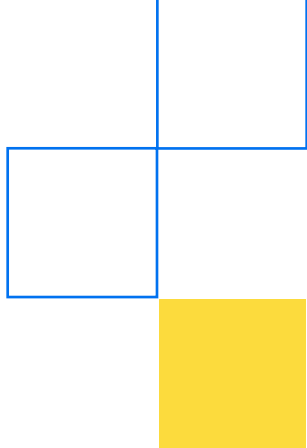




INVESTMENT  
MANAGEMENT

# ATBIS POOLS

Level up your investments with  
deeper diversification



# FOCUSED SINGLE-ASSET-CLASS STRATEGIES DESIGNED TO BOOST DIVERSIFICATION AND FLEXIBILITY

Whether your investment goal is to generate higher returns, mitigate risk or manage the downside, ATBIS Pools can help give your asset allocation the boost it needs to achieve your investment objectives.

## ▶ **Unlock more diversification to meet your evolving needs**

Sometimes you need a little extra diversification to address life's evolving goals. ATBIS Pools are a collection of strategies that unlock your exposure to a wider range of asset classes, allowing for deeper diversification to help you reach your unique investment objectives.

## ▶ **Flexible strategies to fine-tune your portfolio**

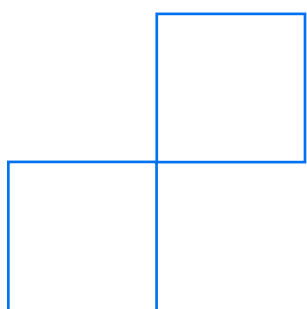
Add flexibility to your portfolio, with the ability to dial targeted exposures up or down, depending on the investment goals you want to achieve.

## ▶ **Deep expertise in one solution**

ATBIS Pools give you targeted market exposure to securities managed by respected global sub-advisors, while our in-house ATBIM Multi-Asset Strategies Team actively monitors risk allocation, performance and more, to continuously improve portfolio efficiency.

## ▶ **Access a sophisticated institutional approach at competitive prices**

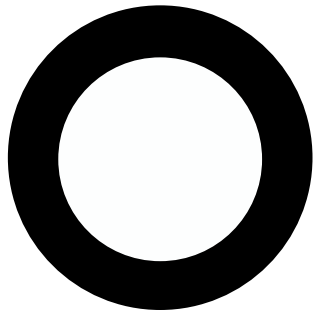
You can have institutional-calibre diversification at an accessible price, allowing you to benefit from the same leading investment manager perspectives trusted by some of the world's leading investors.



# Flexible, globally diverse suite of ATBIS Pools

Scaling exposures up/down to elevate your portfolio

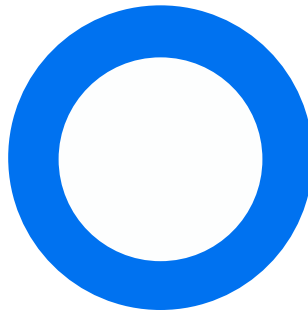
F1 series



## Fixed Income Pool

Adds exposure to government and corporate bonds

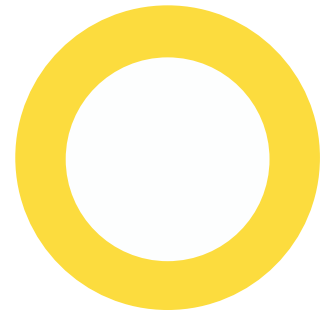
● 100% Canadian bonds



## Canadian Equity Pool

Adds broad exposure to Canadian companies

● 100% Canada stocks



## US Equity Pool

Adds broad exposure to US companies

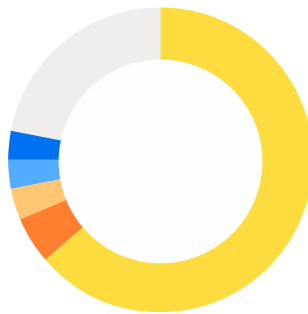
● 100% US stocks



## International Equity Pool

Adds broad exposure to companies outside Canada and US

● 22% Japan stocks  
● 15% United Kingdom stocks  
● 11% France stocks  
● 10% Germany stocks  
● 10% Switzerland stocks  
● 32% Other



## Global Equity Pool

Adds exposure to companies with growth potential around the world

● 64% US stocks  
● 5% Japan stocks  
● 3% United Kingdom stocks  
● 3% China stocks  
● 3% Canada stocks  
● 22% Other

The above charts reflect an asset mix as of June 2025 and are subject to change.

