



OnCourse | Portfolios

NEI

Benefits to You

Choice

With five portfolios ranging from income to high growth, there's a portfolio for your needs now – and down the road.

Simplicity

A simple investment solution tailored to your individual needs in one simple decision.

Access

Gain access to some of the best investment managers in the industry.

Stability

Strategically and tactically engineered to deliver the right balance of risk and return to meet your financial goals.

OnCourse | Portfolios

*All-in-one Investment Solutions.
Simple Investment Decisions.*

Get all the vital components of successful investing and the benefits of a managed asset program in one simple solution with OnCourse Portfolios.

OnCourse Portfolios are built using a 'fund of funds' approach so you can be confident your money is invested in a high-quality, fully diversified investment solution.

Comprised of complementary mutual funds from NEI's diverse lineup, OnCourse Portfolios are designed to meet a variety of investor needs:

Access to Top Investment Managers

Get a seasoned investment team working for you

Invest with confidence knowing your portfolio is managed by some of industry's best. Selected for their commitment to performance, risk management, track record and strategic focus, each portfolio manager is a seasoned professional focused on achieving long term success.

Enhanced Optimization

Minimize your downside risk

Take advantage of opportunities in Canada, and all over the world.

OnCourse Portfolios are built using an enhanced optimization model to provide instant diversification across: Asset Class, Investment Style, Market Capitalization and Geographic Regions.

Automatic Rebalancing & Monitoring

Maintain your risk/return balance automatically

Each OnCourse Portfolio is expertly monitored and regularly rebalanced to ensure it remains aligned to your investment goals in changing markets.



Finding Balance

Investments as unique as the investor who holds them

Whether you're a conservative investor or more growth oriented, there's an OnCourse Portfolio that's right for you. With five portfolios to choose from, each solution offers a unique balance to complement your objectives and risk preference — including a 100% responsible portfolio option for the low risk investor.

Five Portfolios to Choose From

	Income oriented	Growth oriented			
	Ethical Income Portfolio	Conservative Portfolio	Balanced Portfolio	Growth Portfolio	Global Maximum Growth Portfolio
EXPECTED RETURN					
EXPECTED RISK					
Investment Objective:	Income more than growth	Income more than growth	Balance of income and growth	Growth more than income	Long term growth
Risk Tolerance:	Low	Low	Low to Medium	Low to Medium	Medium
Investing Time Horizon:	Short to Medium	Medium to long term	Medium to long term	Medium to long term	Long term

Note: Asset mix may vary according to the ranges disclosed in the NEI Investments Prospectus.

Investing is a big decision, but you don't have to do it alone

Contact a wealth expert at your credit union for help selecting the portfolio that's right for you and to learn more about the full suite of OnCourse products.

Learn more at:
oncourseinvestments.com



What's in a Name?

Experience

NEI is a Canadian firm owned by Desjardins Group and Provincial Credit Union Centrals. This backing of experience and support provides NEI with stability and the resources to actively pursue business growth through credit unions and independent financial advisors across Canada.

Expertise

Engaging some of the best, most forward-looking investment managers in the industry, NEI is committed to producing outstanding long-term performance and active risk management.

Reputation

NEI makes excellent, independent portfolio managers accessible to Canadian retail investors through three fund families: NEI Funds, Northwest Funds and Ethical Funds.

Breadth

Every NEI OnCourse Portfolio provides instant access to a deep roster of elite portfolio management talent from around the globe. The breadth of this talent pool includes:

- Addenda Capital
- Alliance Bernstein
- Amundi
- Columbia Threadneedle
- Guardian Capital LP
- Hermes Investment Management
- Kingwest & Company
- Lincluden Investment Management
- Maj Invest
- Montrusco Bolton Investments
- Principal Global Investors
- QV Investors
- River Road