

ATB MONTHLY INCOME PORTFOLIO

A diversified solution to support your income needs

Fund profile

► Consistent monthly income potential

Aims to provide an annualized income target of 4%, paid out monthly to support your income goals. You can withdraw your money if and when you need it.¹

► Diversified income sources

Invested in a diversified mix of income sources, including high-quality bonds, dividend-paying stocks and other income-producing securities.

► Upgraded income-focused investments

Offers the potential for higher returns than more conservative options, such as a GIC or high-interest savings account.

► Access to tax-advantaged investments

Designed to tactically allocate a segment of its assets to tax-efficient investments to potentially deliver a better after-tax return.

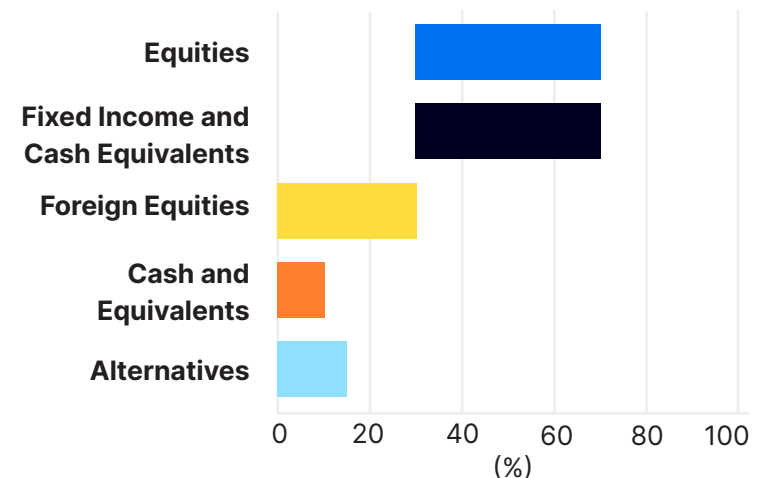
► Regular professional oversight

Our ATBIM Multi-Asset Strategies Team regularly monitors and actively rebalances the portfolio to make tactical adjustments in evolving markets.

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



Suitable for investors:

- Who have a medium- to long-term investment horizon
- Looking for income and capital appreciation
- Willing to accept volatility in the value of their investments and low-to-medium investment risk
- Wanting a low-maintenance investment vehicle
- Wishing to diversify their portfolio by multiple sources of income

Professionally managed by the Multi-Asset Strategies Team

Our portfolio management team is there for clients throughout their investment journey, managing risk and rebalancing portfolios to help them reach their goals.



Robert Armstrong
CFA, MBA, MSc
Head of Multi-Asset Strategies



Steve Xu
CFA, FRM, CAIA
Senior Portfolio Manager



Alex Richards
CFA
Associate Portfolio Manager

Fund characteristics

Category	Canadian Neutral Balanced
Risk rating	Low to Medium
Management fee	Series A: 1.70% Series F1: 0.70%
Distribution frequency	Net income: Monthly Capital gains: Annually (in December)
Distribution amount	Target income: 4%
Benchmark	50% S&P/TSX Composite Index, 47.5% FTSE Canada Universe Bond Index, 2.5% FTSE Canada 91 Day T-Bill Index

	Series A	Series O	Series F1
Fund codes	ATB120	ATB220	ATB420

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).

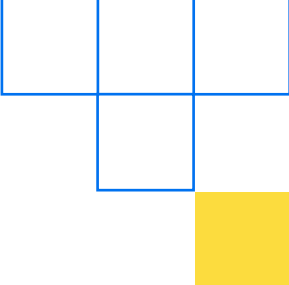


Global asset manager with integrated offerings across equity solutions.*



Investment management firm employing a long-term, bottom-up, value-oriented approach grounded in detailed fundamental research and analysis.

* Sub-advisor to ATB International Equity Income Fund.



ATB Monthly Income Portfolio:

CONSISTENT INCOME POTENTIAL TO SUPPORT YOUR GOALS

To learn more, please contact your ATBIM wholesaler.

atbim.atb.com



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

ATB Investment Management Inc. (ATBIM) is registered as a Portfolio Manager across various Canadian securities commissions with the Alberta Securities Commission (ASC) being its principal regulator. ATBIM is also registered as an Investment Fund Manager who manages the ATB Funds, Compass Portfolios and ATBIS Pools. ATBIM is a wholly owned subsidiary of ATB Financial and is a licensed user of the registered trademark ATB Wealth.

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 ATB Funds include investments in other mutual funds. Information on these mutual funds, including the prospectus, is available on the internet at **atbim.atb.com** and **sedarplus.ca**.

Past performance is no guarantee of future results. 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. 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. This information is not intended to be, and should not be construed as, investment advice.

REV.06/25

