



INVESTMENT  
MANAGEMENT

# COMPASS PORTFOLIOS

Sophisticated investment solutions, simplified

# World-class investment professionals, made accessible for you

Markets are complex and constantly changing. In this environment, it can be challenging to adapt and make sure your investments are always balanced and aligned with your goals. That's why a single, diversified multi-manager solution can simplify and streamline your investment journey. Wherever life takes you, Compass Portfolios provide the deep diversification, global investment expertise and confidence you need to navigate changing markets.

## ► **Solutions strengthened by diversified perspectives**

Compass Portfolios are powered by partnerships we believe are with the most value-added investment firms in the world. Through these partnerships, we bring together the investment perspectives needed to build resilient, globally diversified portfolios.

## ► **Sophisticated investing that fits all stages of financial life**

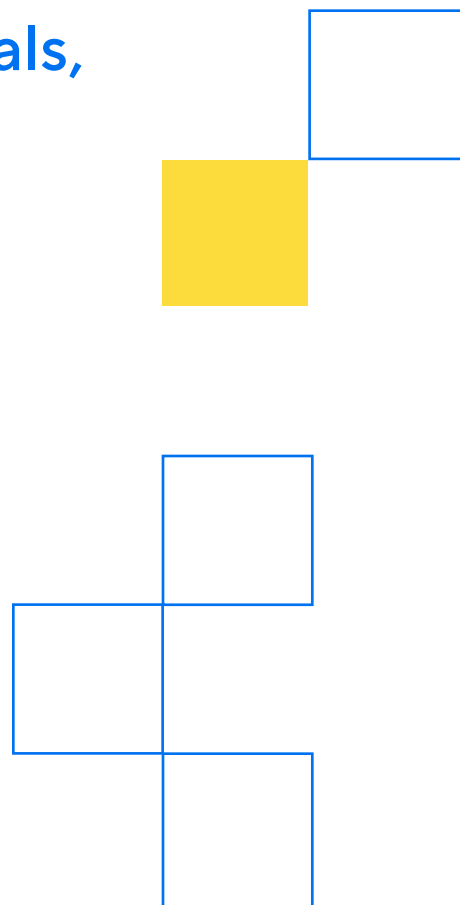
Compass Portfolios are dynamic investment solutions that help investors realize their personal vision for wealth through all life stages—from accumulating capital to retiring with confidence.

## ► **Multi-level diversification, one complete package**

Compass Portfolios are deeply diversified by style, manager, asset class, geography and market capitalization. With broad diversification on your side, you gain peace of mind knowing your portfolio optimizes reward versus risk through exposure to quality investments in key global markets.

## ► **'Always-on' process, continuously aligned with your goals**

ATB Investment Management's (ATBIM's) portfolio managers monitor your investments regularly, so you don't have to worry. They actively rebalance portfolios to adjust for evolving capital market dynamics and to keep you on track toward your goals.



# Recognized by the industry

## 2024 Lipper Fund Award<sup>1</sup>

- ▶ **Fund:** Compass Conservative Balanced Series F1
- ▶ **Category:** Consistent and attractive risk-adjusted returns over 5 Years —Canadian Fixed Income Balanced

## 2024 Lipper Fund Award<sup>1</sup>

- ▶ **Fund:** Compass Conservative Balanced Series F1
- ▶ **Category:** Consistent and attractive risk-adjusted returns over 10 Years —Canadian Fixed Income Balanced

## History of navigating market cycles

**20+** year track record

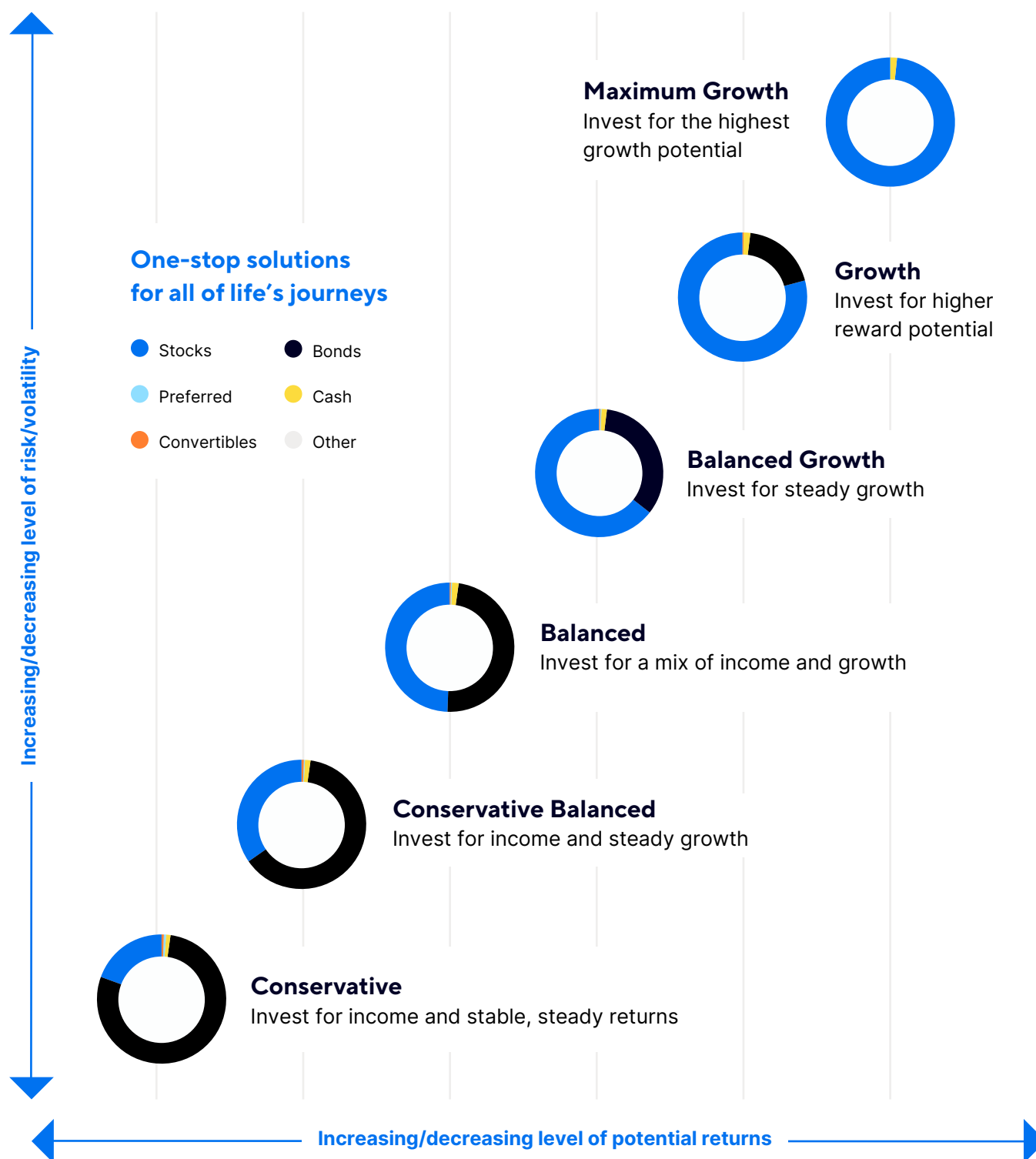
**8.32%** returns since inception<sup>2</sup>

