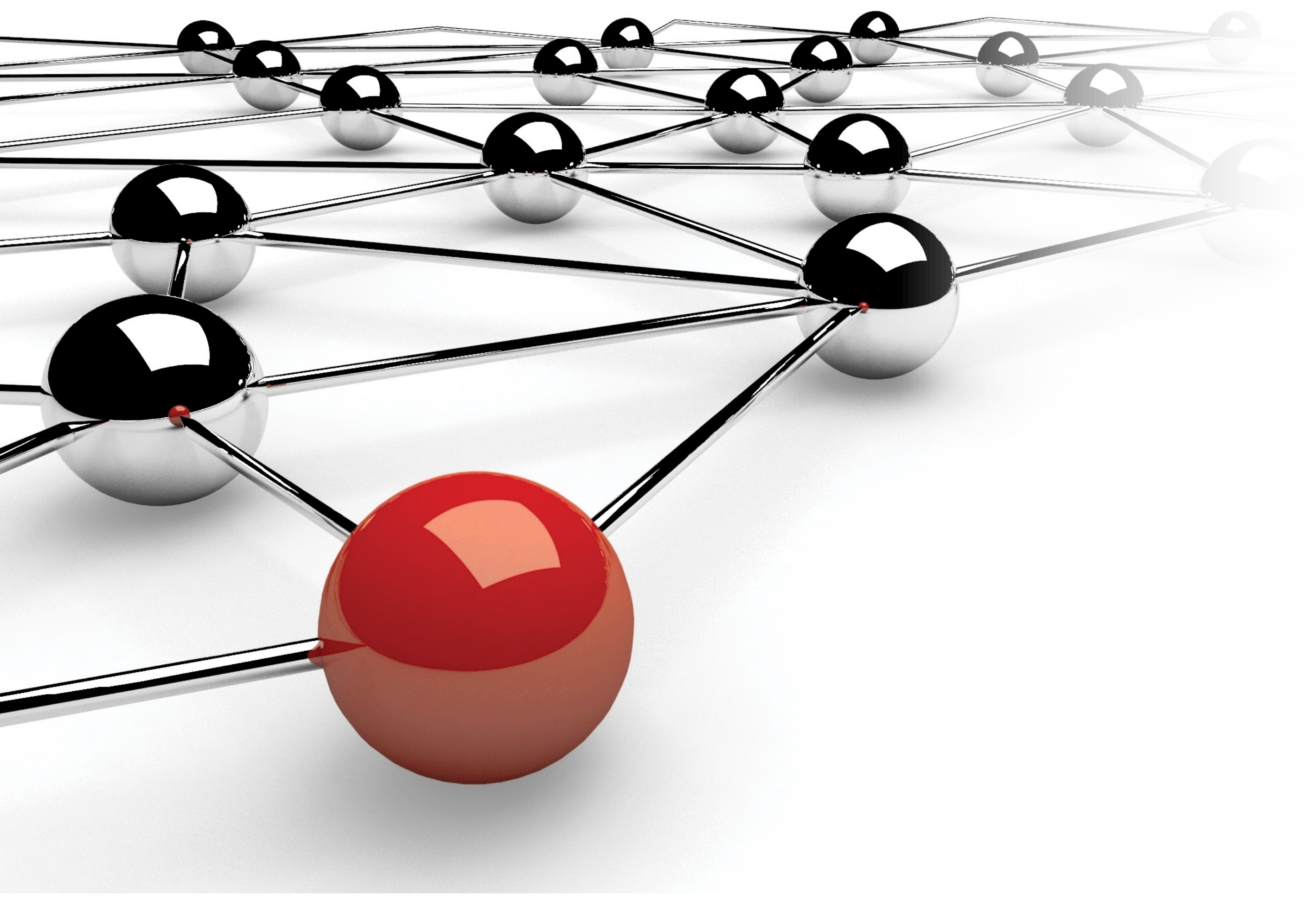
Sigma Management

Index-based solutions

Better risk management for more reliable results



NATIONAL BANK FINANCIAL
WEALTH MANAGEMENT

SIGMA MANAGEMENT
INDEX BASED SOLUTIONS
LALONDE-BEAUCAGE *GROUP*

Why we chose the name Sigma

In statistics, Sigma is the Greek letter used to describe the standard deviation, an important measure of a portfolio's level of risk. Our choice of Sigma underlines our commitment in putting risk management at the forefront of our portfolio management and of our guiding principles.

What sets us apart

Pioneers in the use of exchange traded funds in Canada, we focus our efforts on optimal portfolio structure as opposed to selection of stocks or managers, enabling a much higher reliability of investment results.

Our guiding principles

- We believe that emotions bring on behavior that is harmful to investment performance.
- We believe that better investor education and a better understanding of risk result in better decision making and better long term results.
- We believe that better control of risk and returns requires an index based multiple asset class approach.
- We believe in transparent fee- based remuneration.
- We believe in a holistic approach to wealth management that encompasses tax as well as estate planning concerns.

