

# 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.<sup>1</sup>

### ▶ 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.

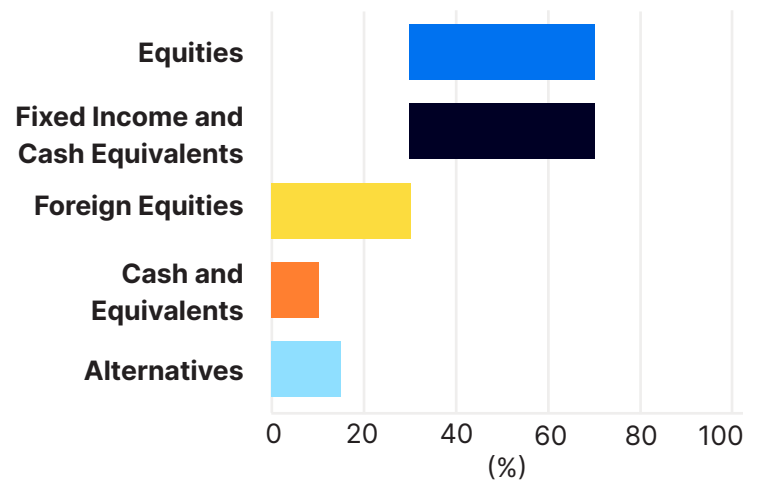
### ▶ Regular professional oversight

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

## Fund characteristics

<b>Category</b>	Canadian Neutral Balanced
<b>Risk rating</b>	Low to Medium
<b>Management fee</b>	Series A: 1.70% Series F1: 0.70%
<b>Distribution frequency</b>	Net income: Monthly Capital gains: Annually (in December)
<b>Distribution amount</b>	Target income: 4%
<b>Benchmark</b>	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
<b>Fund codes</b>	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).



Canadian active fixed income credit manager, specializing in corporate bond portfolios ranging from AAA to distressed debt.



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



Global asset manager with integrated offerings across equity solutions.\*

\* 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**



<sup>1</sup>Subject 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.

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REV.04/26

