

A black and white photograph of two cyclists in motion on a road bike. The cyclist in the foreground is wearing a white jersey and dark shorts, leaning forward in a racing posture. The second cyclist is partially visible behind them. The background is a blurred road with trees. A large blue triangular graphic is in the top right corner, and a green line is in the bottom left corner.

Insight
that drives
performance

NEI

Forward-thinking investments, rooted in the present

In uncertain times, you have many places where you can invest your well-earned assets.

Our approach is different from the other options. We look where others don't for new opportunities for growth, so you can reach your financial goals and be more confident about the future.

With over 750 years of combined expertise across NEI and \$9.9 trillion managed globally, our approach provides you with expert investment insights across different asset types, regions, and themes. We offer a range of solutions, from personalized portfolios to specialized strategies, designed to help you reach your financial goals.

But we also understand that you don't just want financial performance. You also want to know you're investing in something you can be proud to say you're a part of. As proponents of responsible investing (RI) for nearly 40 years, we're dedicated to investments that offer both long-term performance and adhere to RI principles.

With NEI, you get unique strategies and active management that leads the way.



See the bigger picture

At NEI, we **broaden our scope** by drawing on insights from both global money managers and our own internal experts. This expansive perspective **enhances your portfolio's potential for long-term financial and non-financial returns.**

Look where others don't

We **uncover the unseen** by identifying underestimated trends poised for growth. By evaluating multiple market perspectives, we identify companies set to perform well, **helping you strengthen and diversify your investments.**

Navigate a new way forward

By forging the path, we seek to invest responsibly by considering all the factors that could impact companies' viability, profitability and future value. We also engage with companies in our portfolios to help them become more resilient over the long term. This forward-looking approach opens the door to better investment opportunities, as **our expertise helps companies you invest in become better equipped for the future.**

Why choose NEI?

Proven track record, trusted expertise

Nearly four decades of investment leadership

- Our investment experts partner with world-class money managers to bring together unique mandates, top talent, and strong alliances.
- Nearly 40 years of trailblazing experience with an unwavering focus on delivering results.
- Driving change by collaborating with companies and international bodies to improve outcomes for investors.

Our strengths, your benefit

\$9.9 Trillion

Total assets under management held by investment managers.¹

750+

Years of firmwide experience across NEI and our partners.

19

Investment manager partners with distinct areas of expertise.

100+

Global offices operated by sub-advisors.

“ Our approach to investing gives you access to a wider range of investment options, designed with top global portfolio managers to help you pursue long-term growth.

John Bai
Chief Investment Officer
NEI Investments

An overview of your investment options

Your goals are within reach with NEI

From specific mutual funds to multi-asset portfolios, all tailored to meet your needs

Investing today can feel uncertain. Market fluctuations, economic shifts, and global events make it challenging to know where to put your money and how to protect what you’ve built. We understand those concerns and are here to help.

A strong investment strategy starts with a solid foundation. Our range of asset classes — including fixed income, balanced, equity, multi-asset solutions, and other alternatives — offer options to match your risk tolerance and financial goals. Diversification remains one of the most effective ways to manage risk, helping to smooth out volatility by spreading investments across sectors, geographies, and asset types.

Whether you’re looking for stability, growth, or a balanced approach, our expert strategies can help you build a portfolio that fits your needs and adapts to changing market conditions. With the right plan, you can move forward with confidence, knowing your investments are positioned for long-term success.

Asset classes

The building blocks of your investment portfolio

Understanding asset classes is the first step in building a balanced, diversified portfolio tailored to your financial goals.

Fixed Income
Generate income and reduce portfolio volatility with fixed income funds.

Balanced
Achieve growth and income while mitigating risk through diversified balanced funds.

Equity
Access global growth opportunities with equity funds, offering potential for capital appreciation.

Multi-Asset Solutions
Simplify your investment journey with multi-asset solutions, providing a total portfolio in a single fund.

