ATB 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

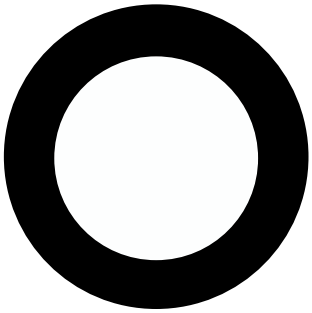
ATBIS Pools give you targeted market exposure to securities managed by respected global sub-advisors, while our in-house ATBIM Multi-Asset Strategies Team actively monitors risk allocation, performance and more, to continuously improve portfolio efficiency.

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.

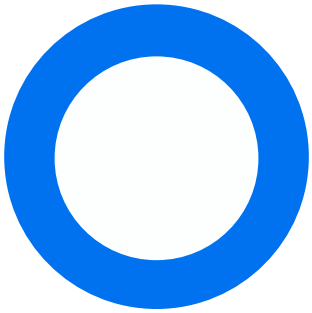
Flexible, globally diverse suite of ATBIS Pools

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

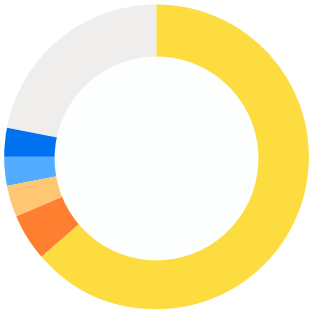
- **100%** Canada stocks

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 ATBIS Pools

BostonPartners

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 Investments

RS Investments® A Victory Capital® Investment Franchise

Investment managers

BlackRock.**

BMO Global Asset Management***

Mortgage investment partner

cmls asset management

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

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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	**ATBIS Fixed Income Pool**
Companies in the US	**ATBIS US Equity Pool**
Companies outside Canada and the US	**ATBIS International Equity Pool**
Companies around the world	**ATB Global Equity Pool**
Companies in Canada	**ATBIS Canadian Equity Pool**

ATBIM Multi-Asset Strategies Team

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 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

ATBIS Pools:

UNLOCK DEEPER, MORE FOCUSED DIVERSIFICATION

To learn more, please contact your advisor.

atbim.atb.com

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