

PROTECTING

Distribution Guide

Credit Card Payment Protection Plan



**NATIONAL
BANK**

INSURANCE

Copy of the contract of insurance

National Bank Life Insurance Company customer service can send a copy of the contract if needed.

Our customer service representatives can be reached at:

Toll-free: 1-877-871-7500

Montreal: 514-871-7500



Distribution Guide

Credit Card Payment Protection Plan

Name of product: Credit Card Payment Protection Plan

Type of product: group credit insurance

Insurer	National Bank Life Insurance Company 1100 Robert-Bourassa, 5th Floor Montreal, Quebec H3B 2G7 Toll-free: 1-877-871-7500 Montreal: 514-871-7500 Fax: 514-394-6992 www.insurance.nbc.ca assurances@bnc.ca
Distributor	National Bank of Canada 600, de la Gauchetière Street West Montreal (Quebec) H3B 4L2 Montreal: 514-394-5555 Toll-free: 1-888-TELNAT-1

The Autorité des marchés financiers makes no claim as to the quality of the product presented in this guide. Only the Insurer is liable for discrepancies between the terms set out in the guide and those contained in the policy.

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Terms with a capital letter are defined in the "Key Definitions" section of the guide.

Introduction

The purpose of the Distribution Guide is to describe the coverage offered with the National Bank Credit Card Payment Protection Plan and present it in an easy-to-understand format. The Guide is intended to help you determine whether this product is suited to your needs when you do not have the assistance of a life and health insurance advisor.

Keep the Guide in a safe place with your certificate of insurance for future reference.

The National Bank Credit Card Payment Protection Plan is underwritten by National Bank Life Insurance Company, under master policy MC 1004-04. It is available exclusively to National Bank MasterCard cardholders.

Key Definitions

Accident: bodily Injury, certified by a physician, resulting solely and directly from sudden, external, violent and involuntary causes.

Accidental Dismemberment: bodily Injury resulting from an Accident that occurs while the Certificate of Insurance is in effect and leading to the physical loss of a limb or an eye or the use thereof.

The loss of an eye refers to the total and irremediable loss of sight; the loss of a limb refers to the loss of an arm or a portion thereof (but no less than a hand) or the loss of a leg or a portion thereof (but no less than a foot).

Dismemberment also covers losing the use of a limb. The loss of use of a limb or eye must occur within three hundred and sixty-five (365) days of the Accident date, persist for twelve (12) months, and be recognized as permanent before any benefits can be paid.

Balance: outstanding balance shown on the last monthly statement of the MasterCard Credit Card account issued prior to the Insured Event.

Cancer: type of Cancer revealed by the presence of a malignant tumor characterized by uncontrolled cell proliferation that invades the tissues.

Credit Card: MasterCard credit card issued by National Bank of Canada in the name of the Insured.

Disability: state of incapacity which prevents the Insured from carrying out the normal duties of his or her occupation. The disability must be certified by a physician, result from an illness or Accident taking place while the individual is insured, and require continuous medical care. During the disability, the Insured must not engage in any activity that is compensated or lucrative. For any Insured who is unemployed at the start of his disability, the state of incapacity is defined as one which prevents him from carrying out activities considered normal for a person of the same age.

Effective Date: first (1st) day of the month following the month in which the insurance application is processed.

First (1st) Diagnosis of Cancer: date of the biopsy leading to a Cancer diagnosis, supported by the opinion of a pathologist belonging to a duly recognized association in Canada.

Injury: bodily injury suffered by an Insured Person, resulting from an Accident, which occurs while the coverage is in effect.

Insured: credit cardholder named on the front page of the Certificate of Insurance.

Insured Event: death, Accident resulting in death or dismemberment, First (1st) Diagnosis of Cancer, total Disability, Involuntary Job Loss.

Insured Person: the MasterCard credit cardholder named on the front page of the Certificate of Insurance as well as his or her Spouse, provided the Spouse is a joint cardholder.

Insurer: National Bank Life Insurance Company.

Involuntary Job Loss: any interruption of employment by an employer resulting from a layoff that is not due to the action or inaction of the Insured.