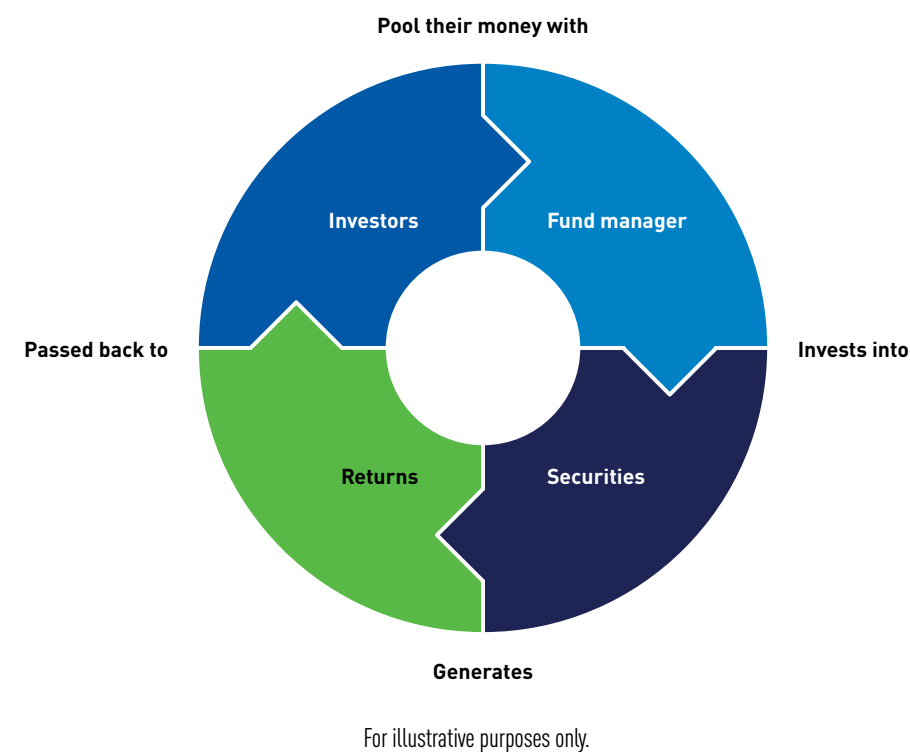
Alternatives
Diversify beyond traditional assets with alternative investment options, aiming for enhanced returns.

Diversification made easier

Mutual funds

Access a variety of professionally managed competitive funds to balance risk and long-term returns

With mutual funds, simple diversification is made easier. Mutual funds let you invest in a broad portfolio of holdings, such as stocks, bonds, and other securities, alongside others with similar risk levels.

