrow."*

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 Firm[1]
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.

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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.

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