Sickness: a deterioration in health requiring regular, continuous and curative medical care, effectively provided by a physician or other professional belonging to a professional health care corporation or association. Such care must be deemed satisfactory by the Insurer.

Spouse: at the time of claim, the individual legally married to the Insured, or who has been living and having a conjugal relationship with him or her for at least one (1) year, and who is a joint holder of

the Credit Card with the Insured. Only one (1) person can be regarded as a spouse.

Sum Insured: outstanding Balance shown on the last monthly statement of the Credit Card account issued prior to the Insured Event. The sum insured cannot exceed the credit limit or \$10,000, except for accidental death where the sum insured cannot exceed \$50,000.

Waiting Period: uninterrupted period following an Insured Event during which no benefit is payable.

Description of our Product

Nature of guarantees

The Credit Card Payment Protection Plan offers the following six (6) types of protection:

Life insurance: in case of death of an Insured Person, the Sum Insured will be credited to the Credit Card account up to a maximum of \$10,000. This protection is available to the cardholder and Spouse.

Insurance in case of First (1st) Diagnosis of Cancer: in case of a First (1st) Diagnosis of Cancer of an Insured Person, the Sum Insured will be credited to the Credit Card account up to a maximum of \$10,000, provided the Insured Person survives more than thirty (30) days after the first (1st) diagnosis, which occurs while the coverage is in effect. This protection is available to the cardholder and Spouse.

Insurance in case of accidental death: in case of accidental death from Injuries of an Insured Person, five (5) times the Sum Insured will be credited to the Credit Card account up to a maximum of \$50,000, which occurs while the coverage is in effect. This protection is available to the cardholder and Spouse.

Insurance in case of Accidental Dismemberment: in case of Accidental Dismemberment of an Insured Person, the Sum Insured will be credited to the Credit Card account up to a maximum of \$10,000, which occurs while the coverage is in effect. This protection is available to the cardholder and Spouse.

Insurance in case of Disability: in case of Disability of an insured person lasting beyond the applicable Waiting Period, which occurs while the coverage is in effect, a monthly benefit equivalent to the greater of 5% of the Sum Insured or \$10, up to a maximum of \$10,000 will be credited to the Credit Card account. This protection is only available to the cardholder.

Insurance in case of Involuntary job Loss: in case of Involuntary Job Loss lasting beyond the applicable Waiting Period, which occurs while the coverage is in effect, a monthly benefit equivalent to the greater of 5% of the Sum Insured or \$10, up to a maximum of \$10,000 will be credited to the Credit Card account. This protection is only available to the cardholder.

Summary of specific conditions

Eligibility

You are eligible for the Credit Card Payment Protection Plan if, at the time the policy takes effect, you are:

- between 18 and 64 years of age and
- a resident of Canada and
- a holder or co-holder of National Bank MasterCard Credit Card account in good standing.

If you do not meet these requirements, you are not eligible for the Credit Card Payment Protection Plan.

When you enroll as a primary cardholder of a Credit Card, your Spouse is automatically insured for the following coverage provided he/she meets the above eligibility criteria:

- life insurance
- insurance in case of First (1st) Diagnosis of Cancer
- insurance in case of accidental death
- insurance in case of Accidental Dismemberment

The Credit Card Payment Protection Plan is available by:

- telephone when you activate your National Bank MasterCard Credit Card
- consenting to a telephone offer
- ticking the box intended for that purpose on the National Bank MasterCard application form

Life insurance coverage (cardholder and spouse)

Benefits

In the event of the death of an Insured Person while the Certificate is in effect, the benefit will be credited to the Credit Card account of the Insured Person for any cause of death except suicide as indicated in the exclusions and restrictions.

The benefit will be the lesser of the following amounts:

- the Sum Insured, or
- \$10,000

The benefits will be paid if:

- at the time of death, the Insured Person is less than seventy-one (71) years of age

In the event that you and your Spouse die at the same time, only one (1) death benefit will be paid.

