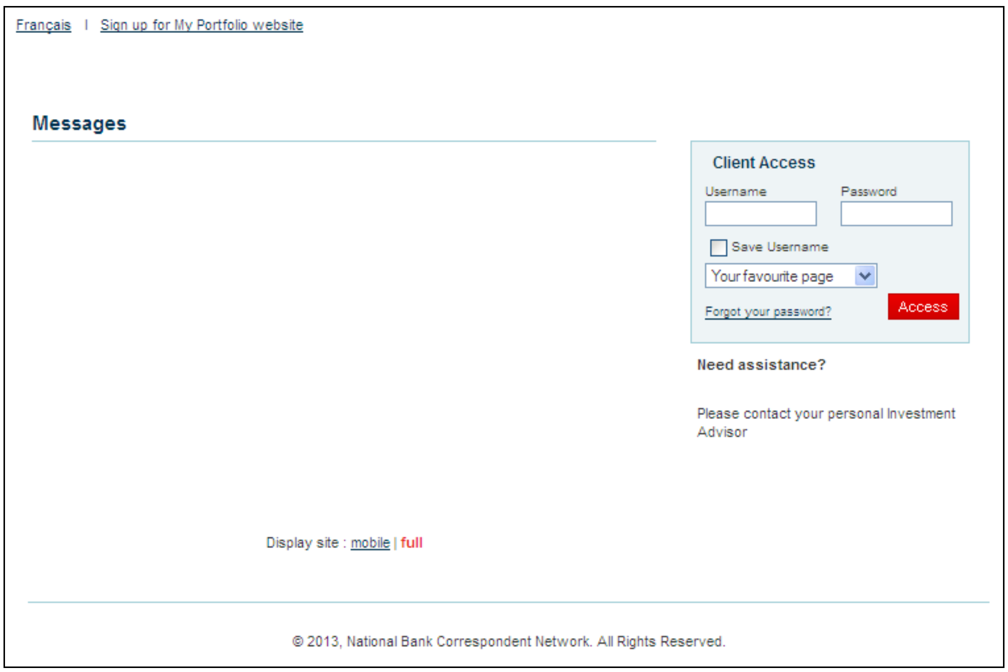
Introduction

My Portfolio enables a user to access his accounts information. The user will be able to consult a portfolio summary or details, view transaction history or view market information.

1. Log on page - https://www.my-portfolio.ca

This page has the following links:

- Français
- Sign up for My Portfolio website
- Forgot your password?
- Mobile

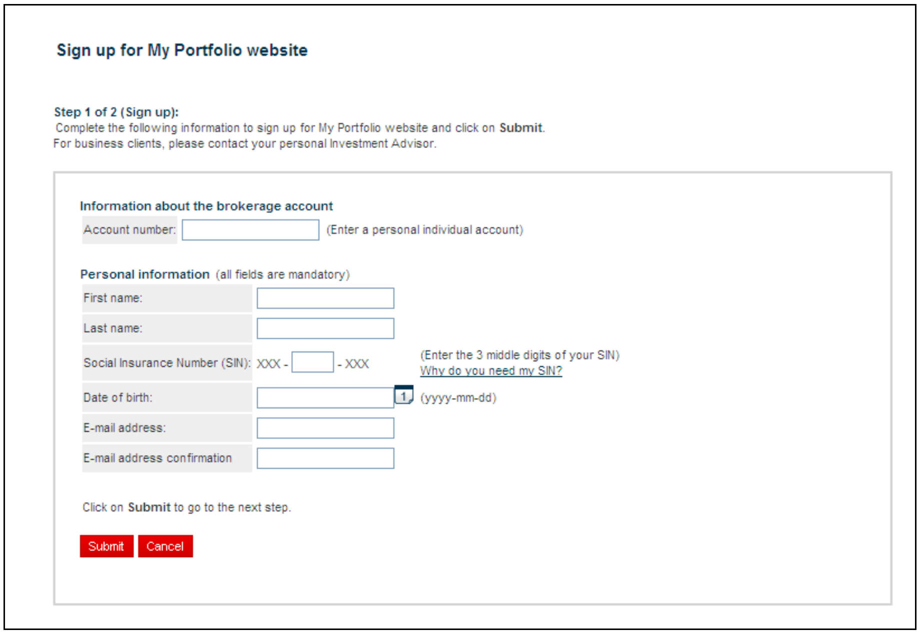


1.1 Français

This link displays the French version of the website.

1.2 Sign up for My portfolio website *(Individual Investor only)*

This link allows a client to request an online access for *My Portfolio* website. After completing all the required information, the username and password will be displayed on screen.



Sign up for My Portfolio website

Step 1 of 2 (Sign up):
Complete the following information to sign up for My Portfolio website and click on **Submit**.
For business clients, please contact your personal Investment Advisor.

Information about the brokerage account

Account number: (Enter a personal individual account)

Personal information (all fields are mandatory)

First name:

Last name:

Social Insurance Number (SIN): XXX - - XXX (Enter the 3 middle digits of your SIN) Why do you need my SIN?

Date of birth: (yyyy-mm-dd)

E-mail address:

E-mail address confirmation

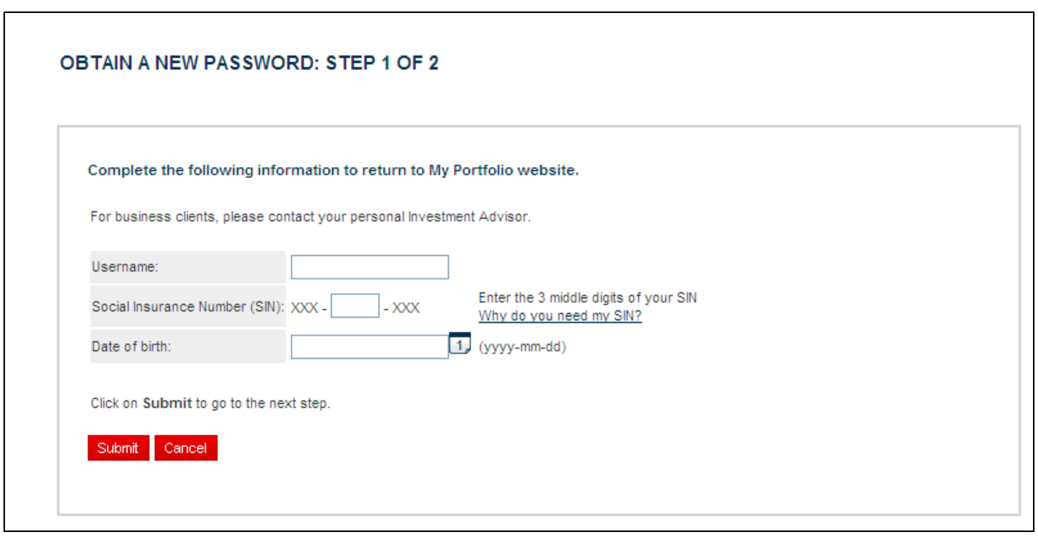
Click on **Submit** to go to the next step.

