ATB SPIRE PORTFOLIOS

Designed for growth potential, grounded in risk management

ATB INVESTMENT MANAGEMENT®

ATB Spire Portfolios bring growth potential, risk management and cost efficiency together in one solution, helping you reach further with confidence.

GROWTH POTENTIAL. DISCIPLINED MANAGEMENT. ONE SOLUTION

When you're focused on growing your wealth, you shouldn't have to choose between strong returns and managing risk along the way. ATB Spire™ Portfolios are a suite of exchange-traded fund (ETF)-based mutual funds, each designed as a single-portfolio solution for investors who want to pursue growth with confidence. By pairing a low-cost index-oriented ETF core with thematic and alternative satellite ETFs, ATB Spire Portfolios help more of your money work towards growth, while keeping risk and cost in check.

Unlock your growth potential with disciplined risk management

Balancing growth and risk management doesn't have to be an either-or decision. ATB Spire Portfolios aim to combine both priorities, helping you seek market returns while professional managers actively work to manage downside risk.

Expert portfolio management, built in

You shouldn't have to watch the markets to feel confident in them. ATB Investment Management's (ATBIM's) Multi-Asset Strategies Team actively monitors and rebalances your Portfolio, making tactical adjustments as conditions change, so you don't have to.

Single-ticket access to global growth

Gain instant access to thousands of global securities within a single solution, reducing individual stock risk and providing exposure to expanding global markets.

Delivering value that helps you build your wealth

More of your money should be working for you, not covering fees. Thoughtful cost management led us to pair a core of index-oriented ETFs with targeted strategies. This enables ATB Spire Portfolios to keep expenses below traditional fully active funds, while maintaining potential for competitive risk-adjusted returns.

Diversification powered by alternative investments

Real diversification means going beyond traditional stocks and bonds. A portion of each Portfolio will be allocated to alternative investments, designed to help manage volatility during fluctuating market conditions. Exposure to alternatives also provides a differentiated source of return to strengthen your risk-adjusted performance over time.

A GROWTH-FOCUSED PORTFOLIO MIX, BUILT WITH PURPOSE

Each ATB Spire Portfolio is built on a core-satellite structure, layering a low-cost index-oriented core with thematic and alternative satellite ETFs. Together, these layers work to keep costs down, target growth opportunities as they arise and add multiple sources of diversification, all within a single, accessible solution.

Thematic ETFs:

Provide the targeted exposures needed to actively pursue alpha in specific sectors we believe offer growth potential and dynamically manage risk.

A stable core:

Index-oriented ETFs that capture broad market exposure and long-term growth.

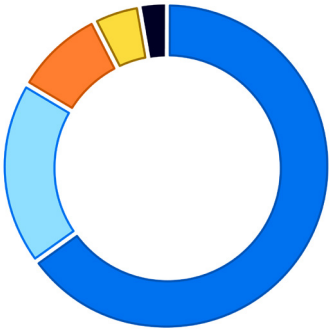
Alternative ETFs:

A portion of the Portfolio will be allocated to alternative investments. This may include alternative assets, liquid alternatives and/or non-traditional equity and fixed income securities that aim to improve overall risk-adjusted returns. Alternative investments provide a differentiated source of return that is non-correlated to traditional assets like stocks and bonds.

Powered by an index-oriented core of ETFs, paired with targeted strategies where it counts most.

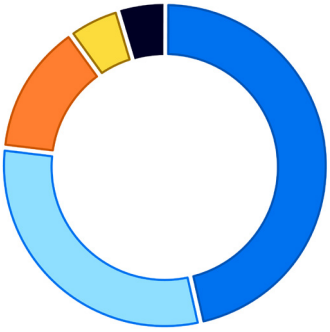
THREE PORTFOLIOS, TAILORED TO YOUR GROWTH JOURNEY

Whether you're looking for more stability, a balanced mix of stability and growth potential, or a portfolio that leans further into growth, ATB Spire Portfolios are built to meet you where you are and adapt with you as your goals evolve.



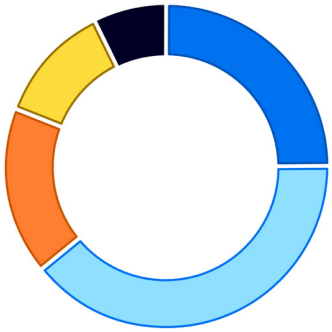
ATB Spire Conservative Balanced Portfolio

- 65.0%
- 18.5%
- 9.0%
- 5.0%
- 2.5%



ATB Spire Balanced Portfolio

- 45.0%
- 29.0%
- 13.0%
- 8.5%
- 4.5%



ATB Spire Growth Portfolio

- 25.0%
- 39.0%
- 17.0%
- 12.0%
- 7.0%

- Fixed income
- US equity
- Canadian equity
- International equity
- Emerging markets equity

Alternatives: Each Portfolio can invest up to 10% in alternative investments.