Exclusions and restrictions

No benefits shall be paid if death results directly or indirectly from any of the following causes:

1. Suicide within two (2) years of the Effective Date of insurance coverage, whether the Insured Person was of sound mind or not;
2. War or any act of war, whether or not the Insured Person was involved therein;
3. Active participation in an uprising, riot or insurrection;
4. Military acts or manoeuvres carried out by the Insured Person in defending or protecting any country while a full-time or part-time employee of the Armed Forces;

5. A pre-existing medical condition for which the Insured received medical treatment or advice within the 6-month period preceding the Effective Date of coverage. A pre-existing medical condition can be covered if the Insured has been free of medical treatment and advice with respect to that condition for six (6) consecutive months.

Coverage in case of First (1st) Diagnosis of Cancer (cardholder and spouse)

Benefits

In the event of a First (1st) Diagnosis of Cancer of an Insured Person while the Certificate is in effect and provided the Insured Person survives more than thirty (30) days after the first (1st) diagnosis, the Sum Insured will be credited to the Insured Person's Credit Card account.

The benefit will be the lesser of the following amounts:

- the Sum Insured, or
- \$10,000

The benefit is payable provided that:

- at the time of the First (1st) Diagnosis of Cancer, the Insured Person is less than seventy-one (71) years of age; and
- the Insured Person survives more than thirty (30) days after the First (1st) Diagnosis of Cancer.

Exclusions and restrictions

No benefit shall be paid if the First (1st) Diagnosis of Cancer results from or is attributable to, directly or indirectly, any of the following causes:

1. Carcinoma in situ;
2. Kaposi's sarcoma;
3. Malignant melanoma, 0.7 mm deep or less, invading the dermis;

4. Voluntary ingestion or improper use of poison, toxic or non-toxic substances, medication, sedatives or narcotics - illegal or prescribed – in such quantity that they become toxic, or voluntary inhalation of gas;
5. Not requesting or not following a medical opinion;
6. Pre-existing condition: any covered condition whether diagnosed or not by a physician, for which symptoms appeared for the first (1st) time or for which medical treatment had been recommended, required or obtained, or for which medication had been prescribed or taken before the Effective Date of coverage;
7. A Cancer diagnosis made for the first (1st) time within ninety (90) days of the Effective Date of insurance coverage.

Coverage in case of accidental death (cardholder and spouse)

Benefits

In the event of death of the Insured Person from injuries within three hundred and sixty-five (365) days of the date of the Accident causing the injuries while the Certificate is in effect, the benefit amount payable will be credited to the credit card account of the Insured Person.

The benefit amount shall be the lesser of the following:

- ▣ Five (5) times the Sum Insured, or
- ▣ \$50,000

The benefit is payable provided that:

- ▣ at the time of accidental death, the Insured Person is less than seventy-one (71) years of age.

In the event that you and your Spouse die accidentally at the same time, only one (1) death benefit will be paid.

Exclusions and restrictions

No benefit shall be paid if the accidental death results from or is attributable to, directly or indirectly, any of the following causes:

1. War or any act of war, whether or not the Insured Person was involved therein;
2. Active participation in an uprising, riot or insurrection;
3. Military acts or manoeuvres carried out by the Insured Person in defending or protecting any country while a full-time or part-time employee of the Armed Forces;
4. Voluntary ingestion or improper use of poison, toxic or non-toxic substances, medication, sedatives or narcotics - illegal or prescribed – in such quantity that they become toxic, or voluntary inhalation of gas;
5. Physical or mental infirmity, Sickness or disease.

Coverage in case of Accidental Dismemberment (cardholder and spouse)

Benefits

In the event of Accidental Dismemberment of an Insured Person while the Certificate is in effect, the benefit amount payable will be credited to the Credit Card account of the Insured Person.

The benefit will be the lesser of the following amounts:

- ▣ the Sum Insured, or
- ▣ \$10,000

The benefit is payable provided that:

- ▣ at the time of Accidental Dismemberment, the Insured Person is less than seventy-one (71) years of age.

In the event that you and your Spouse suffer Accidental Dismemberment at the same time, only one dismemberment benefit will be paid.