Submit Cancel

1.3 Forgot your password? *(Individual Investor only)*

By clicking this link, the client will be asked to fill out some information in order to reset his password. For confirming his identity, the client will have to answer one of the three secret questions before his new temporary password is displayed on screen.

> *NOTE: The client must have signed on at least once on the website and must have previously selected and answered three secret questions for being able to reset his password.*



OBTAIN A NEW PASSWORD: STEP 1 OF 2

Complete the following information to return to My Portfolio website.

For business clients, please contact your personal Investment Advisor.

Username:

Social Insurance Number (SIN): XXX - - XXX Enter the 3 middle digits of your SIN Why do you need my SIN?

Date of birth: (yyyy-mm-dd)

Click on **Submit** to go to the next step.

Submit Cancel

1.4 Mobile

This link displays the mobile version of the website. It does not require any installation and is accessible with the following platforms:

- Android (version 2 and up): HTC Incredible, Motorola ATRIX, Nexus One, Samsung Galaxy, etc.
- Apple IOS: Iphone 3 and 4, Ipad.
- Rim Blackberry OS6: Blackberry Torch, etc.
- Windows phone 7.5 Mango: LG Optimum, HTC HD7, etc.

Since the mobile website is a compact version of the full website, only main features are available. Here is the list of features that are not available on the mobile website:

- Additional search criteria for account selection: account type (all, individual or other), SIN and access to Online Services
- Export of asset details into a text file.
- Export of transaction history into Text or Quicken formats.
- Sections: *Asset Allocation*, *Registered Accounts*, *Options Centre*, *Mutual Funds*, *Fixed Income*, *Virtual Portfolio*, *Alerts*, *RRSP calculator*, *Canadian Stocks*, *Economics & Strategy*, *My page*, *Message Centre* and *Map*.
- *Client History* tab in the *Electronic Documents* section.
- Modification of the secret questions and permanent password after having setting them up.
- Viewing of legal agreements after having accepting them.

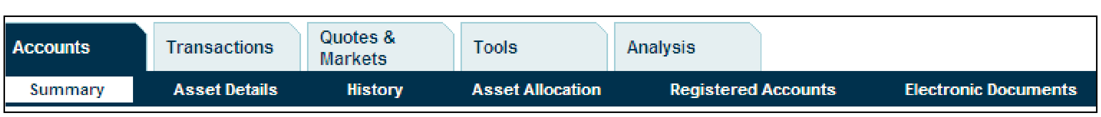
2. Logging in

On the first log on, the user must change his temporary password to a permanent password. Then, he will have to select and answer three secret questions for security and confidentiality purposes. He must also read and accept the *Terms and Conditions* agreement.

3. Accounts

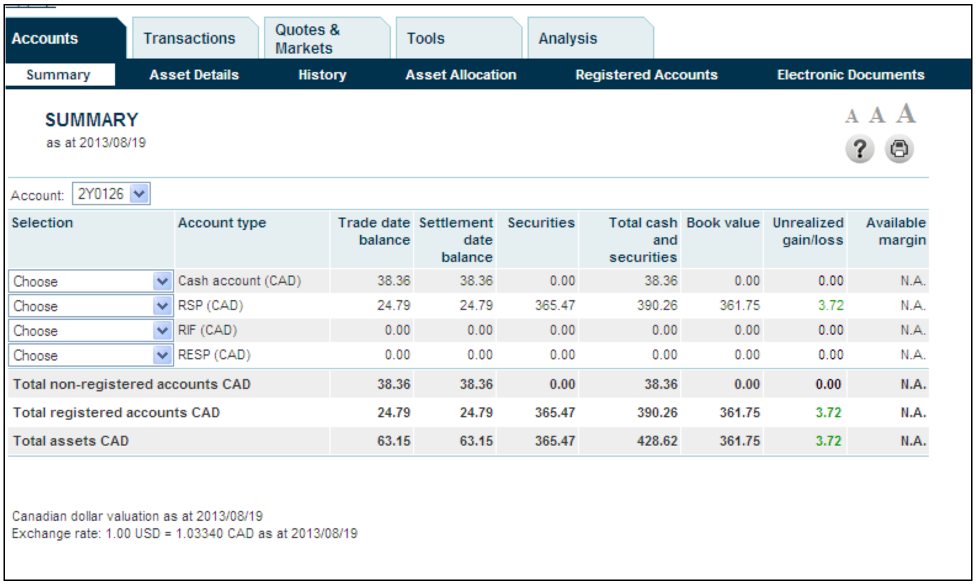
This tab contains the following sections:

- Summary
- Asset Details
- History
- Asset Allocation
- Registered Accounts
- Electronic Documents



3.1 Summary

This section allows the user to view a summary of his assets. If he has multiple accounts, they will be listed in the drop-down menu.

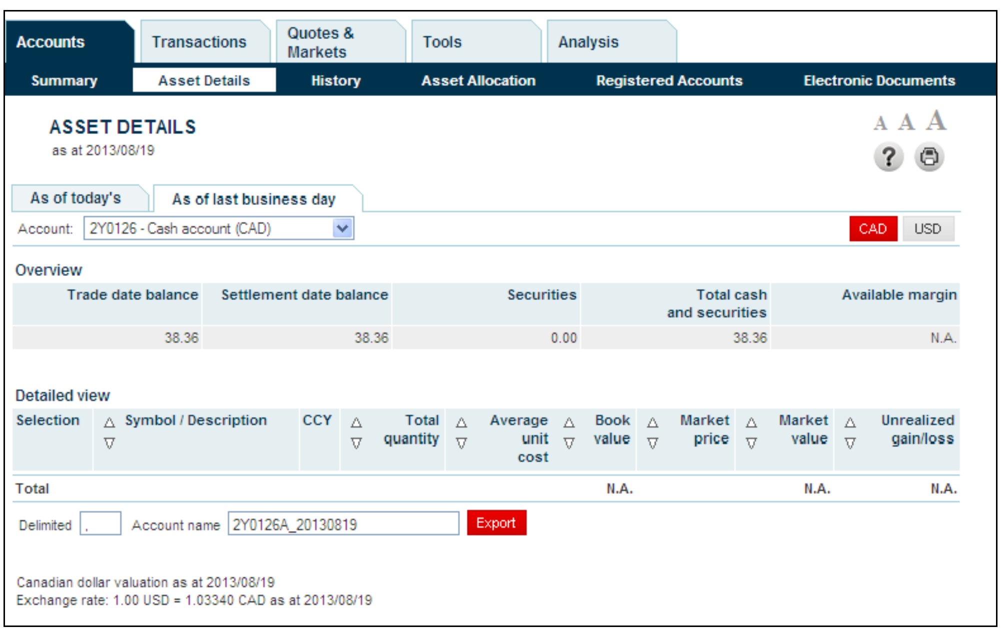


Selection	Account type	Trade date balance	Settlement date balance	Securities	Total cash and securities	Book value	Unrealized gain/loss	Available margin
Choose	Cash account (CAD)	38.36	38.36	0.00	38.36	0.00	0.00	N.A.
Choose	RSP (CAD)	24.79	24.79	365.47	390.26	361.75	3.72	N.A.
Choose	RIF (CAD)	0.00	0.00	0.00	0.00	0.00	0.00	N.A.
Choose	RESP (CAD)	0.00	0.00	0.00	0.00	0.00	0.00	N.A.
Total non-registered accounts CAD		38.36	38.36	0.00	38.36	0.00	0.00	N.A.
Total registered accounts CAD		24.79	24.79	365.47	390.26	361.75	3.72	N.A.
Total assets CAD		63.15	63.15	365.47	428.62	361.75	3.72	N.A.

