



INVESTMENT  
MANAGEMENT

# ATB MONTHLY INCOME PORTFOLIO

A diversified solution to support your income needs

# HELPING YOU REACH YOUR INCOME GOALS

When you need to rely on income from your investments, you want to be confident your portfolio is being managed through the ups and downs of the market with the potential to grow over the long term. **ATB Monthly Income Portfolio** is a diversified, single-ticket solution designed to support your income needs.

## Key benefits:

### ▶ **Consistent monthly income potential**

Aims to provide an annualized income target of 4%, paid out monthly to support your income goals, whether covering your living expenses or supplementing your finances. You can withdraw your money if and when you need it.<sup>1</sup>

### ▶ **Diversified income sources**

Invested in a diversified mix of income sources, carefully selected from high-quality bonds, dividend-paying stocks and other income-focused equity strategies. It's designed to deliver stable income through most, if not all, market conditions.

### ▶ **Upgraded income-focused investments**

Offers the potential for higher returns than more conservative options, such as a GIC or high-interest savings account. It can continue to grow your assets and help you cover your future income goals.

### ▶ **Access to more tax-efficient investments to maximize income**

ATB Monthly Income Portfolio is designed to tactically allocate a segment of its assets to tax-efficient investments to potentially deliver a better after-tax return.

### ▶ **Actively managed, market-aware portfolios**

Our ATBIM Multi-Asset Strategies Team actively manages and regularly rebalances portfolios to meet your investment goals, based on their market views and evolving market conditions.

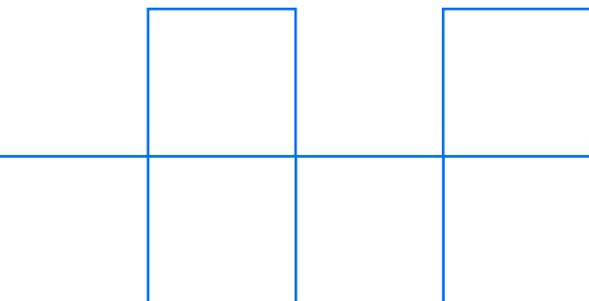
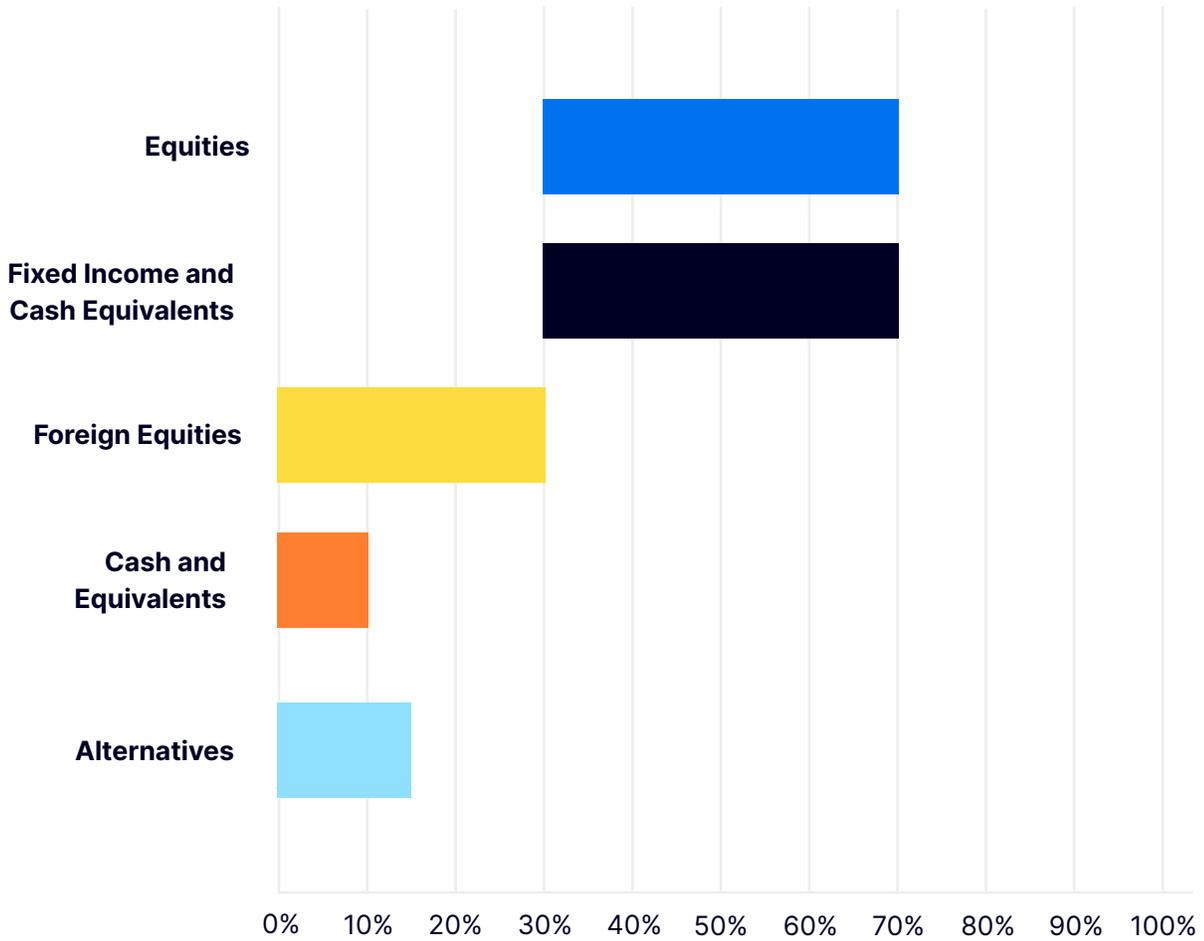
**ATB Monthly Income Portfolio can power greater investment possibilities, helping Canadians plan for the future with steady, consistent income**

