



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.

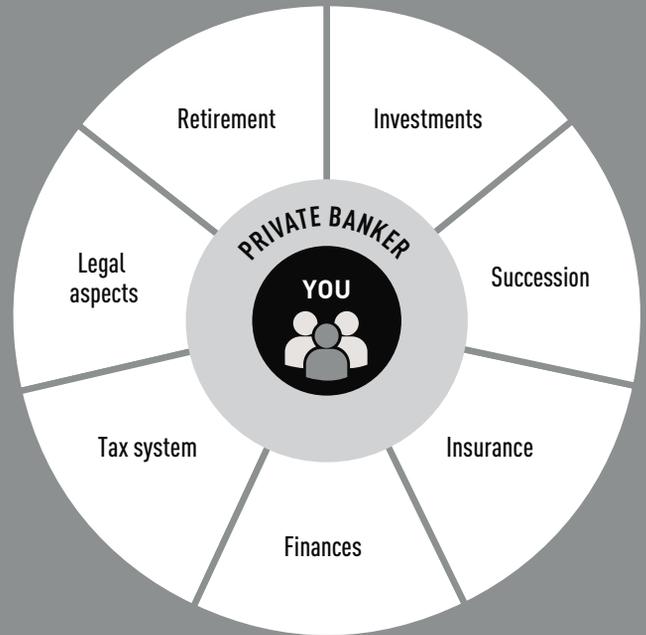
Whatever your needs may be, your private banker will look after them to ensure you receive a timely and complete response. Your private banker is your best ally, whether it comes to your banking transactions or developing a complex financial strategy.



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 fee-based funds from the Laurentian Bank Group of Funds, exclusively available to our clients who are managed by Mackenzie Investments³
- › **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 primary cardholder and additional cardholder**
 - Specific transactions⁴ at no charge with a minimum monthly balance of \$3,000⁵
 - No-fee account statement (epost™)
 - Annual simple interest rates calculated on the minimum daily balance⁶ in the account⁷
- › **No-fee Visa Infinite* for the primary cardholder and the additional cardholder**
 - Complimentary concierge service⁸
 - Privileges at luxury hotels⁹
 - Special invitations to gourmet food and wine events⁷
 - Comprehensive travel insurance for you and your family¹⁰
- › **One free order of 100 cheques per year per primary cardholder and additional cardholder**

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 Funds¹¹**
 - 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's specialized investment teams.
 - In addition, we offer a group of fee-based funds on a competitive sliding scale.
- › **Access to Laurentian Bank Securities and Laurentian Bank Discount Brokerage¹²**
- › **Preferred pricing on investment and financing solutions**

EXPERIENCE LAURENTIAN BANK PRIVATE BANKING

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

Montréal

1360 René-Lévesque Blvd. West, Suite 600
Montréal, Quebec H3G 0E5
514-284-4000

Montréal West

9999 Cavendish Blvd., Suite 101
Saint-Laurent, Quebec H4M 2X5
514-788-1935

Montréal East

7192 Saint-Michel Blvd.
Montréal, Quebec H2A 2Z4
514-798-7085

Laval / North Shore

1699 Le Corbusier Blvd., Suite 210
Laval, Quebec H7S 1Z3
450-681-1737

South Shore / Montérégie

3700 Taschereau Blvd.
Greenfield Park, Quebec J4V 2H9
450-766-1367

Québec

2828 Laurier Blvd., Suite 100
Québec, Quebec G1V 0B9
418-781-1731

Ottawa

180 Elgin Street, 11th Floor
Ottawa, Ontario K2P 2K3
613-744-4982

Abitibi

872 3^e Avenue
Val d'Or, Quebec J9P 1T1
613-744-4982

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

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 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* fee schedule guide and the website laurentianbank.ca/en/personal_banking_services/my_money/private_banking.html. **3.** Subject to eligibility criteria. **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* fee schedule guide. **5.** Applicable if you maintain the minimum closing balance every day in a given month. **6.** Up to \$1,000,000. **7.** Interest paid monthly. **8.** The cardholder assumes the cost of all products or services purchased using the Visa Infinite Concierge Service. **9.** Offers are based on availability, and other restrictions may apply. Visit VisaInfinite.ca for more information or to book a hotel. **10.** Underwritten by the Industrial Alliance Pacific General Insurance Corporation and Canassurance Insurance Company. Only persons aged 75 years and under are eligible for medical care and services insurance. Some conditions apply. For more details, refer to the distribution guides and the certificates of insurance available at branches or online at laurentianbank.ca. **11.** 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. **12.** Eligibility subject to the minimum thresholds in effect in these industries.