



Simple to Maintain

Exceptional Value

Premium Quality

Sophisticated Design

A Better Portfolio Solution

COMPASS CONSERVATIVE BALANCED PORTFOLIO

100% RSP Eligible

Portfolio Manager

ATB Investment Management Inc.

My Objectives

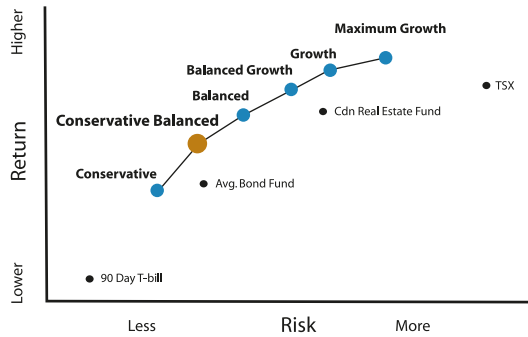
"I want my investment to be safe while having the opportunity for steady growth."

The Compass Conservative Balanced Portfolio will accomplish my objectives by

Allocating my investment across a diversified portfolio of fixed income securities, global equity securities, money market instruments, and income trusts to provide long-term capital appreciation and some income while reducing short-term volatility.

The Compass Conservative Balanced Portfolio suits me because

- I am seeking to maximize my return potential for the level of risk that I am willing to take.
- I plan to stay invested for at least four years.
- I want professional portfolio managers to evaluate and adjust my investment portfolio to maintain my objectives.



The Compass Conservative Balanced Portfolio diversifies my investment by

Asset Class

An optimal mix of government, corporate, and high yield bonds, company shares, money market instruments and income trusts.

Geographic Region

Primarily Canadian with some U.S. and International securities for added diversification.

Market Capitalization

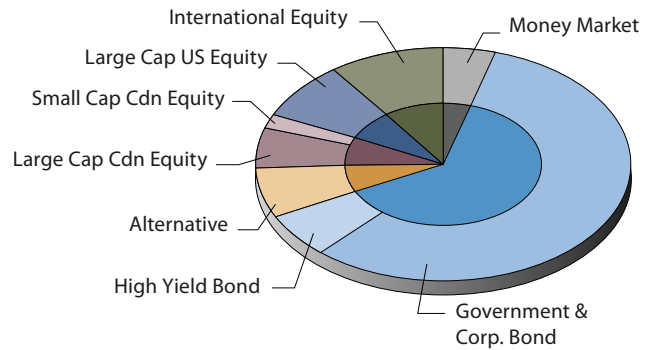
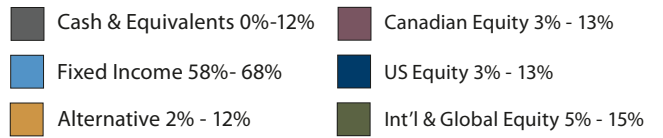
Blend of "large-cap" and "small-cap" company shares.

Investment Style

Complementary blends of active and passive investment management styles.

Manager

Multiple best-in-class investment managers to add expertise and reduce risk.





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Underlying Investments

Underlying investments are objectively selected from leading investment managers, based upon:

1. Proven track records of value-added performance;
2. Solid management processes;
3. High potential to repeat performance while containing risk; and
4. Obtained at a significant cost advantage.



Investment Manager	Underlying Investment	Asset Class	Target Weighting
Dundee Bank of Canada	Dundee Investment Savings Account	Cash	0% - 12%
Blackrock Investment Management Canada Ltd.	Canada Universe Bond Index Fund	Fixed Income	58% - 68%
Canso Investment Council Ltd.	Corporate Value Bond Mandate	Fixed Income	
Franklin Templeton Investments	Real Estate Investment Trust Mandate	Alternative	2% - 12%
Mawer Investments Management	Canadian Equity Fund	Canadian Equity	3% - 13%
Mawer Investments Management	New Canada Fund	Canadian Equity	
Blackrock Investment Management Canada Ltd.	Cdn US Equity Index Fund	US Equity	3% - 13%
Lincluden Management Ltd.	US Equity Mandate	US Equity	
Mawer Investments Management	World Investment Fund	Int'l & Global Equity	5% - 15%
Lincluden Management Ltd.	International Equity Mandate	Int'l & Global Equity	

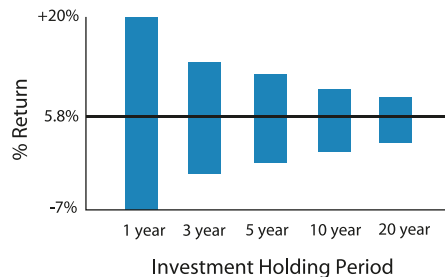
Your portfolio is regularly monitored and re-balanced to target weightings to stay focused on your objectives.

100%

Performance Projection:

Variability of return decreases as your investment holding period increases.

- Potential performance range over 1-year periods as high as 20% to as low as -7%.
- Potential performance range over 20-year periods as high as 9% to as low as 3%.
- **Long-term target performance is 5.8%.**



The potential return range and long-term target performance illustrate the effect of holding a diversified investment portfolio mixing various asset classes and are not specific estimates or a guarantee of performance. They are based on historical performance of market indices for each asset class and forward projections of economic trends using a 95% probability factor.

Management Expense Ratio ("MER") 1.69%

The MER includes management fees, operating expenses, and GST. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unit values of mutual funds will fluctuate and past performance may not be repeated.

For more information

Contact your ATB Investor Services Professional at any ATB Financial Branch, call **1-888-ATB-7121** or visit us on the web at atb.com

Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Mutual Funds are not insured by the Canada Deposit Insurance Corporation, nor guaranteed by ATB Investment Services Inc., ATB Securities Inc., ATB Investment Management Inc., ATB Financial, the Province of Alberta, or any government agency. Opinions, estimates, and projections contained herein are subject to change without notice. Always consult your investment professional before making any investment in securities.

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