<sup>1</sup> Subject to short-term trading restrictions or other redemption restrictions set out in the Fund's Simplified Prospectus.

# Flexible, actively managed portfolio

A strategic mix of fixed income and equity securities to provide potential income and stable, steady returns.

**Target asset class ranges for ATB Monthly Income Portfolio**



# Disciplined, fundamentally driven approach tested over market cycles

We build portfolios according to our key principles, emphasizing diversification, active and passive investment management, and cost efficiency to help investors navigate markets with confidence.

**To guide our strong investment outcomes, we follow a consistent and disciplined approach:**

- ▶ Begin with an effective asset mix.
- ▶ Succeed by managing risk through diversification—protecting investors from downside risk while cultivating growth potential.
- ▶ Thrive on our strong partnerships with select, specialized investment managers.
- ▶ Gain from our commitment to managing costs to help maximize investor returns.
- ▶ Embody discipline, simplicity and clarity in everything we do.

## **Dynamic portfolio management. Greater confidence**

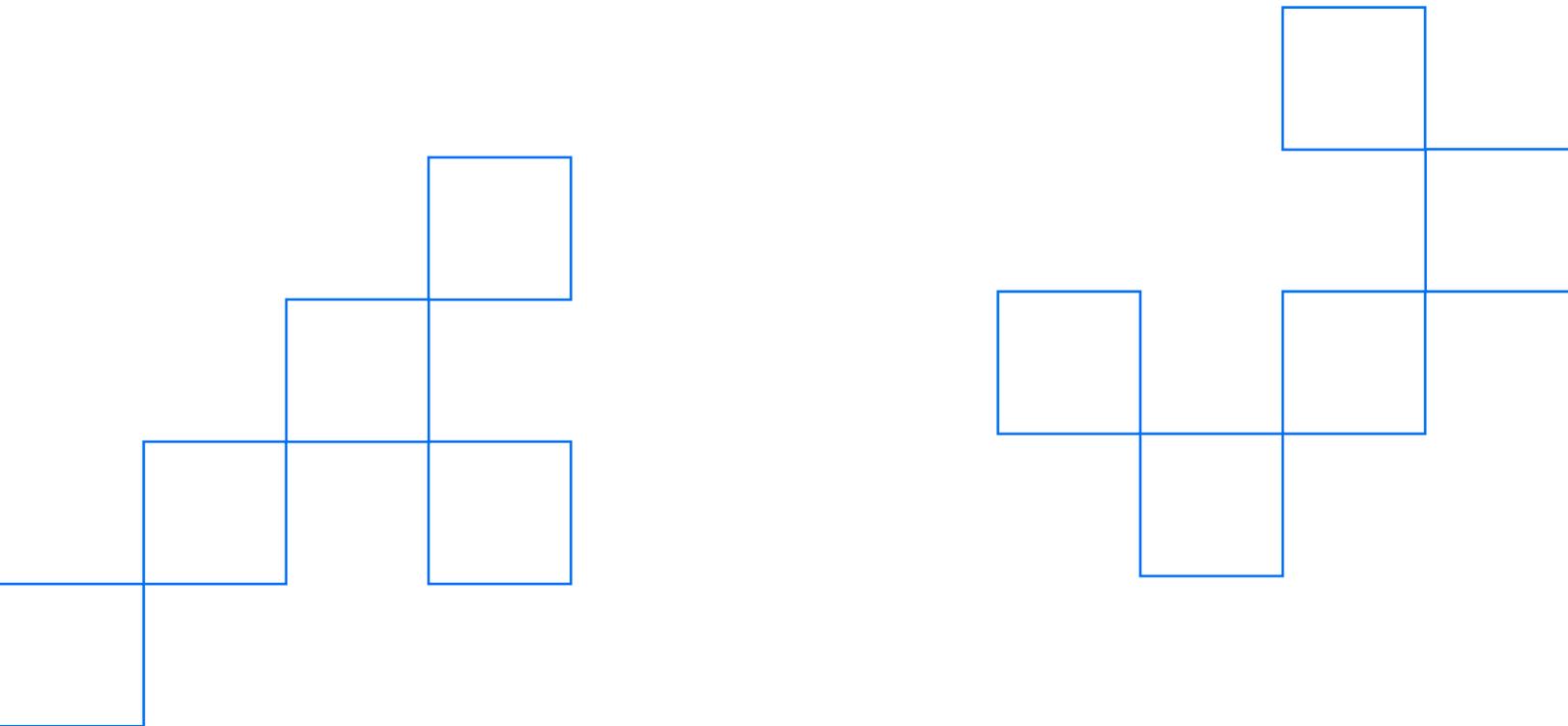
While experienced sub-advisors select individual investments, the ATBIM Multi-Asset Strategies Team combines top-down and bottom-up thinking to keep risks in check as markets change.

