ATB 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

2025 Fundata FundGrade A+ Awards[1]

- **Fund:** Compass Conservative Balanced Portfolio
- **Category:** Canadian Fixed Income Balanced

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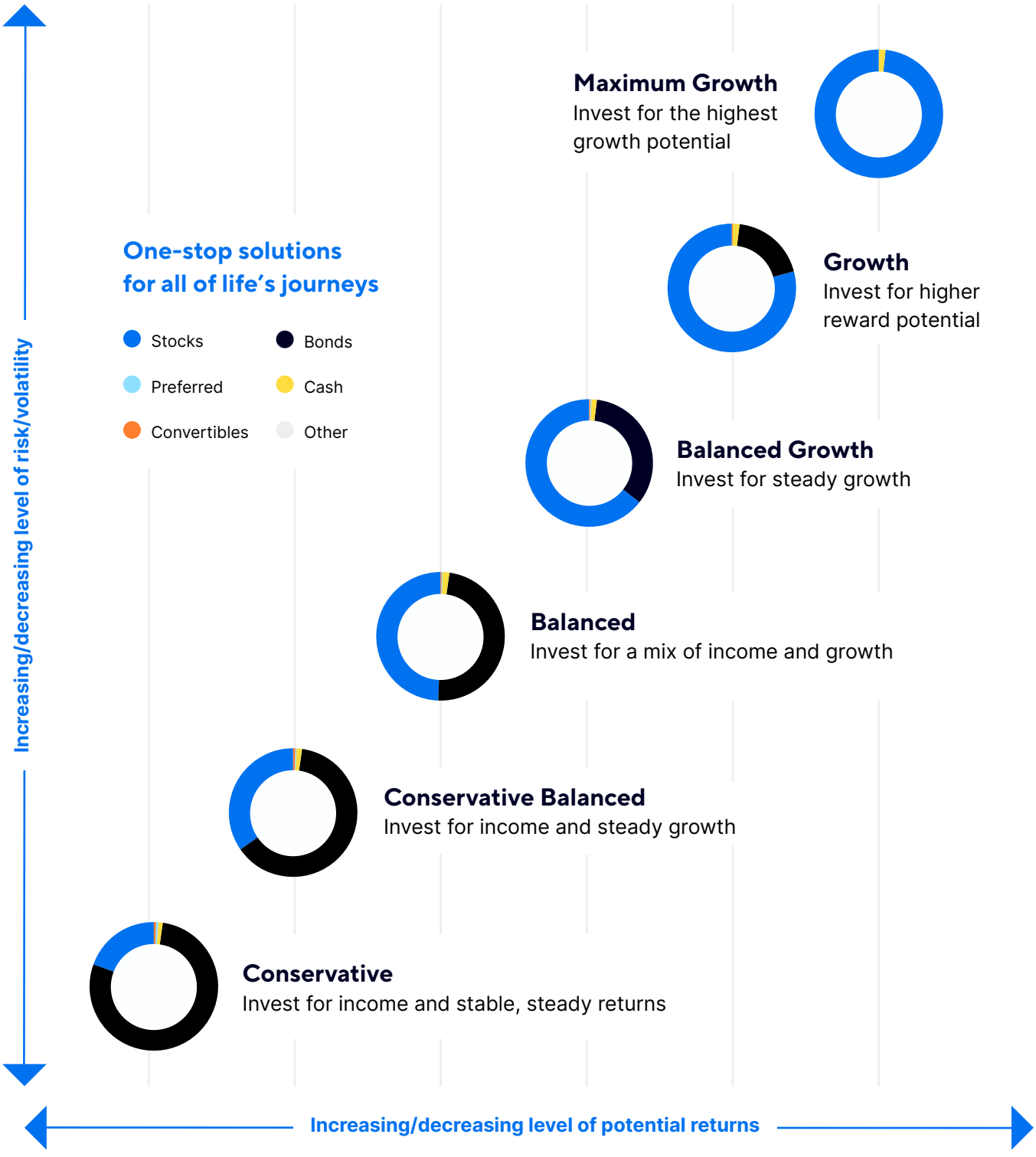
20+ year track record navigating market cycles

[1] Please read important disclosures at the end of this document.

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.

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.

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.

Partnerships for the Compass Portfolios

BostonPartners

Canso Investment Counsel Ltd.

Cardinal Capital Management

Cidel

Driehaus Capital Management

FieraCapital

Goldman Sachs

MAWER Be Boring. Make Money.®

PICTON INVESTMENTS

RS Investments® A Victory Capital® Investment Franchise

Investment managers

BlackRock.*

BMO Global Asset Management**

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

Mortgage investment partner

cmls asset management

ATBIM Compass Portfolio Management Team

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 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

[1]Compass Conservative Portfolio was recognized for outstanding fund performance at the 2025 Fundata FundGrade A+ Awards in the Canadian Fixed Income Balanced (out of 69 funds). Performance for the Series A fund for the period ended December 31, 2025 is as follows: 5.17% (1 year), 7.31% (3 years), 3.44% (5 years), 4.76% (10 years) and 4.83% (since inception-December 2002).

Compass Conservative Balanced Portfolio was recognized for outstanding fund performance at the 2025 Fundata FundGrade A+ Awards in the Canadian Fixed Income Balanced (out of 69 funds). Performance for the Series A fund for the period ended December 31, 2025 is as follows: 7.53% (1 year), 8.82% (3 years), 4.47% (5 years), 5.39% (10 years) and 5.77% (since inception-December 2002).

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Compass Portfolios:

SET A NEW DIRECTION FOR YOUR INVESTMENT POSSIBILITIES

To learn more, please contact your advisor.

atbim.atb.com.

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REV.11/2026