

Compass Conservative Balanced Portfolio

ATB

INVESTMENT  
MANAGEMENT

As of 11/30/2025

Snapshot

CIFSC Category	Canada Fund Canadian Fixed Income Balanced
Morningstar Rating	★★★★★
Risk Rating	Low
Inception Date	12/11/2002
Annual MER	1.59%
Fund Code	ATB102
Fund Size (CAD)	6,660,890,441
Distribution Frequency	Semi-Annually

Investment Objective

To provide investors with long-term capital appreciation and some income while reducing short-term volatility by investing in a balanced portfolio of fixed income and equity securities, with a bias towards fixed income securities.

Portfolio Manager

Professionally managed by the **ATBIM Multi-Asset Strategies Team**:

- Experienced team of asset allocation specialists
- Providing access to leading global institutional talent and expertise
- Simplifying and optimizing the client investment experience

Risk Metrics

Time Period: Since Inception to 11/30/2025

Source Data: Total, Monthly Return    Calculation Benchmark: Canada Fund Canadian Fixed Income Balanced

Return	5.78
Std Dev	5.30
Downside Deviation	0.87
Alpha	1.25
Beta	1.10
R2	92.68
Sharpe Ratio	0.73
Sortino Ratio	1.11
Tracking Error	1.52
Up Capture Ratio	121.16
Down Capture Ratio	106.99

Top 10 Portfolio Holdings

Portfolio Date: 6/30/2025

	Market Value (\$Mil)	Weighting %
BMO Government Bond ETF	429.89	6.72
Canada (Government of) 1.5%	257.61	4.03
Mawer Canadian Equity Series O	229.88	3.59
Mawer International Equity Series O	214.28	3.35
Canada (Government of) 0.5%	213.58	3.34
BMO MSCI EAFE ETF	201.70	3.15
BMO S&P 500 ETF (CAD)	195.19	3.05
Canadian Commercial Mortgage O Ccmot7	140.07	2.19
Mawer New Canada Series O	100.63	1.57
Nestle Holdings, Inc. 2.192%	92.34	1.44

Investment Growth

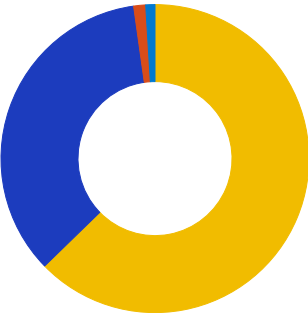
Time Period: 12/12/2002 to 11/30/2025

Currency: Canadian Dollar    Source Data: Total Return



Asset Allocation

Portfolio Date: 6/30/2025

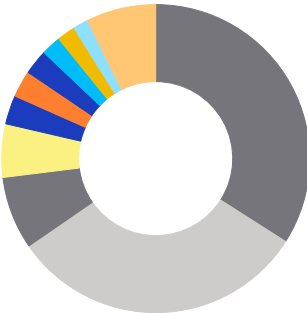


	%
•Fixed Income	62.7
•Equity	35.1
•Cash	1.3
•Other	1.0

	%
•Canada	34.0
•United States	31.4
•United Kingdom	7.6
•Japan	5.6
•Netherlands	3.0
•France	2.8
•Germany	2.6
•Italy	2.1
•Switzerland	1.9
•China	1.6
•Other	7.3

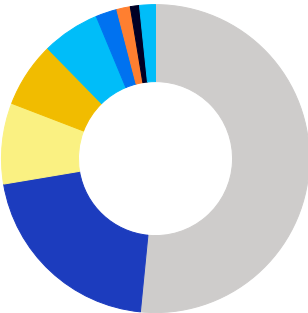
Equity Countries

Portfolio Date: 6/30/2025



Fixed Income Sectors

Portfolio Date: 6/30/2025



Calendar Year Returns

Data Point: Return    Currency: Canadian Dollar    Source Data: Total, Monthly Return

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Compass Conservative Balanced Portfolio	9.41	9.53	-9.98	7.30	11.92	9.48	-2.03	6.18	6.51	1.99

Trailing Returns

As of Date: 11/30/2025    Data Point: Return    Currency: Canadian Dollar    Source Data: Total, Monthly Return

	1 mo	3 mo	6 mo	YTD	1 yr	3 yr	5 yr	10 yr	Inception
Compass Conservative Balanced Portfolio	0.08	2.85	4.58	8.20	7.35	8.60	4.93	5.41	5.78

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