Canadian dollar valuation as at 2013/08/19
Exchange rate: 1.00 USD = 1.03340 CAD as at 2013/08/19

3.2 Asset Details

This section displays the details of each asset in an account as of today's or last business day. It is also possible to export the information into a text file.



Trade date balance	Settlement date balance	Securities	Total cash and securities	Available margin
38.36	38.36	0.00	38.36	N.A.

Detailed view

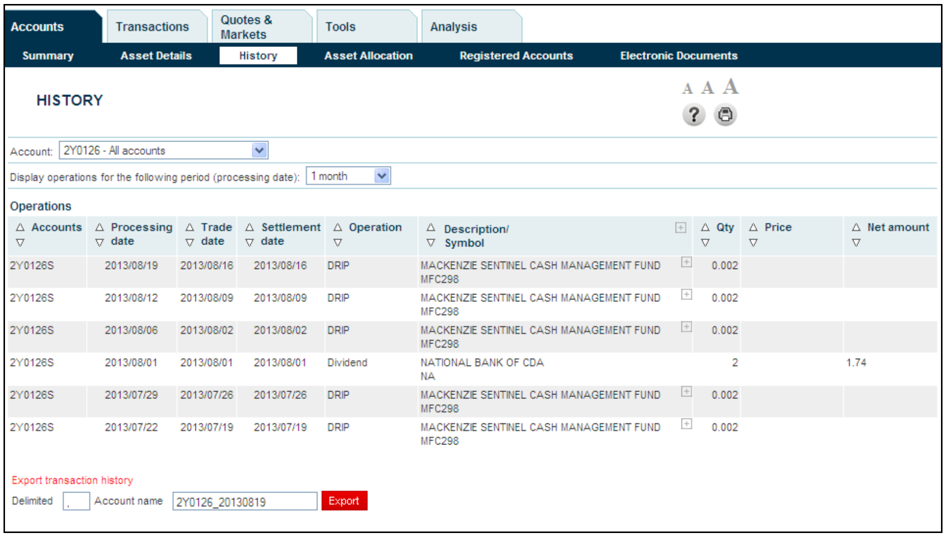
Selection	Symbol / Description	CCY	Total quantity	Average unit cost	Book value	Market price	Market value	Unrealized gain/loss
Total					N.A.		N.A.	N.A.

Delimited . Account name 2Y0126A_20130819 Export

Canadian dollar valuation as at 2013/08/19
Exchange rate: 1.00 USD = 1.03340 CAD as at 2013/08/19

3.3 History

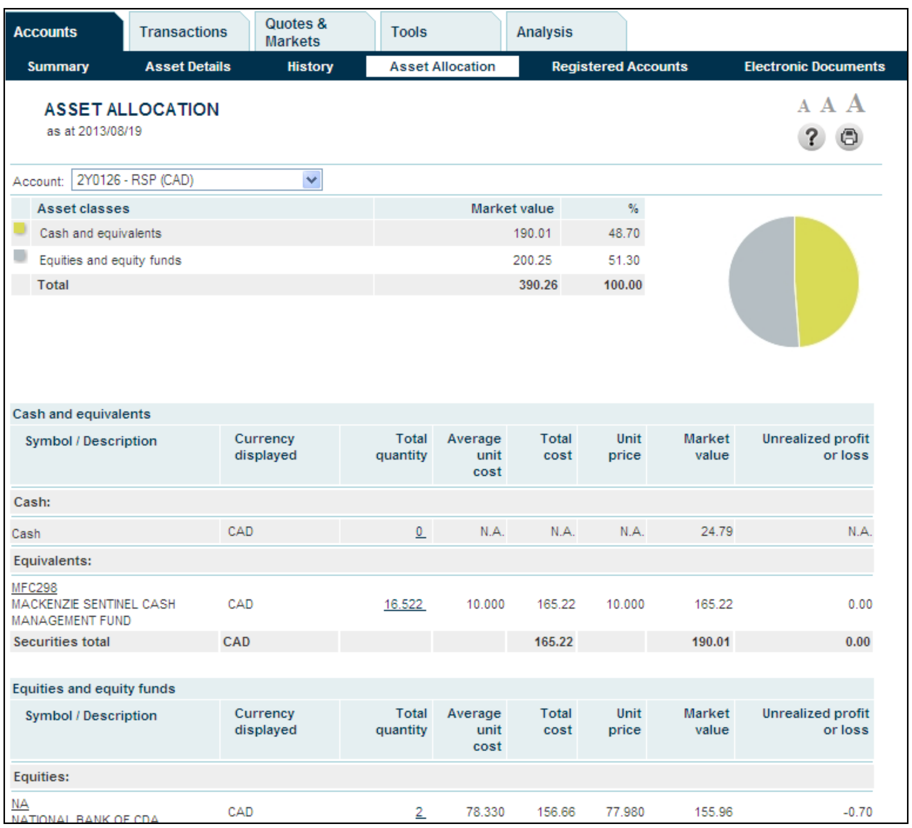
In this section, the user can view up to 6 months of history for non-registered accounts and up to18 months of history for registered accounts. The transaction history can also be exported into Text or Quicken formats.



Accounts	Processing date	Trade date	Settlement date	Operation	Description/ Symbol	Qty	Price	Net amount
2Y0126S	2013/08/19	2013/08/16	2013/08/16	DRIP	MACKENZIE SENTINEL CASH MANAGEMENT FUND MFC298	0.002		
2Y0126S	2013/08/12	2013/08/09	2013/08/09	DRIP	MACKENZIE SENTINEL CASH MANAGEMENT FUND MFC298	0.002		
2Y0126S	2013/08/06	2013/08/02	2013/08/02	DRIP	MACKENZIE SENTINEL CASH MANAGEMENT FUND MFC298	0.002		
2Y0126S	2013/08/01	2013/08/01	2013/08/01	Dividend	NATIONAL BANK OF CDA NA	2		1.74
2Y0126S	2013/07/29	2013/07/26	2013/07/26	DRIP	MACKENZIE SENTINEL CASH MANAGEMENT FUND MFC298	0.002		
2Y0126S	2013/07/22	2013/07/19	2013/07/19	DRIP	MACKENZIE SENTINEL CASH MANAGEMENT FUND MFC298	0.002		

3.4 Asset Allocation

This section displays the asset mix in an individual or consolidated account.