Exclusions and restrictions

No benefit shall be paid if the Accidental Dismemberment results from or is attributable to, directly or indirectly, one of the following circumstances:

1. Suicide within two (2) years of the Effective Date of insurance coverage, whether the Insured Person was of sound mind or not;
2. An attempted suicide or self-inflicted Injury, whether the Insured Person was of sound mind or not;
3. War or any act of war, whether or not the Insured Person was involved therein;
4. Active participation in an uprising, riot or insurrection;
5. Military acts or manoeuvres carried out by the Insured Person in defending or protecting any country while a full-time or part-time employee of the Armed Forces;
6. Voluntary ingestion or improper use of poison, toxic or non-toxic substances, medication, sedatives or narcotics - illegal or prescribed – in such quantity that they become toxic, or voluntary inhalation of gas;
7. Physical or mental infirmity, Sickness or disease.

Coverage in case of Disability (cardholder only)

Benefits

In case of Disability lasting beyond the 30-day Waiting Period while the Certificate is in effect, the benefit amount payable will be credited to the Credit Card account of the Insured Person.

The benefit will be the greater of the following amounts:

- 5% of the Sum Insured, or
- \$10

The maximum amount payable in case of Disability is \$10,000.

Assessment period for claim requests

While the application for benefits is assessed by the Insurer, the Insured is required to carry on with his or her Credit Card payments. The benefits will be prorated for each day of Disability and paid retroactively.

Relapse

In the hundred and eighty (180) days following the end of a Disability period for which benefits were paid, any Disability lasting for at least seven (7) consecutive days is considered to be a continuation of the same Disability. Otherwise, any subsequent Disability is considered to be a new Disability and is subject to a Waiting Period.

Exclusions and restrictions

No benefit shall be paid if the Disability results from or is attributable to, directly or indirectly, any of the following causes:

1. An attempted suicide or self-inflicted Injury, whether the Insured Person was of sound mind or not;
2. War or any act of war, whether or not the Insured Person was involved therein;
3. Active participation in an uprising, riot or insurrection;
4. Military acts or manoeuvres carried out by the Insured Person in defending or protecting any country while a full-time or part-time employee of the Armed Forces;
5. Voluntary ingestion or improper use of poison, toxic or non-toxic substances, medication, sedatives or narcotics – illegal or prescribed – in such quantity that they become toxic, or voluntary inhalation of gas;
6. Not requesting or not following a medical opinion;
7. Pre-existing conditions: a pre-existing medical condition for which the Insured received medical treatment or advice within the 6-month period preceding the Effective Date of coverage. A pre-existing medical condition can be covered if the Insured has been free of medical treatment and advice with respect to that condition for six (6) consecutive months;

8. Normal pregnancy;
9. Alcoholism and drug abuse: if the condition does not undergo close treatment.

Coverage in case of Involuntary Job Loss (cardholder only)

Benefits

In case of Involuntary Job Loss lasting beyond the applicable Waiting Period while the Certificate is in effect, the benefit amount payable will be credited to the Credit Card account of the Insured Person.

The benefit will be the greater of the following amounts:

- 5% of the Sum Insured, or
- \$10

The maximum amount payable in case of Involuntary job Loss is \$10,000.

Assessment period for claim requests

While the application for benefits is assessed by the Insurer, the Insured is required to carry on with his or her Credit Card payments. The benefits will be prorated for each day of unemployment that does not fall within a full coverage period.

Exclusions and restrictions

No benefit shall be paid if the Involuntary Job Loss results from or is attributable to, directly or indirectly, any of the following circumstances:

1. The job loss occurred within thirty (30) days of the insurance application date;
2. The job loss was expected by the Insured at the time the insurance was applied for;
3. The job was temporary, contractual, part-time or seasonal;
4. The job loss is related to a strike or lockout;

5. The Insured was self-employed;
6. The job loss is related to a voluntary separation;
7. Dismissal;
8. Retirement;
9. Normal pregnancy or related medical conditions;
10. Fraud or a breach of the law.

Summary of general conditions

Premium calculation

A monthly premium will be charged to your Credit Card account and appear on each statement under the heading Payment protection.

The premium amount is calculated based on the premium rate in effect and the Balance on the statement date. As for the master policy MC 1004-04 in effect since May 1st, 2004, the rate is \$0.99 per \$100 of outstanding Balance (plus applicable taxes).

Eligible spousal coverage is included in your premium amount.