# 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.

# Sophisticated solutions powered by leading investment thinkers

ATBIS Pools benefit from the expertise of highly disciplined independent managers who excel in their respective domains—across investment style, geography, market cap or asset class.

## Partnerships for the Compass Portfolios, ATBIS Pools and ATB Funds



**Canso** INVESTMENT COUNSEL LTD.



**Cardinal**  
CAPITAL MANAGEMENT

**Cidel**



**DRIEHAUS**  
CAPITAL MANAGEMENT



**FIERA CAPITAL**\*



**FOYSTON, GORDON & PAYNE INC.**  
INVESTMENT COUNSEL

**Goldman Sachs**

**MAWER**  
Be Boring. Make Money.\*

**PICTON MAHONEY**  
Asset Management

**RS Investments**  
A VICTORY CAPITAL® INVESTMENT FRANCHISE

## Investment managers

**BlackRock**\*\* | **BMO**  | **Global Asset Management**\*\*\*

**A valuable mix of large, established managers and specialized boutique managers**

## Mortgage investment partner

**cmls** asset management

\* Fiera Capital® is a registered trademark of Fiera Corporation and is used under license in Canada. Fiera Capital makes no representations or warranties regarding the advisability of investing in any product or the use of any service offered by ATB Investment Management Inc.

\*\* BlackRock® is a registered trademark of BlackRock Finance, Inc. and its affiliates ("BlackRock") and is used under license. BlackRock makes no representations or warranties regarding the advisability of investing in any product or the use of any service offered by ATB Investment Management Inc. BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of any product or service offered by ATB Investment Management Inc.

\*\*\* BMO Global Asset Management is a brand name under which BMO Asset Management Inc. and BMO Investments Inc. operate. BMO (M-bar roundel symbol) is a registered trademark of Bank of Montreal, used under licence.

# Building blocks to help boost exposures or customize portfolios

If you're an investor with specific objectives, ATBIS Pools provide the flexibility to dial targeted exposures up or down, tailor portfolios in various ways or hone your focus on certain asset classes.

**1**

## **Core and Explore:**

I want to dial up my exposure to an asset class

### **Add ATBIS Pools to your core Compass Portfolio**

**An example:** Add ATBIS Fixed Income Pool to enhance your exposure to bonds, while using Compass Balanced Portfolio as your foundational investment.

**2**

## **Customization:**

I would like to replicate a Compass Portfolio, but need to customize to certain investment parameters

### **Use ATBIS Pools to stay within asset-class thresholds while having similar exposures to a Compass Portfolio**

**An example:** Investors with a limit on exposure to Canadian companies can “mix and match” ATBIS Pools to build a portfolio that resembles Compass Balanced, but customized to accommodate a cap on Canadian equities.

**3**

## **Standalone Focus:**

I want to focus entirely on an asset class

### **Use a singular ATBIS Pool to maximize your exposure**

**An example:** Add ATB Global Equity Pool if you would like to seek growth opportunities from all around the world.

## **Flexible toolkits to meet diverse, targeted investment needs**

Would like exposure to:	Use:
Canadian bonds	 <b>ATBIS Fixed Income Pool</b>
Companies in the US	 <b>ATBIS US Equity Pool</b>
Companies outside Canada and the US	 <b>ATBIS International Equity Pool</b>
Companies around the world	 <b>ATB Global Equity Pool</b>
Companies in Canada	 <b>ATBIS Canadian Equity Pool</b>

# Ensuring investments are on track to meeting your unique goals

Our portfolio management team is with you every step of the way, managing risk and rebalancing investments to ensure a smoother experience throughout your journey.



## **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



## **Alex Richards, CFA**

Associate Portfolio Manager

- ▶ Over a decade of experience in the financial and asset management industry
- ▶ Experience with multi-asset portfolio construction and allocation with a focus on fixed income
- ▶ Committed to a pragmatic, common sense approach to investing aligned with the needs of Canadian investors

ATBIS Pools:

# UNLOCK DEEPER, MORE FOCUSED DIVERSIFICATION

To learn more, please contact your advisor.

**atbim.atb.com**



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 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.

Unit values of mutual funds will fluctuate and past performance may not be repeated. Mutual Funds are not insured by the Canada Deposit Insurance Corporation, nor guaranteed by ATB Securities Inc., (ATBSI), ATBIM, 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 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**.

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.06/25

