

# Atrium Evolution Series – Diversified Fund

A series of diversified portfolios that seek to provide investors with more consistent return outcomes than traditional industry approaches.



## Inception date

June 2011

## ARSN

151 191 776

## APIR Code

COL0029AU – AEF 5  
COL0030AU – AEF 7  
PIM7509AU – AEF 7 P  
COL0031AU – AEF 9  
PIM5301AU – AEF 9 P

## Investment strategy

Risk Targeted

## Management costs

Please see page 3

## Minimum investment

Initial investment minimum: \$15,000  
Additional investment minimum: 5,000  
Withdrawal minimum: \$5,000

## Distributions

Usually payable at the end of each half year (December and June) or more frequently at the Responsible Entity's discretion

## Responsible Entity

The Trust Company (RE Services) Limited  
ABN 45 003 278 831 AFSL 235 150

## Unit pricing

Weekly

## Buy/sell spread

	Buy	Sell
<b>AEF 5</b>	0.10%	0.11%
<b>AEF 7 &amp; AEF 7 P</b>	0.10%	0.10%
<b>AEF 9 &amp; AEF 9 P</b>	0.15%	0.15%

## Who we are

Atrium Investment Management is a specialist manager of diversified portfolios and provides multi-asset solutions for financial advisers, charities, institutions and high net-worth clients. The firm was established with a passion for providing leading investment solutions that are designed to meet the specific needs of clients. Atrium has an emphasis on managing the risk in portfolios in order to deliver consistent investment outcomes.

## About the fund

The Atrium Evolution Series – Diversified Fund consists of a series of Portfolios that provide investors with exposure to a broad range of assets including Australian and global equities, fixed income, liquid alternatives and private markets. These portfolios seek to provide investors with a more consistent return outcome than the traditional industry approach to investment.

## Investment objective

The investment objective for each of the Portfolios is to seek to maximise returns while managing volatility within a pre-determined upper risk limit.

	Return objective*	Risk/volatility limit	Suggested min. holding period
<b>AEF 5</b>	RBA cash rate + 2.5% pa	5% pa	3 years
<b>AEF 7 &amp; AEF 7 P</b>	RBA cash rate + 3.5% pa	7% pa	5 years
<b>AEF 9 &amp; AEF 9 P</b>	RBA cash rate + 4.5% pa	9% pa	5 to 7 years

\*Return objectives are internal return objectives which are measures that Atrium considers internally when managing the portfolio. Internal return objectives are not performance benchmarks and are not features set out in the PDS. Note that the internal return objectives for AEF 7P Units and AEF 9P Units align to the performance return hurdles for these Units (as set out in the PDS for these performance-based fee products). Please refer to the Fund's Product Disclosure Statement (PDS) for more information on returns.

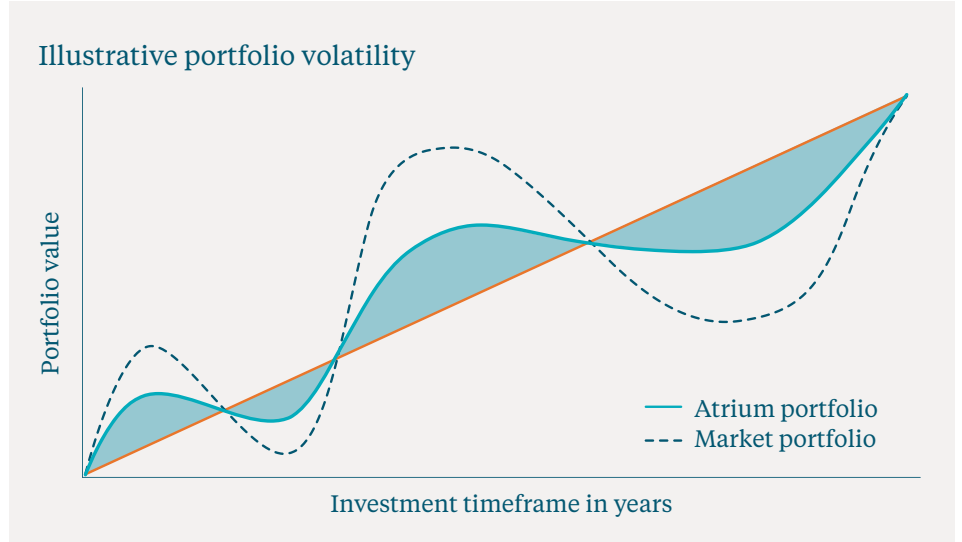
# Building portfolios that smooth out volatility

When constructing portfolios, our focus is on managing risk through our allocation to a wide array of investments. In this way, Atrium aims to build portfolios that are less susceptible to market volatility and therefore deliver more consistent return outcomes.

## Our investment philosophy

Atrium's investment philosophy rests on the following three tenets:

1. Seeking to preserve capital
2. Focusing first on risk rather than returns
3. Seeking a consistent positive return outcome.