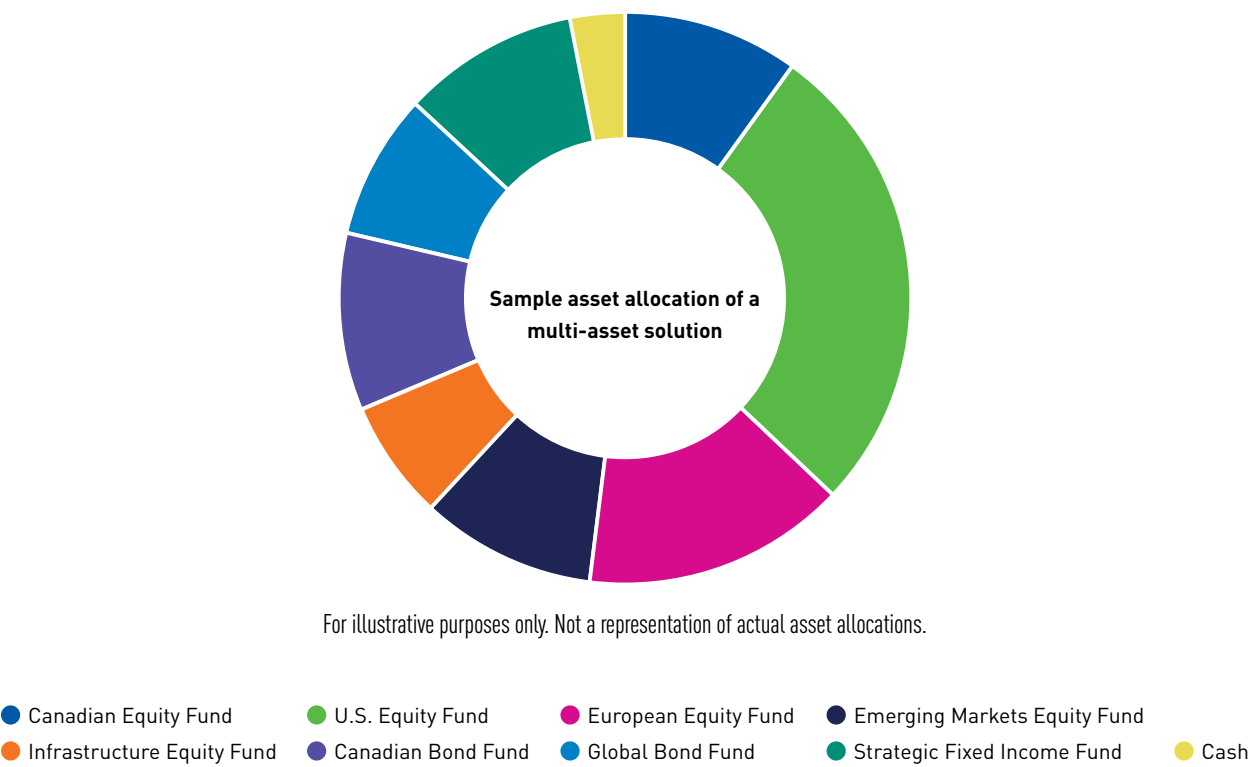


Dynamic strategies in a single fund

Portfolio solutions

Multi-asset portfolios offer dynamic strategies

Multi-asset portfolios offer a fully diversified portfolio in a single fund, blending different management styles, industries, countries, and holdings. These portfolios are managed by global investment managers, making sure every component is well-positioned to deliver on your financial expectations.



“Investors are looking beyond just financial returns, focusing on long-term results and real-world outcomes—and they have more ways than ever to make that happen.”

Adelaide Chiu

Vice President and Portfolio Manager
Head of Responsible Investing

Responsible investing

Results: financial and beyond

Investing responsibly doesn't mean giving up competitive returns

In the world today, financial returns aren't always enough. But it can be tricky to discover responsible choices and still achieve the growth and stability you need. You aren't alone in wanting this.

RI in Canada has been growing steadily and investors are increasingly aware of this, with responsible investing funds reaching a new all-time high of \$56 billion.¹

NEI is a recognized specialist in RI, combining competitive returns with meaningful positive changes.

By looking beyond the usual financial data, we consider a wider range of risks and opportunities, helping us make informed decisions that align with the future you want to build. This approach keeps us adaptable and focused on delivering the long-term results you expect when you invest with NEI.

With \$12 billion in RI assets under management, we drive change through corporate engagement, proxy voting, and policy advocacy, influencing companies and regulatory environments. We integrate environmental, social and governance factors into our decision-making, helping companies mitigate risks and seize opportunities.

RI initiatives

Driving change by collaborating with companies and international bodies to improve outcomes for investors.

Taking part as active owners to encourage stronger environmental, social, and governance (ESG) practices.

Advocating for better corporate practices such as improved working conditions, and fairer executive compensation.

Case study

Blue chip engagements for change

In 2024, we joined the initiative for the Valuing Water Finance Initiative (VWFI), a global effort led by Ceres to address water as a financial risk and protect vital water systems. As co-lead on the Amazon engagement and lead for Sony, we aim to drive large-scale change.

Amazon Web Services (AWS), Amazon's primary water consumer, operates massive data centers reliant on water for cooling. In 2023, AWS generated US \$90 billion in sales—16% of Amazon's revenue and up 13% from the previous year. AWS is growing rapidly, fueled by demand for AI, and aims to be "water positive" by 2030, meaning it will return more water than it uses. As of 2023, AWS has achieved 41% of this goal, focusing on sustainable sources, efficiency, reuse, and replenishment.

While AWS is making strides, key metrics and a clear roadmap are still missing. This is where we came in. We recommended better disclosure of operational water risks and mitigation plans, as well as a supply chain water risk assessment. Amazon's 2023 sustainability report showed 3.5 billion litres of water returned to communities, but further transparency is critical to achieving its water-positive vision. By addressing these gaps, Amazon can set a benchmark for sustainable growth in high-demand industries.

“With NEI, you get investments built for the future and fine-tuned for today.

Tim Prescott
Senior Vice President
Head of NEI Investments

NEI is part of Aviso, one of Canada’s largest independent wealth management firms. Owned by the credit unions, we serve hundreds of thousands of investors at credit unions across Canada. With approximately \$140 billion of assets under administration and management, Aviso has the resources to bring the best products and services to credit unions and their members.



To learn more, speak to your financial advisor.

Financial advice is the cornerstone of investment success. A skilled financial advisor helps you define your goals, tailor investments to fit your unique situation, and navigate confidently through all market conditions.

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