Example:

If your outstanding Balance as at the statement date is \$500, the monthly premium will be calculated as follows:
 $(\$500/\$100) \times \$0.99 = \4.95 (plus applicable taxes)

At the moment of production of this Distribution Guide, applicable taxes are:

- ▣ Quebec: 9%
- ▣ Ontario: 8%
- ▣ Premiums are not taxed elsewhere in Canada

The Insurer reserves the right to modify the premium rate at any time, in which case the new rate would apply to all Insureds under this group insurance policy.

Free trial period

When you enroll in the Credit Card Payment Protection Plan, you will receive a 1-month free trial period. Therefore, you will not be charged a premium until your second (2nd) month of coverage.

Example:

If you enroll in the Credit Card Payment Protection Plan on March 15, you will be billed for premiums when your statement for May is produced.

Duplication of benefits

If the Insured is concurrently eligible for benefits under this Certificate with respect to more than one (1) coverage, the benefit paid shall be the coverage that is most generous for the Insured. As a result, the Insured will be entitled to only one (1) benefit at a time. No benefit under this Certificate shall include an amount already paid.

Termination of benefits

Insurance benefits terminate on the earliest of the following:

- ❑ End of Disability: the date the Insured is no longer disabled according to the definition of Disability in this Certificate;
- ❑ Evidence of insurability not provided: the Insured fails to present satisfactory evidence to the Insurer or refuses to undergo a medical examination or assessment by a rehabilitation consultant required by the Insurer;
- ❑ Compensated or paid activities: as soon as the Insured engages in a compensated or paid activity.

Termination of insurance

This insurance terminates on the earliest of the following:

- ▶ **Maximum age:** on the last day of the month the Insured turns sixty-five (65) with respect to insurance against Involuntary Job Loss, and seventy-one (71) with respect to all other coverage;
- ▶ **Credit Card validity:** on the date the Insured ceases to have a valid Credit Card;
- ▶ **Account in good standing:** on the date the Credit Card account ceases to be in good standing;
- ▶ **Cancellation:** on the first (1st) day of the month following the date of voluntary termination by the Insured of his or her insurance, or the termination date of the group policy;
- ▶ **Insured death.**

Claims

Claim requests

All applications for benefits with respect to an Insured Event that lasts beyond the applicable Waiting Period must be addressed to the Insurer. The documents required to assess the application will be forwarded to the Insured. These documents, along with all supporting documents, must be submitted to the Insurer no later than ninety (90) days from the date the Insured Event took place. After that date, the Insurer will pay benefits for only ninety (90) days prior to the date the documents needed were received.

The benefits will be prorated for each day of Disability or Involuntary Job Loss that does not fall within a full coverage period.

Claims must be sent to:

National Bank Life Insurance Company
1100 Robert-Bourassa, 5th Floor
Montreal, Quebec H3B 2G7
1-877-871-7500

Assessment period for application for benefits

While the application for benefits is assessed by the Insurer, the Insured is required to carry on with his or her Credit Card payments.

Insurer's deadline for replying after receiving a claim

Usually, the Insurer communicates its decision to pay benefits or not within 60 days after it receives a claim.

This period might be extended because a physician or hospital took longer to provide the required documents or due to forms that were incomplete or not signed. Generally, benefits are paid within 7 days following the date of the Insurer's decision.

Appealing the Insurer's decision and possible recourses

If you wish to contest a decision of the Insurer, you must send to the analyst at National Bank Life Insurance Company who studied your file a notice that you are contesting the decision along with any documents that justify reviewing the decision.

If the situation is not settled to your satisfaction, you may refer it to the Autorité des marchés financiers (see contact information on Page 20) or to your own lawyer.

Other information

This Distribution Guide explains the rights and guarantees contained in the terms and conditions of the National Bank Credit Card Payment Protection Plan offered by National Bank Life Insurance Company.

For additional information, call customer service at 1-877-871-7500.

Similar products

There are other products on the market that offer similar coverage, however, the National Bank Credit Card Payment Protection Plan described in this Guide is available exclusively to holders of a National Bank MasterCard Credit Card.

Autorité des marchés financiers

For additional information on National Bank and National Bank Life Insurance Company's obligations to you, contact the Autorité des marchés financiers.