Asset classes	Market value	%
Cash and equivalents	190.01	48.70
Equities and equity funds	200.25	51.30
Total	390.26	100.00

Cash and equivalents

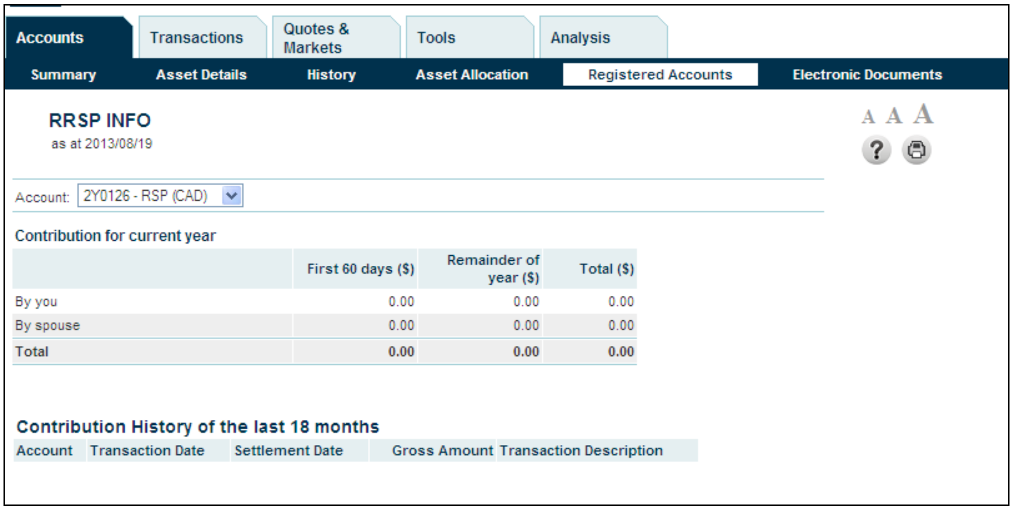
Symbol / Description	Currency displayed	Total quantity	Average unit cost	Total cost	Unit price	Market value	Unrealized profit or loss
Cash:							
Cash	CAD	0	N.A.	N.A.	N.A.	24.79	N.A.
Equivalents:							
MFC298 MACKENZIE SENTINEL CASH MANAGEMENT FUND	CAD	16.522	10.000	165.22	10.000	165.22	0.00
Securities total	**CAD**			**165.22**		**190.01**	**0.00**

Equities and equity funds

Symbol / Description	Currency displayed	Total quantity	Average unit cost	Total cost	Unit price	Market value	Unrealized profit or loss
Equities:							
NA NATIONAL BANK OF CDA	CAD	2	78.330	156.66	77.980	155.96	-0.70

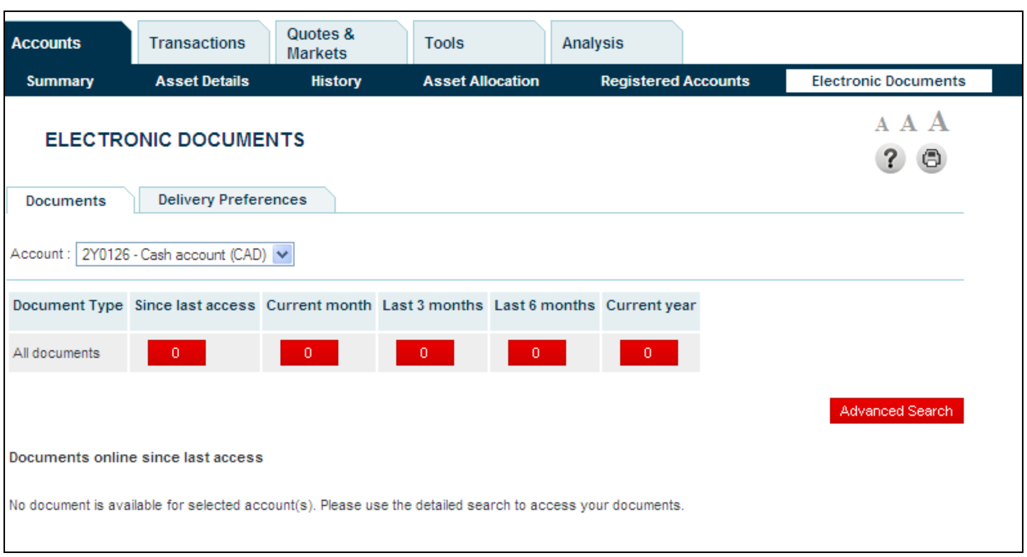
3.5 Registered accounts

In this section, the user can monitor the contribution for the current year in the registered accounts.



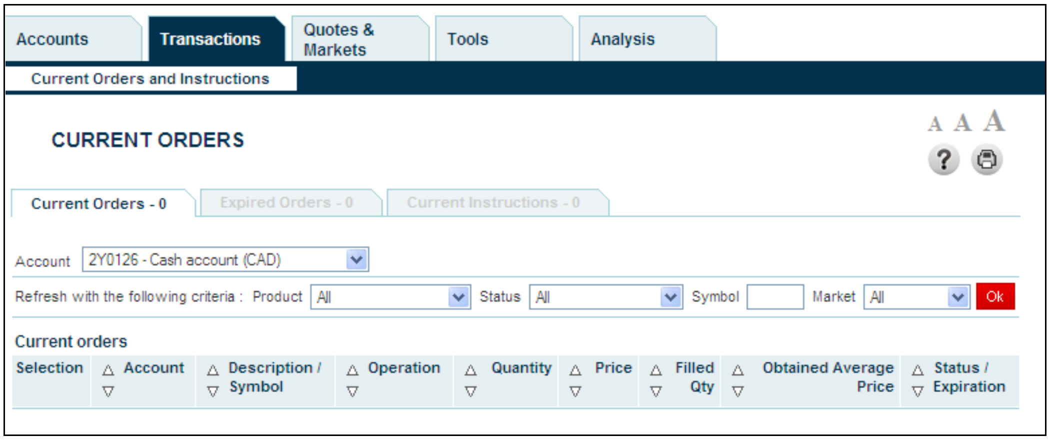
3.6 Electronic Documents

This section allows the user to view and download electronic documents which are kept for a period of 7 years. The user can also modify the document delivery preference for his personal accounts or accounts for which he is an authorized representative. Any change made will take effect within 1 to 2 business days. By default, the document delivery preference is set to *Paper*.



4. Transactions

This tab contains the *Current Orders and Instructions* section which lists the current and expired orders as well as instructions in an individual or consolidated account.