<sup>1</sup> Please read important disclosures at the end of this document.

<sup>2</sup> Compass Balanced Portfolio Series F; inception 12/11/2002.  
Trailing performance (as of 12/13/2024)—1 year: 16.11%; 3 years: 4.72%; 5 years: 8.11%; 10 years: 7.65%.

# Complete, all-weather lineup of Compass Portfolios

F1 Series



# 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 philosophy:**

▶ 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 expert sub-advisors select individual investments, ATBIM portfolio managers combine top-down and bottom-up thinking to keep risks in check as markets change.

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## **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.

## Compass Sub-Advisors

# Global investment experts, thoughtfully selected to help you achieve your goals

With Compass Portfolios, you benefit from the expertise of disciplined independent managers who excel in their respective domains—across investment style, geography, market cap or asset class.

### Sub-advisors for the Compass Portfolios and ATBIS Pools



**Cidel**

**MAWER**  
Be Boring. Make Money™



### Investment managers

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

**A valuable mix of  
well-established  
and specialized  
boutique investment  
managers**

### Mortgage investment partner



# Keeping an expert eye on your investments as markets change

Our portfolio managers are 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

<sup>1</sup> Compass Conservative Balanced (Series F1) was awarded the 2024 LSEG Lipper Fund Award in the Canadian fixed income balanced award category for 10 years ending July 31, 2024, out of a classification total of 59 funds. Performance for the Fund for the period ended July 31, 2024 for Series F1: 11.74% (1 year), 3.12% (3 years), 6.27% (5 years) and 5.79% (10 years).

Compass Conservative Balanced (Series F1) was awarded the 2024 LSEG Lipper Fund Award in the Canadian fixed income balanced award category for 5 years ending July 31, 2024, out of a classification total of 72 funds. Performance for the Fund for the period ended July 31, 2024 for Series F1: 11.74% (1 year), 3.12% (3 years), 6.27% (5 years) and 5.79% (10 years).

The LSEG Lipper Fund Awards, granted annually, highlight funds and fund companies that have excelled in delivering consistently strong risk-adjusted performance relative to their peers.

The LSEG Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is a risk-adjusted performance measure calculated over 36, 60 and 120 months. The fund with the highest Lipper Leader for Consistent Return (Effective Return) value in each eligible classification wins the LSEG Lipper Fund Award. For more information, see [lipperfundawards.com](http://lipperfundawards.com). Although LSEG Lipper makes reasonable efforts to ensure the accuracy and reliability of the data contained herein, the accuracy is not guaranteed by LSEG Lipper.

The highest 20% of funds in each category are named Lipper Leaders for Consistent Return and receive a score of 5, the next 20% receive a score of 4, the middle 20% are scored 3, the next 20% are scored 2 and the lowest 20% are scored 1. The highest Lipper Leader for Consistent Return in each category wins the Lipper Fund Award. Lipper Leader ratings change monthly.

### **Sub-advisor disclaimers**

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## **ATB disclaimer**

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 and the ATBIS Pools. ATBIM is a wholly owned subsidiary of ATB Financial and is a licensed user of the registered trademark ATB Wealth.

The mutual fund performance data provided assumes reinvestment of distributions only and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that may reduce returns. 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](http://atbim.atb.com) and [www.sedar.com](http://www.sedar.com).

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Compass Portfolios:

# SET A NEW DIRECTION FOR YOUR INVESTMENT POSSIBILITIES

To learn more, please contact your advisor.

**atbim.atb.com.**