The Autorité des marchés financiers

2640 boulevard Laurier, Suite 400
Quebec City, Quebec G1V 5C1

Telephone:

Montreal: 514-395-0337
Quebec City: 418-525-0337
Toll-free: 1-877-525-0337

Fax: 418-525-9152

E-mail: information@lautorite.qc.ca

Website: <http://www.lautorite.qc.ca>

Your personal notes :

Amount

of Coverage: _____

Premium: _____

Other: _____

Notice of termination of insurance contract

Notice given by the distributor

Section 440 of the Act respecting the distribution of financial products and services.

The Act respecting the distribution of financial products and services gives you important rights.

Under the Act, you can terminate an insurance contract made at the same time as another contract, within 10 days of its signature.

The Insurer grants you thirty (30) days to do this. To do so, you must notify the Insurer by registered mail within that delay. You may use the attached model for this purpose.

When such an insurance contract is cancelled, the first (1st) contract remains in effect. This may however entail the loss of favourable conditions extended under the contract. Be sure to check with the distributor or read your contract carefully.

You may cancel your insurance contract any time after the thirty (30) days, in which case penalties may be applied.

Quebec residents only:

For more information, contact the Autorité des marchés financiers at 418-525-0337 or toll-free at 1-877-525-0337

Notice of termination of insurance contract

To:

_____ (name of insurer)

_____ (address of insurer)

Date : _____ (date of notice)

Under section 441 of the Act respecting the distribution of financial products and services, I am hereby cancelling insurance contract No.:

_____ (contract number if provided)

Signed on: _____ (date contract was signed)

at: _____ (place contract was signed)

_____ (your name)

_____ (your signature)

This section must first be filled out by the distributor.

This notice must be sent by registered mail.

Art. 439. A distributor may not subordinate the making of a contract to the making of an insurance contract with the insurer specified by the distributor.

The distributor may not exercise undue pressure on the client or use fraudulent tactics to induce the client to purchase a financial product or service.

Art. 440. A distributor that, at the time a contract is made, causes the client to make an insurance contract must give the client a notice, drafted in the manner prescribed by regulation of the Authority, stating that the client may cancel the insurance contract within ten (10) days of signing it.

Art. 441. A client may cancel an insurance contract made at the same time as another contract, within ten (10) days of signing it, by sending notice by registered or certified mail.

Where such an insurance contract is cancelled, the first (1st) contract retains all its effects.

Art. 442. No contract may contain provisions allowing its amendment in the event of cancellation or termination by the client of an insurance contract made at the same time.

However, a contract may provide that the cancellation or termination of the insurance contract will entail, for the remainder of the term, the loss of the favourable conditions extended because more than one contract was made at the same time.

Art. 443. A distributor that offers financing for the purchase of goods or services and that requires the debtor to subscribe for insurance to guarantee the reimbursement of the loan must give the debtor a notice, drawn up in the manner prescribed by regulation of the Authority, stating that the debtor may subscribe for insurance with the insurer and representative of the debtor's choice provided that the insurance is considered satisfactory by the creditor, who may not refuse it without reasonable grounds. The distributor may not subordinate the making of the contract of credit to the making of an insurance contract with the insurer specified by the distributor.

No contract of credit may stipulate that it is made subject to the condition that the insurance contract subscribed with such an insurer remain in force until the expiry of the term, or subject to the condition that the expiry of such an insurance contract will entail forfeiture of term or the reduction of the debtor's rights.

The rights of the debtor under the contract of credit shall not be forfeited when the debtor cancels, terminates or withdraws from the insurance contract, provided that the debtor has subscribed for insurance with another insurer that is considered satisfactory by the creditor, who may not refuse it without reasonable grounds.



BANKING

Simplifying your day-to-day banking transactions.



FINANCING

Helping you carry out the projects that are important to you.



INVESTING

Customizing solutions and advice for your short-term projects and retirement plans.



TRANSFERRING

Making sure your estate is transferred to your loved ones.



DOING BUSINESS

Helping decision-makers grow their business.

❖❖❖ Should you have any questions, do not hesitate to contact us.

514-871-7500 (Montreal)

1-877-871-7500 (Elsewhere in Canada)

insurance@nbc.ca

Insurer: National Bank Life Insurance Company.

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