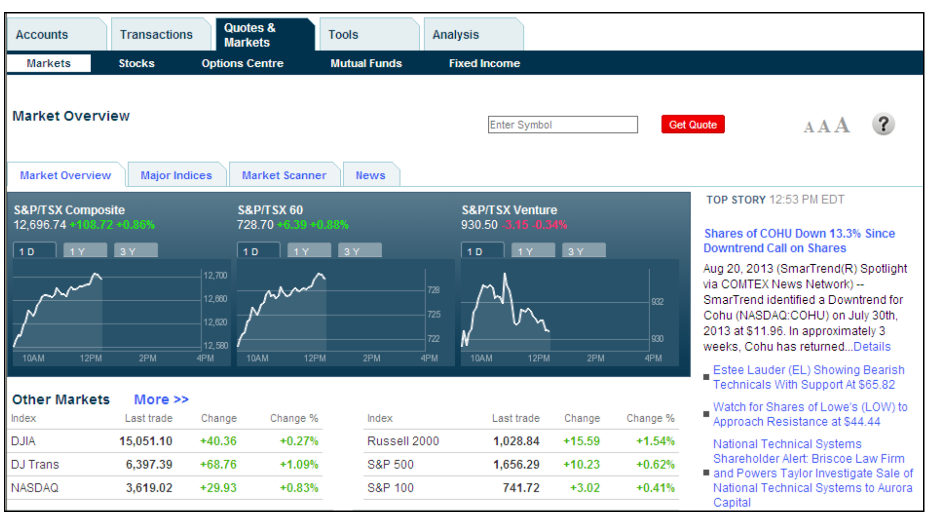
5. Quotes & Markets

This tab contains the following sections:

- Markets
- Stocks
- Option Centre
- Mutual Funds
- Fixed Income

5.1 Markets

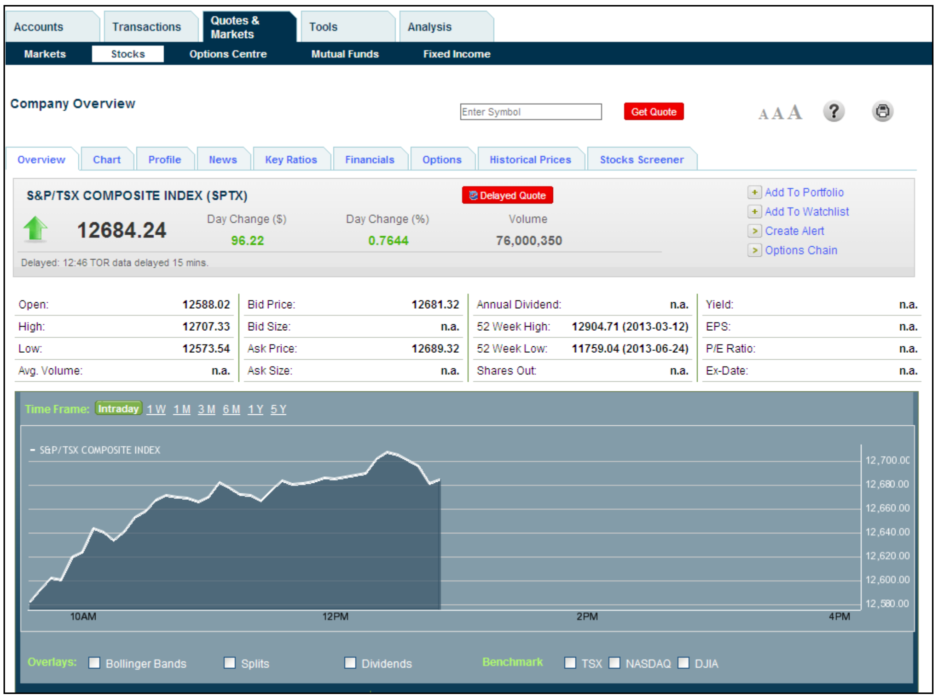
This section gives access to market information such as market overview, major indices, most active securities, market gainers and losers and main news headlines.



5.2 Stocks

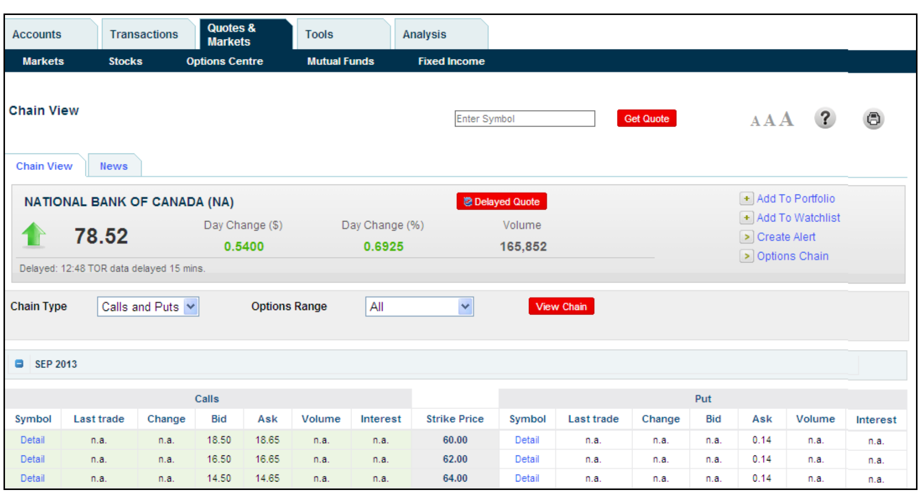
In this section, the user can:

- Obtain the quote of a particular stock by indexing its symbol or keyword and selecting the stock in the result from the drop-down menu.
- View other information relating to a specific stock such as technical charts, company profile, press releases, key ratios, overview of the company's financial situation, options and historical prices.
- Search for securities using specific criteria.



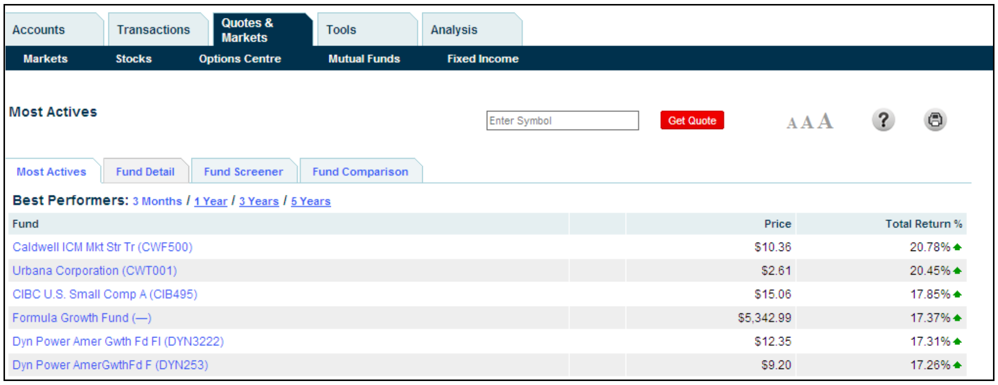
5.3 Options Centre

This section displays the option chains of a specific security and the press releases relating to the selected company.