Our unique approach to portfolio management

The management of our clients' portfolios is based on three fundamental principles:

- We find little value added to the selection of managers in the various asset classes. Many studies have proved time and again that managers are rarely able to outperform their benchmarks.
- Index based management lets us focus our efforts on efficient portfolio structure rather than on the selection of individual securities or managers. Exchange traded funds (ETFs) give us access to all asset classes and management styles.
- It is possible to lower a portfolio's risk without sacrificing future returns.

Based on these principles, we offer portfolio management solutions adapted to the individual needs of our clients:

- Sigma Balanced portfolio.
- Sigma Income portfolio.
- Sigma Asset class rotation portfolio.
- Sigma Moderate asset class rotation portfolio.

As fully licensed investment advisors, we have access to all available investment products on the financial markets that may be value-added complements to our portfolio management approach.

Distinctions and recognitions

Enjoying great respect from their peers, the team members have collected several distinctions and awards over the years:

- Best asset growth in Canada
- Canadian Recipient for Investment Advisor of the Year
- Excellence in Wealth Management Regional
- Social responsibility National Prize
- Excellence in Portfolio Management Regional
- Canadian Team of the Year Finalist
- Champion ETF Wealth Professional

Our client-centric approach

Since we are very aware that emotions can greatly harm investment results, we put a lot of emphasis on investor education, giving them a better understanding of risk, of market structure and of the behavior of their investments, helping them develop better reflexes and the ability to make more profitable decisions.

Our client

Our clientele is made up of well-heeled individuals, entrepreneurs and professionals. We also serve institutional investors and foundations. All have one thing in common: they demand high standards of professionalism, integrity and competence in terms of advice, service and results.

Our services

Sigma asset management is represented by a multi- disciplinary team of professionals that covers portfolio management, estate and retirement planning and wealth transfer.

Portfolio management

- Education
- Establishment of personal objectives
- Determination of risk tolerance
- Establishment of investment plan
- Investment plan execution

Wealth management

- Retirement projections
- Insurance needs analysis
- Tax planning
- Estate planning
- Company transfers

Our Team

Guy Lalonde, B.A.A., CIM®, CAIA
Senior Wealth Advisor
Portfolio Manager
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With National Bank Financial since 2003, Mr. Lalonde has more than 30 years of experience in portfolio management and financial planning. Holder of a master's degree in management, he was coordinator of the trading room and lecturer at HEC-Montréal. He was the recipient of the Regional Award for Excellence in Portfolio Management in 2012 for Sigma Management and recognized as a National Leading Portfolio Manager by Wealth Professional magazine in 2016, as well as ETF Champion by the same publication in 2017. In 2022, he won the Regional NBF Excellence in Wealth Management award.

François Beaucage, MBA, CIM®
Wealth Advisor
Portfolio Manager
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Francois Beaucage has over 25 years of experience in portfolio management and financial planning. Prior to joining the team in 2016, he held various positions, including Vice-President-Private Clients for a major international bank. An economist by training, he quickly turned his career towards personal financial services because of human contact. In addition to portfolio management, he is responsible for the financial, retirement and estate planning within the team. In 2022, he won the Regional NBF Excellence in Wealth Management award.

Marie-Eve de l'Étoile, B. Sc.
Senior Wealth Associate
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Marie-Eve joined the Sigma Management Team in 2012. She has been working as a Wealth Associate for over 10 years. She holds a bachelor's degree in sociopsychology from Université de Montréal and successfully completed her Canadian Securities Course and the Conduct and Practices Handbook Course in 2006. She is the recipient of the 2017 Elite Club Award, intended for associates who exemplify the highest standards of professionalism. In 2022, she successfully completed the Wealth Management Essentials course.

Josée Arpin, B.A.A.
Senior Wealth Associate
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Josée has been working in banking and investment for over 15 years. She worked as a personal finance advisor at National Bank before joining National Bank Financial in 2011 as a wealth associate. She holds a bachelor's degree in commerce from McGill University and completed the Canadian Securities Course and the Conduct and Practices Handbook Course in 2008. She is the recipient of the 2021 Club Elite Award for associates who exemplify the highest standards of professionalism.

Andrée-Anne Boulay, B.A
Wealth Associate
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Andrée-Anne holds a bachelor's degree in Public Relations communications. She has more than fifteen years of experience in customer service but has specialized in banking since 2014. Having worked in the fraud prevention sector all the way to the branch serving individual and commercial clients, she eventually joined the Sigma Management Team as an assistant. In 2022, she successfully completed her Canadian Securities Course and the Conduct and Practices Handbook Course, earning her the title of Wealth Associate.

Marie-Hélène Grenier, B.A.A.
Associate
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Marie-Hélène has 15 years of experience in banking. She held several positions at National Bank before joining National Bank Financials' Lalonde-Beaucage Group in the summer of 2022. Holder of a B.A.A in Business Administration from HEC Montréal, her organizational and interpersonal skills allow her to quickly take charge of our clients' needs or direct them to the right resource within our team.

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