## **Integrating active and passive investments**

Thoughtfully combines active managers (buying/selling securities to outperform an appropriate index) and passive investments (mirroring the performance of a market index)—to ensure our solutions are tapping the best of both worlds and working extra hard for you.

# Underlying investments offered in ATB Monthly Income Portfolio

Through our disciplined process, we select external investment talent who are leaders in what they do. For ATB Monthly Income Portfolio, we've partnered with independent investment managers with income-generating strategies that focus on delivering strong and consistent total returns while emphasizing downside protection and capital appreciation. The portfolio will also have exposure to multiple exchange-traded funds (ETFs).



\* Sub-advisor to ATB International Equity Income Fund.

## Meet the ATBIM Multi-Asset Strategies Team

# Keeping an expert eye on your investments as markets change

Our portfolio management team is with you throughout your journey, managing risk and rebalancing investments to help you reach your goals.



### **Robert Armstrong, CFA, MBA, MSc**

Head of Multi-Asset Strategies

- ▶ Established leader with 25+ years of experience building and managing billion-dollar multi-asset investment franchises
- ▶ An asset allocator who communicates clear, actionable ideas to help clients achieve their dreams
- ▶ Strong advocate for the investor and a frequent voice in the media



### **Steve Xu, CFA, FRM, CAIA**

Senior Portfolio Manager

- ▶ Decades of experience managing assets across a wide range of client portfolios
- ▶ Extensive experience developing and modelling custom portfolio solutions that meet client needs
- ▶ Expert in asset allocation, key contributor and deciding vote in forming macro investment views

ATB Monthly Income Portfolio:

# CONSISTENT INCOME POTENTIAL TO SUPPORT YOUR GOALS

To learn more, please contact your advisor.

**atbim.atb.com**



Past performance is not indicative of future results. ATB Investment Management Inc. is registered as a Portfolio Manager across various Canadian securities commissions with the Alberta Securities Commission (ASC) being its principal regulator. ATB Investment Management Inc. is also registered as an Investment Fund Manager who manages Compass Portfolios, ATBIS Pools and ATB Funds. ATBIM is a wholly owned subsidiary of ATB Financial and is a licensed user of the registered trademark ATB Wealth. ATBIM reserves the right to modify its sub-advisor relationships and manager relationships at any time and for any reason, including reasons not specified herein.

Mutual Funds are not insured by the Canada Deposit Insurance Corporation, nor guaranteed by ATB Securities Inc., ATB Investment Management Inc., ATB Financial, the province of Alberta, any other government or any government agency. Commissions, trailing commissions, management fees, and expenses may all be associated with mutual fund investments. Read fund disclosure documents before investing. The Compass Portfolios includes investments in other mutual funds. Information on these mutual funds, including the prospectus, is available on the internet at **sedarplus.ca**.

Opinions, estimates, and projections contained herein are subject to change without notice, and ATBIM does not undertake to provide updated information should a change occur. The information in this document has been compiled or arrived at from sources believed reliable but no representation or warranty, expressed or implied, is made as to their accuracy or completeness. ATB Financial, ATBIM and ATBSI do not accept any liability whatsoever for any losses arising from the use of this report or its contents. The material in this document is not, and should not be construed as an offer to sell or a solicitation of an offer to buy any investment. This document may not be reproduced in whole or in part; referred to in any manner whatsoever; nor may the information, opinions, and conclusions contained herein be referred to without the prior written consent of ATBIM.

REV.11/25