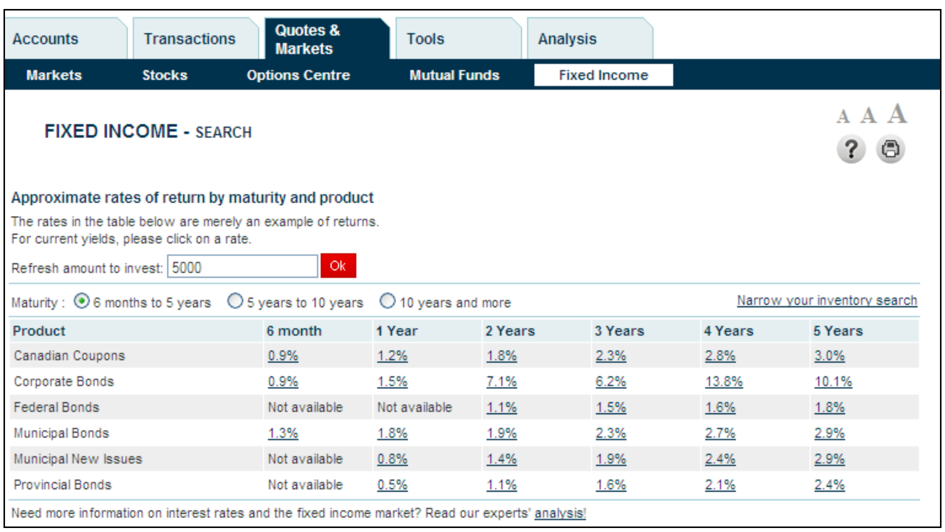
5.4 Mutual Funds

In this section, the user can obtain various fund information such as the list of most actives funds (best and worst performers), the details about a specific fund, multiple types of fund search and the comparison of up to three mutual funds.



5.5 Fixed Income

This section lists fixed incomes product with their approximate rates of return based on the maturity and amount invested. If the user selects a specific rate of return, the corresponding fixed income inventory is shown.



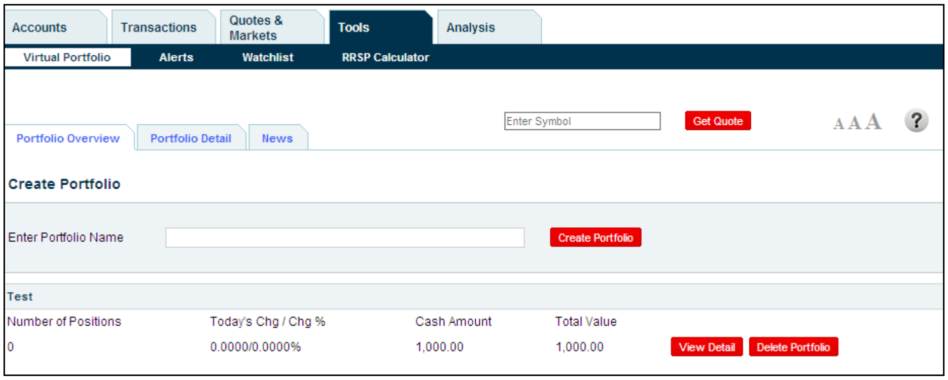
6. Tools

This tab contains the following sections:

- Virtual Portfolio
- Alerts
- Watchlist
- RRSP Calculator

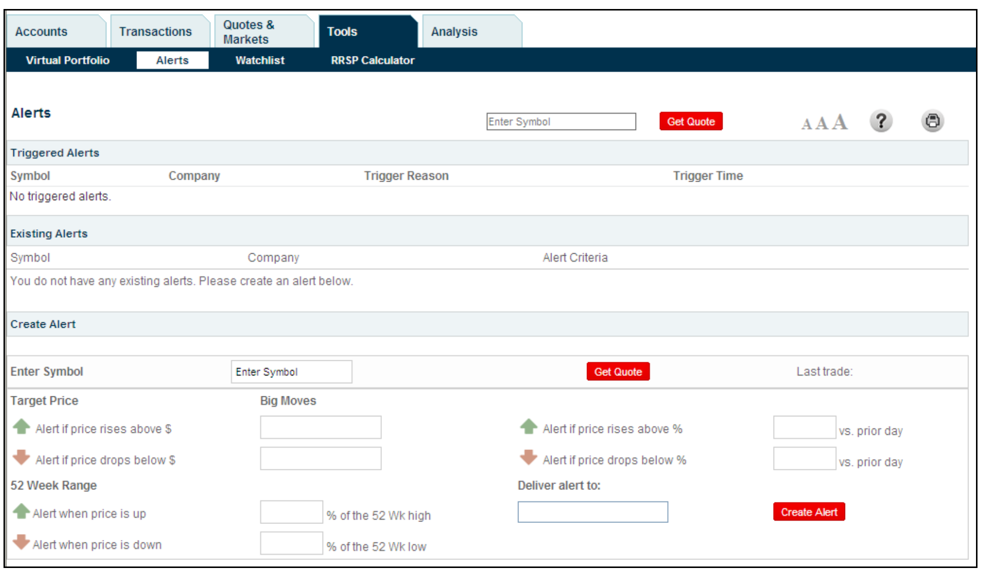
6.1 Virtual Portfolio

The user can create and manage up to 10 virtual portfolios in this section. Each portfolio can contain a maximum of 20 securities. The user can also read the press releases issued on any of the securities held in the virtual portfolios.



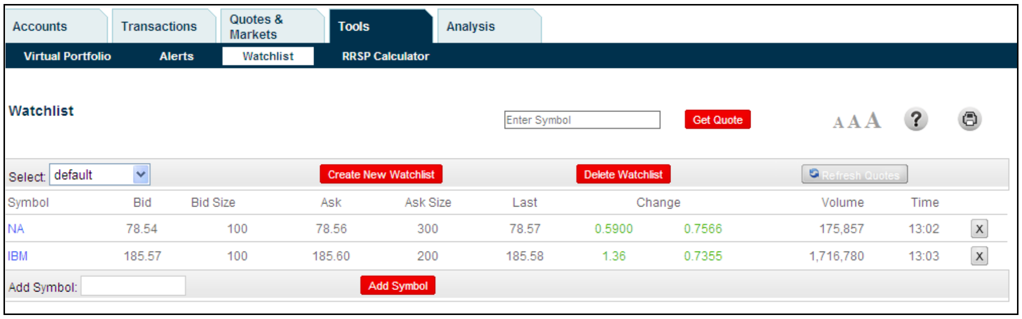
6.2 Alerts

In this section, the user can view existing and triggered alerts. He can also create, modify and delete alerts.