Neutral asset mix as of October 2026. Actual asset mix will vary.

What powers our investment thinking

CLARITY, DISCIPLINE AND VALUE, WORKING FOR YOU

Our flexible suite of customizable portfolios and investment solutions is designed to help you build and preserve wealth, so you can achieve your goals.

We are guided by five principles, each purposefully designed to help us balance risk, reward and value—powering tangible outcomes for real people at every stage in their investment journey.

Our five guiding principles

Client-first solutions	We purposefully design and manage high-quality solutions built to meet the real-world financial goals of investors.
Disciplined thinking	Our investment process is driven by extensive analysis and a risk-aware culture, designed to mitigate bias and align every decision with the best interests of the end investor.
Clarity investors can count on	Every investor deserves a clear view of how their money is being managed. We strive to provide clear and proactive communication about our investment thinking throughout market cycles.
Strength in partnerships	Strong client outcomes come from multiple perspectives. We combine specialized in-house expertise and diverse viewpoints from respected external managers to build portfolios designed to stand the test of time.
Value that reaches investors	Through smart, disciplined and competitive cost management, we design accessible investment solutions that help every dollar work effectively towards each investor's financial goals.

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 on their financial journey
- 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

Ming Fan, CFA

Senior Investment Analyst

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

A LONG-TERM APPROACH, ACTIVELY MANAGED THROUGH EVERY MARKET CYCLE

Our Multi-Asset Strategies Team anchors each Portfolio to a long-term plan and actively manages it along the way, using a six-step process that balances opportunity and disciplined risk management at every stage.

1

Assess long-term market potential

We assess long-term opportunities by analyzing different market inputs and testing a range of possible outcomes.

2

Form a strategic asset mix

We set the portfolio's long-term mix of investments, such as stocks, bonds and alternatives, to align with risk-return expectations.

3

Portfolio deep dive

We use sophisticated risk modelling to assess and manage the risk behind every decision, testing how the Portfolio could hold up in strong and weak markets.

4

Tactical asset allocation

Short-term markets can be irrational. We have the flexibility to pivot and take advantage of tactical opportunities that may arise.

5

Robust strategy selection

We identify and curate high-quality investment strategies that match the portfolio's goals and risk and return characteristics.

6

Risk review

Risk management is a pillar of our investment culture. We apply a rigorous approach to risk, which helps to optimize performance and proactively identify and manage issues.

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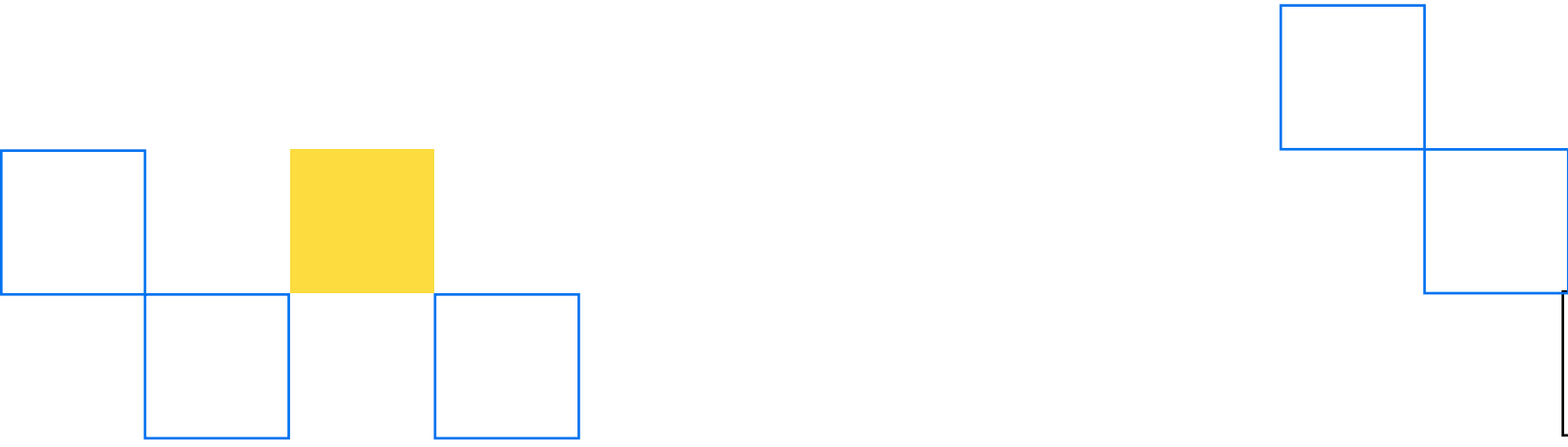

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ATB Spire Portfolios

PURSUE GROWTH CONFIDENTLY, WITH RISK AND COST MANAGED ALONG THE WAY

To learn more, please contact your advisor.

atbim.atb.com

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