



Private
BANKING

**CUSTOMIZED
ADVISORY SERVICES**



A BANK THAT'S PROUD OF ITS ROOTS

- 1846** Establishment of the Montreal City and District Savings Bank
- 1921** Over 200,000 active accounts
- 1965** Listing on the Montréal Exchange
- 1987** Change of name to become Laurentian Bank of Canada
- 1996** Over \$12.5 billion in assets
- 1997** Attainment of Schedule I chartered bank status
- 2010** Named the second most admired banking institution among Quebecers for a third consecutive year
- 2012** Over \$35 billion in assets
- 2015** Launch of a transformation plan to develop a better and different financial institution
- 2018** Launch of our new advisory model

A BANK THAT HAS BEEN FIRMLY ROOTED IN QUEBEC FOR OVER 170 YEARS

Established in Montréal in 1846, Laurentian Bank is a trailblazing Quebec financial institution whose network of branches, automated banking machines and business centres ensures its presence throughout the province. It remains tirelessly committed to providing its clients with high-quality advisory services. Its values of proximity, simplicity and honesty have shaped its mission of helping its clients improve their financial health.

OUR GOAL: PROVIDE PERSONALIZED ADVICE TO MAXIMIZE YOUR FINANCIAL WEALTH.

LAURENTIAN BANK PRIVATE BANKING: PERSONALIZED SERVICES ADAPTED TO YOUR LIFESTYLE

At Laurentian Bank Private Banking, we work for you and with you to implement solutions that create real added value when managing your wealth and implementing strategies to help you achieve your financial goals.

You are the primary focus of our comprehensive, personalized approach. Our thorough understanding of your needs, goals and priorities enables us to develop strategies to bring your vision to life on your short- and long-term financial horizon.

We are here for you through all of life's ups and downs that may impact your situation and financial choices. We stand out for the quality of our advice, performance and follow-up.

We propose personalized strategies in the form of concrete action plans that touch on various aspects of financial planning and take into account both your assets and your liabilities.



A TEAM OF EXPERTS DEDICATED TO YOUR SUCCESS

YOUR PRIVATE BANKER: YOUR PARTNER FOR SUCCESS

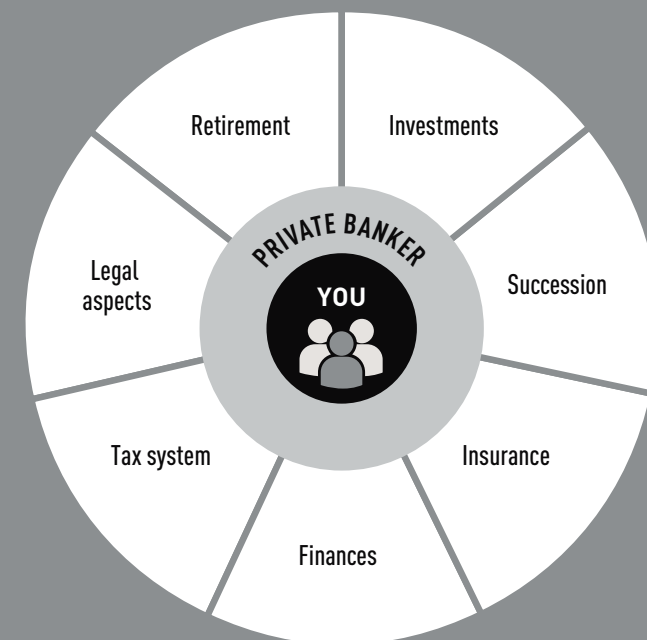
Your private banker looks after you right from the first time you reach out to us. They are your main contact with us and foster the trust-based, confidential relationship you are entitled to expect. They are available and willing to come to you as required and are attentive, meticulous and efficient in their handling of your business.

Whatever your needs may be, your private banker will look after them to ensure you receive a timely and complete response. Your private banker is your best ally, whether it comes to your banking transactions or developing a complex financial strategy.