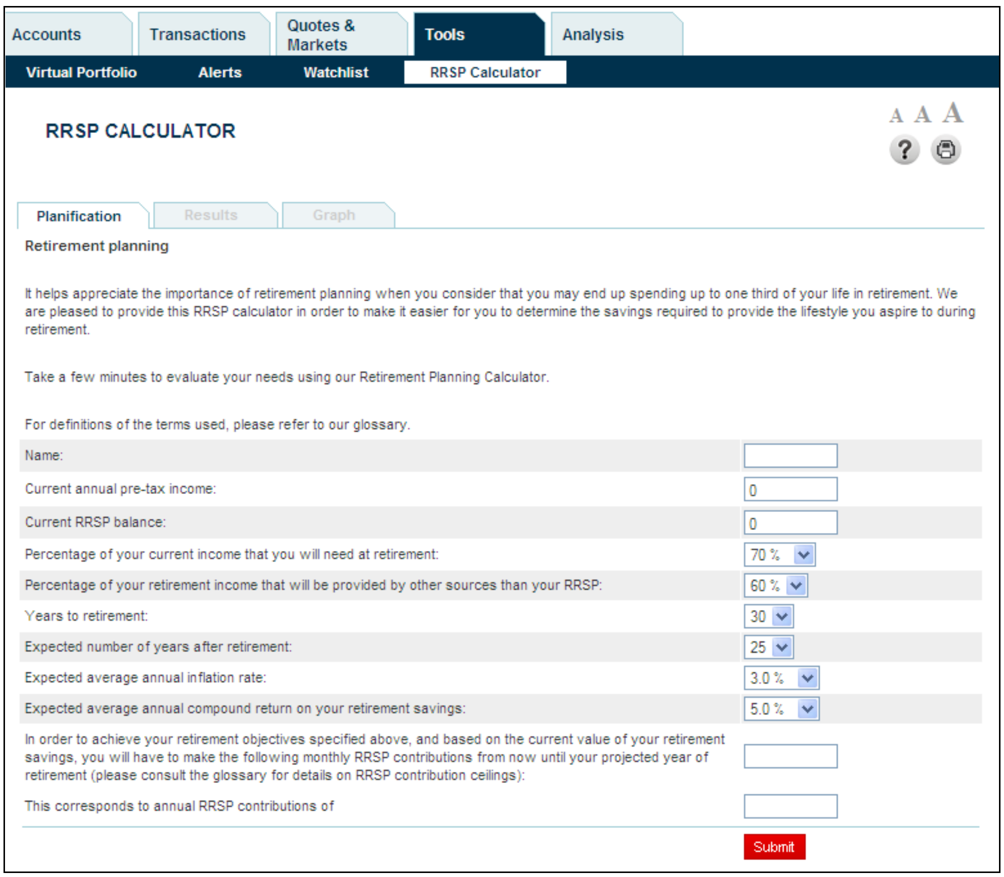
6.3 Watchlist

The user can view, create, modify and delete watchlists in this section. Each watchlist can contain up to 10 securities.



6.4 RRSP Calculator

This section allows the user to run a scenario in order to determine the savings required for his retirement. A detailed retirement plan and a graph of accumulated RRSP relating to the specified scenario will also be available.



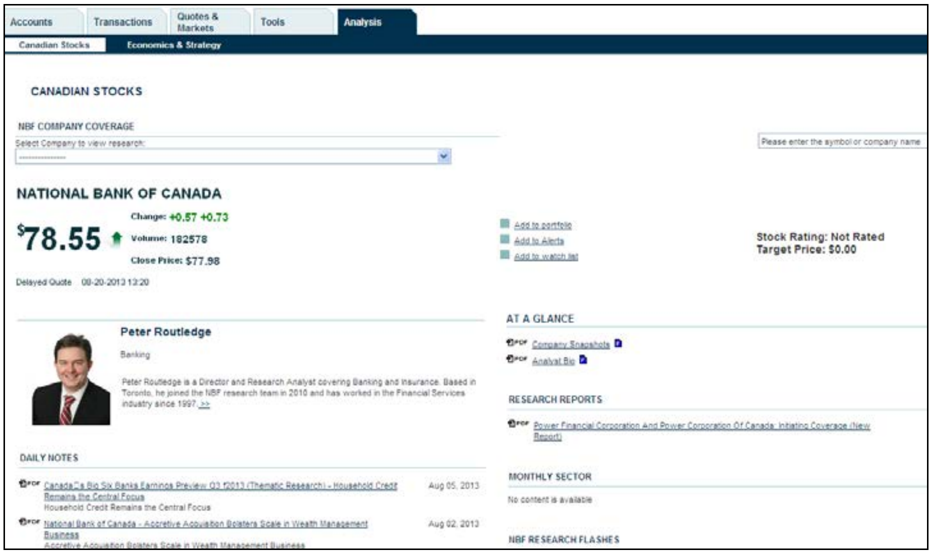
7. Analysis

This tab contains the following sections:

- Canadian Stocks
- Economics & Strategy

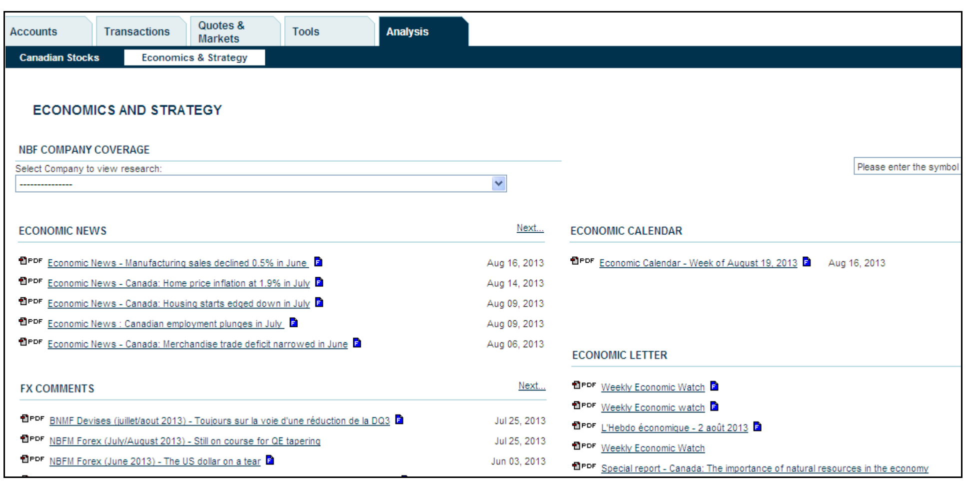
7.1 Canadian Stocks

By selecting a company in a drop-down menu or by searching it by its symbol or name, the user can view the following information: Quote, Daily Notes, Company Snapshots, Analyst Bio, Research Reports, Monthly Sector and NBF Research Flashes.



7.2 Economics and Strategy

In this section, the user has access to a collection of documents such as Economic News, FX Comments, Budget Analysis, Economic Editorial, Economic Calendar, Economic Letter, Week at a Glance and NBF Vision Monthly.