Source: Atrium, this chart is for illustrative purposes only. This graph is not a guarantee of future performance and undue reliance should not be placed upon it.

## How we invest

Our approach is to invest in a diverse range of assets across different risk types.

These risks broadly fall into three categories – Preservers, Growth Drivers and Diversifiers. Each asset is included in the portfolio for its ability to contribute to returns on a stand-alone basis.

### Preservers



- Cash
- Bonds – Aust
- Bonds – Int
- Term deposits

### Growth drivers



- Shares – Aust
- Shares – Int
- Shares – Emerging Mkts
- Shares – Small Cap
- Listed property – Aust
- Listed property – Int
- Corporate Bonds/Hybrids

### Diversifiers

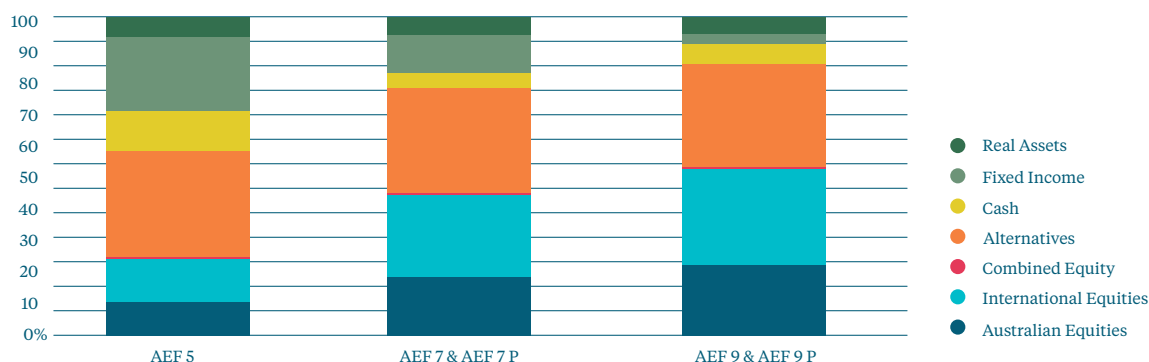


- Commodities – Agricultural
- Commodities – Metals
- Currencies
- Market Neutral Funds – Aust
- Market Neutral Funds – Int
- Global Macro Funds
- Real Assets – Opportunistic
- Real Assets – Value Add
- Real Assets – Core Plus

Source: Atrium. Indicative asset allocation only.

We design diversified portfolios that allocate to a wide variety of investments, based on an assessment of their value and contribution to total risk and return.

### Asset allocation



Asset allocations are indicative only and may be subject to change.

The objective of the Portfolios is to seek to maximise returns while managing the volatility of each of the portfolios within a predetermined upper risk limit.

### Management fees and costs<sup>1</sup>

Type of fee or cost	AEF 5 Units	AEF 7 Units	AEF 7 P Units	AEF 9 Units	AEF 9 P Units
Management fee	1.0763%	1.2813%	0.6150%	1.2813%	0.6150%
Indirect costs	0.6200%	0.5655%	0.5655%	0.6055%	0.6055%
Recoverable expenses	0.0168%	0.0147%	0.0391%	0.0118%	0.0042%
Performance fees <sup>2</sup>	0.0295%	0.0340%	0.0340%	0.0351%	0.0351%
Transaction costs	0.1839%	0.1599%	0.1599%	0.1800%	0.1800%

<sup>1</sup> The management fees and costs are shown inclusive of GST and stamp duty less available Reduced Input Tax Credits (RITC). Some of these costs are estimates and may vary from time to time. All fees and costs are rounded to four decimal places. Please refer to the Fund's Product Disclosure Statement (PDS) for more information on fees and costs.

<sup>2</sup> Performance fees include any performance fees applicable to the Fund (AEF 7 P and AEF 9 P units), plus any performance fees that were earned by underlying managers (interposed vehicles).

A passion for providing leading investment solutions that meet the specific needs of our clients.

#### Important information

The information in this document (Information) has been prepared by Atrium Investment Management Pty Ltd (ABN 17 137 088 745, AFSL 338 634). The Trust Company (RE Services) Limited (ABN 45 003 278 831, AFSL 235 150) is the Responsible Entity of the Atrium Evolution Series – Diversified Fund (ARSN 151 191 776) (Fund). The Information is of a general nature only and does not take into account the objectives, financial situation or needs of any person. Before acting on the Information, investors should consider its appropriateness having regard to their own objectives, financial situation and needs and obtain professional advice. No liability is accepted for any loss or damage as a result of any reliance on the Information. Investors should consider the Fund's Product Disclosure Statement (PDS) and Target Market Determination (TMD) (available from [www.atriuminvest.com.au](http://www.atriuminvest.com.au)) before making any investment decision. Past performance is not a reliable indicator of future performance. Future performance and return of capital is not guaranteed.

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