PART OF A MULTIDISCIPLINARY TEAM

Laurentian Bank Financial Group specialists (advisors, financial planning¹ and credit experts, Laurentian Bank Securities** investment advisors, commercial account directors) and our external partners (tax experts, notaries, etc.) are all actively working together to ensure you succeed.

Having access to many experts will ensure you receive more exhaustive answers. Your private banker is part of a multidisciplinary team of talented and driven professionals who are available to advise you according to your specific needs.



IS LAURENTIAN BANK PRIVATE BANKING RIGHT FOR ME?

Private Banking is synonymous with going the extra mile for more affluent investors. Our clients include entrepreneurs, corporate executives, professionals and other individuals seeking personalized service for the management of their financial needs.

AN EXCLUSIVE OFFER DESIGNED TO MEET YOUR NEEDS

Exclusive to Private Banking clients, our unique offer includes three components and proposes a number of advantages and attractive privileges that are beneficial for your overall financial wealth:

- › **A transaction component**,² to complete transactions and increase the return on your liquid assets
- › **An investment component**, to provide you with access to not only all the standard products distributed through financial institutions, but also preferred access to the range of Laurentian Bank fee-based funds, managed by Mackenzie Investments³, available exclusively for our clients
- › **A wealth-management component**, to ensure you are taken care of regardless of how complex your needs are

TRANSACTION COMPONENT²

- › **Interest-bearing Operations Account for the primary cardholder and their spouse**
 - Specific transactions⁴ at no charge with a minimum daily balance of \$3,000⁵
 - No-fee electronic bank statement via epost^{TM6}
 - Annual simple interest rate calculated on the minimum daily balance in the account⁷
- › **No-fee Laurentian Bank Visa[†] Infinite^{*} card for the primary cardholder and their spouse⁸**
 - Complimentary Concierge Service available 24/7⁹
 - Benefits at over 900 prestigious properties worldwide¹⁰
 - The Visa Infinite Dining Series (incredible dining events at the country's best restaurants)¹⁰
 - Comprehensive travel insurance coverage for the primary cardholder and their family¹¹
- › **One free order of 100 cheques per year¹² per primary cardholder and their spouse**

WEALTH-MANAGEMENT COMPONENT

- › **No-cost dynamic financial planning¹**
- › **Estate planning and executor support**
- › **Tax optimization**
- › **Disbursement plan**
- › **Liquid asset management**
- › **Integration of trusts, management companies and corporations**
- › **Business transfers**
- › **Access to a network of professionals (tax experts, notaries, etc.)**

INVESTMENT COMPONENT

- › **Access to mutual funds from the Laurentian Bank Group of Funds¹³**
 - Exclusive to Private Banking customers, Mackenzie Private Wealth Pools are prestigious investment solutions designed for managing and maintaining your wealth. These pools combine carefully planned long-term asset allocation with a multi-manager structure that leverages the talent of Mackenzie Investments' specialized investment teams.
 - In addition, we offer a range of fee-based funds with a competitive sliding scale.
- › **Access to Laurentian Bank Securities^{**} and Laurentian Bank Discount Brokerage¹⁴**
- › **Preferred pricing on investment and financing solutions**

[†] Interest rate on purchases: 19.99%

EXPERIENCE LAURENTIAN BANK PRIVATE BANKING

Private
BANKING

We would be delighted to accommodate you and help you make your projects reality.
Contact us today to schedule a meeting with a private banker.



Call **514-284-4000**
or **1-833-656-8500** (toll-free).



Write us at:
privatebanking@laurentianbank.ca

LBC Financial Services Inc. (LBCFS) is a subsidiary of Laurentian Bank and a corporate entity distinct from Laurentian Bank, Mackenzie Investments, B2B Trustco, and any other issuer or mutual fund company whose products it represents. Each Laurentian Bank private banker is also a licensed LBCFS Mutual Fund Representative. LBCFS is therefore responsible for the actions of representatives only in the context of their work for LBCFS.