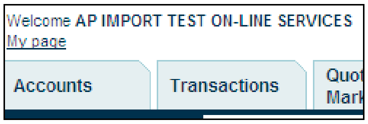


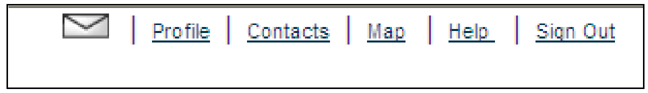
8. Other features

The following links are available at the top of the page:

- My Page
- Message Centre
- Profile
- Contacts
- Map

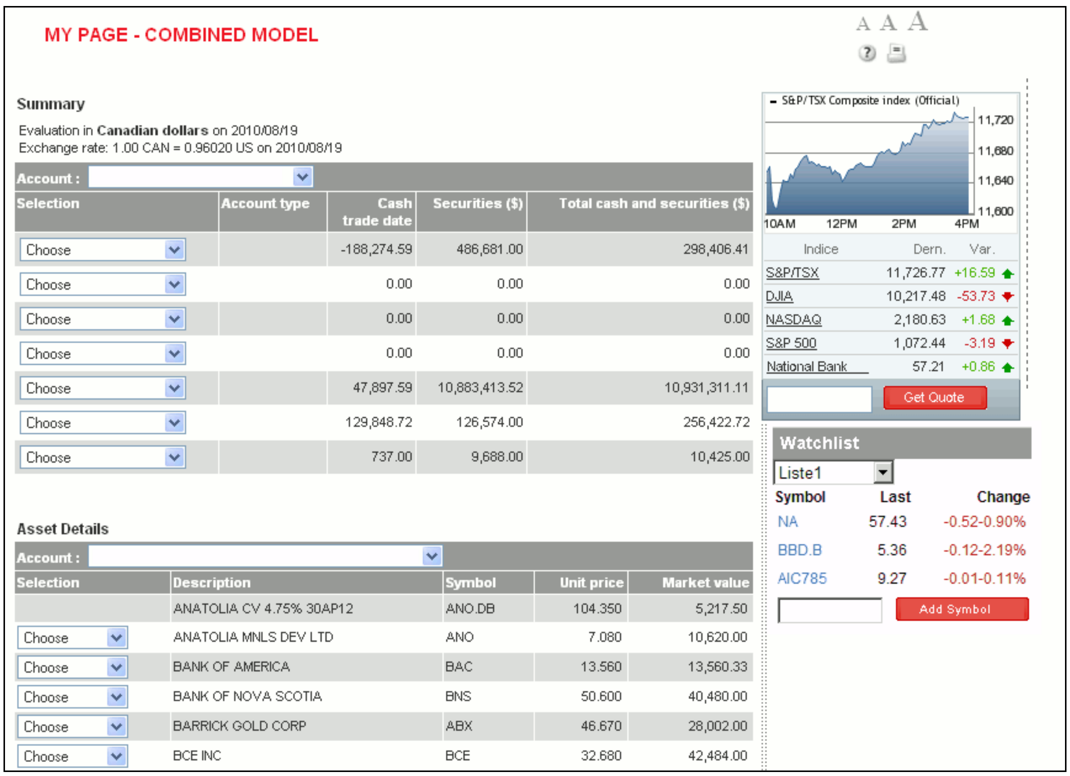
- Help
- Home
- Sign Out





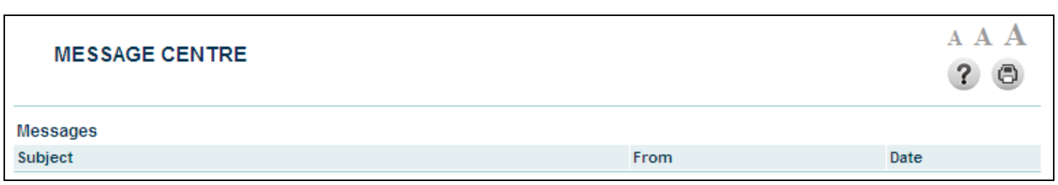
8.1 My Page

This section displays information from different sections of the website based on the template chosen in the *Profile* section.



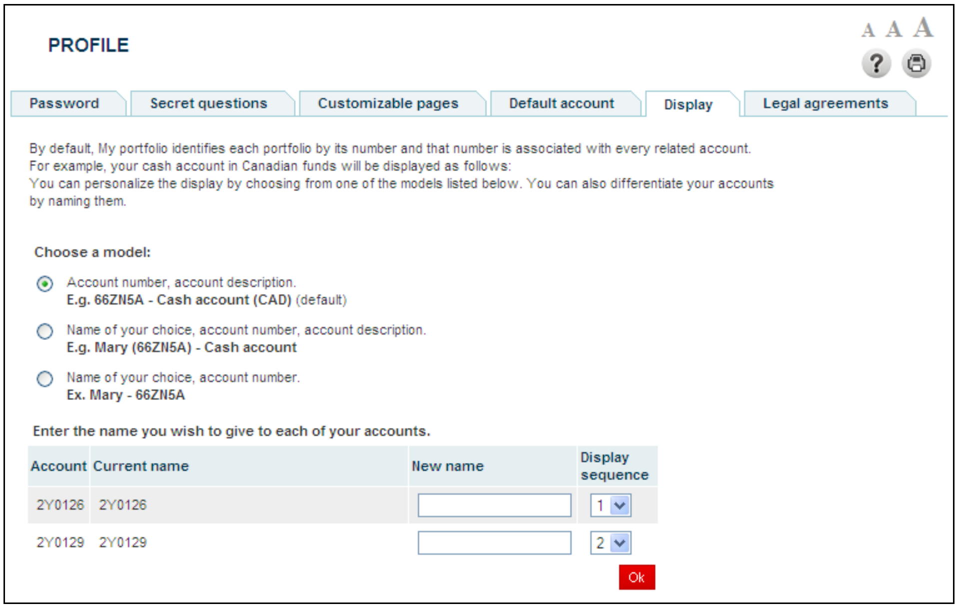
8.2 Message Centre

This section lists messages from *National Bank Correspondent Network* which inform the client about promotions, products, services, website modifications or account changes. When a new message is available, the Message Centre envelop will blink at the log on of the user to the site.



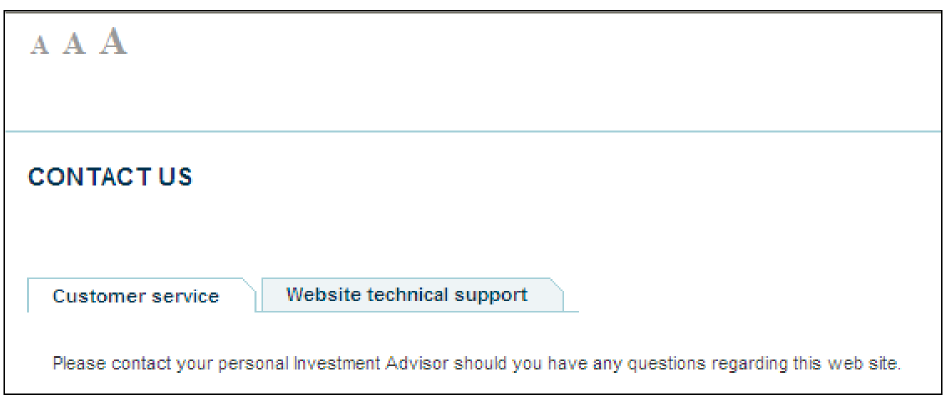
8.3 Profile

In this section, the user can customize the default *Home Page* and *My Page*, view agreements and select accounts to use in the *My Page*, *Accounts* and *Transactions* sections. The *Selection* tab is automatically displayed at log on when a username is linked to more than 10 accounts.



8.4 Contacts

This section displays the phone number and address of the Customer service, Website technical support and Head office if the user has any questions about the website.



8.5 Map

In this section, the user can have an overview of all the sections of the website. He can access a specific section by simply clicking on its name.

8.6 Help

This section displays the online help for each section of the website.

8.7 Sign Out

The user can click on this link to log off the *My portfolio* website.