

MAPS Risk Targeted Moderately Conservative Portfolio

A managed portfolio offered through the Integrated Managed Account Portfolio Service (MAPS) available on HUB24.



Key information

Investment Option

MAPS Risk Targeted Moderately Conservative Portfolio

Style

Diversified – Active

Liquidity

Daily[^]

Minimum Investment Horizon

3 years

Minimum Investment

\$250,000

Return objective*

Cash + 2.5% (after fees) over 3 years

Management Fees & Costs**

Management fee: 0.8200%
Indirect costs: 0.6618%

Performance Fees**

Perf. fee: n/a
Interposed vehicle perf. fee estimate: 0.0716%

Transaction Costs**

0.0951%

[^]The majority of underlying investments are daily or weekly priced however redemption timeframes can be extended for some assets. Please read the PDS for more information.

*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. Please refer to the managed account's Product Disclosure Statement (PDS) for more information on returns.

**Inclusive of any Goods and Services Tax (GST) and stamp duty, and net of any input tax credits (ITCs) or reduced input tax credits (RITCs). Please refer to the product disclosure statement for the Integrated Managed Account Portfolio Service (MAPS) for more information on fees and costs.

Investment objective

To outperform the RBA Cash Rate by 2.5% p.a. (after fees) and to seek to maximise returns while managing portfolio volatility such that it does not exceed the Upper Risk Limit of 5% p.a. over rolling 3-year time periods.

Investment information

The Portfolio is designed for investors who:

- Are seeking an investment approach which avoids unnecessary portfolio constraints
- Want access to Australian and global investments with active investment selection
- Want ongoing management of all investment strategies on an active basis by professional investment managers
- Are seeking portfolio protection strategies when markets are volatile

The building blocks of our diversified portfolios



Illustrative portfolio



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

Moderately Conservative Product Profile

MAPS

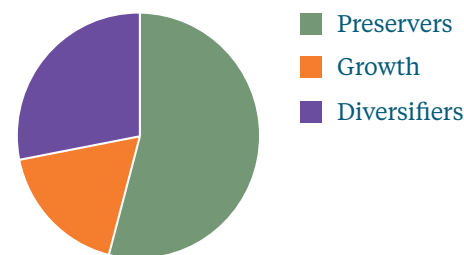


What is MAPS

- The Integrated Managed Account Portfolio Service (MAPS) provides a range of professionally managed investment portfolios with different strategies and styles. By investing in one or more portfolios, investors can build a diversified portfolio that meets their needs.
- MAPS provides solutions that advisers can recommend for specific client requirements, that are available through HUB24's investment and superannuation platforms to clients in accumulation and pension phase.

How your portfolio will be invested

- ✓ Preservers – assets that protect the portfolio during periods of heightened equity market volatility.
- ✓ Growth Assets – assets that are expected to deliver higher rates of return over time with higher levels of associated volatility (risk).
- ✓ Diversifiers – assets that generate real returns, that are typically uncorrelated to growth assets and preservers within the portfolio.



Asset allocations are indicative only.



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Important information

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