* Visa Int./Used under licence. The Laurentian Bank Visa Infinite card is subject to the rules, terms and conditions governing the program available at laurentianbank.ca/Infinite.

**For more information about Laurentian Bank Securities, visit vml.ca.

1. Financial planning is a service offered by LBC Financial Services. 2. To be eligible for the transaction component, the primary cardholder registered for Private Banking must have a minimum of \$250,000 invested in mutual funds or \$500,000 invested across all other types of Laurentian Bank investment products, as well as a banking account and a client card. Some conditions apply, and the Bank reserves the right to modify the interest rate without notice. For more information about the account and transaction fees, consult the *My Money* guide available at our branches or online at laurentianbank.ca, in the Visa Infinite section. 3. To be eligible for the range of Laurentian Bank fee-based funds, the primary cardholder assigned to the Private Banking Service must have a minimum of \$250,000 invested in mutual funds. The range of Laurentian Bank fee-based funds is offered by LBC Financial Services Inc. (LBCFS). 4. Fee-free transactions are withdrawals and deposits made in branches, at a Laurentian Bank automated banking machine or through *LBCDirect*, cheques and direct debits, and bill payments made at Laurentian Bank automated banking machines or through *LBCDirect*. Other fees may apply. Please refer to the *My Money* guide available at our branches or online at laurentianbank.ca, in the Private Banking section. 5. Applicable if the minimum daily balance of \$3,000 is held in the account for the entire month. If you do not maintain this minimum balance, you can sign up for one of our plans to save on service fees. 6. You must sign up to epost™ to access your electronic bank statements. epost™ is a trademark of Canada Post Corporation. You will receive a bank statement only when you conduct more than five transactions per month. Applicable account maintenance fees will continue to be charged to your account. 7. The interest rate is annualized and may be changed without notice. Simple interest is calculated on the minimum daily balance up to a maximum of \$1,000,000. Interest is paid monthly. 8. Subject to change and credit approval by Laurentian Bank. This promotional offer is valid only for Private Banking clients. To receive the cashback equivalent to annual fees of \$130 for the primary card and \$50 for the additional card, the Laurentian Bank Visa Infinite card must be activated within 60 days of opening the account. The offer is renewed annually on the card's anniversary date as long as the cardholder remains a Private Banking client. The offer is not valid if the client has no paid employment or retirement income other than from the government or has previously been involved in bankruptcy or insolvency proceedings. The Laurentian Bank Visa Infinite card is subject to the program's terms and conditions, available online at laurentianbank.ca, in the Credit Cards section. For more information about the Laurentian Bank Visa card, including information about the credit rate, the grace period, charges other than interest or the date on which interest applies, consult the summary of fees when you apply. Use of the card confirms that you agree to the terms and conditions of this offer. The Bank reserves the right to change or terminate this promotion at any time without notice. 9. The cardholder assumes the cost of all products or services purchased using the Visa Infinite Concierge Service. 10. Offers are based on availability, and other restrictions may apply. Visit VisalInfinite.ca for more information or to book a hotel. 11. Issued by Canassurance Insurance Company for the Public Transportation Vehicle Accident Insurance benefit, and by Industrial Alliance, Insurance and Financial Services Inc. and Canassurance Insurance Company for the other benefits. Only persons aged 75 years and under are eligible to this hospital, medical and paramedical care and services insurance coverage. Maximum 31 days for cardholders 65 years of age or under and 15 days for cardholders over 65 years of age for the hospital, medical and paramedical care and services insurance coverage. Some conditions apply. For more details, refer to the summary of the insurance product and the insurance certificate available at branches or online at laurentianbank.ca. 12. A yearly order of 100 base model personalized cheques. 13. Mutual funds are distributed by LBCFS. Subject to meeting the qualification criteria of the transaction component abstraction generated from the banking account and client card. 14. Eligibility subject to the minimum thresholds in effect in these industries.