





# MAPS FIXED INCOME PORTFOLIO

## PRODUCT PROFILE

### INVESTMENT INFORMATION

#### The Portfolio is designed for investors who

-  Are seeking exposure to a wide range of domestic and global credit and interest rate instruments
-  Are seeking returns in excess of cash with less volatility than other fixed income strategies
-  Want to mitigate likelihood of capital losses in periods of rising interest rates
-  Want active management of their investment by professional investment managers

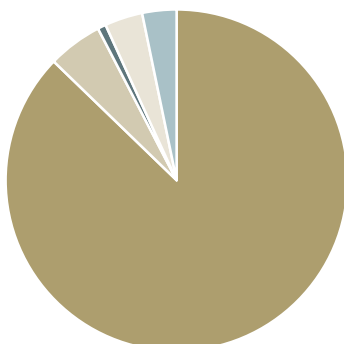
The MAPS Fixed Income Portfolio is fully invested in the Atrium Enhanced Fixed Income Fund.

### KEY INFORMATION

#### Type

Investment Option	MAPS Fixed Income Portfolio
Style	Diversified - Active
Benchmark	RBA cash rate + 2% over rolling 3 years
Liquidity	Daily
Minimum Investment Horizon	3 years
Minimum Investment	\$25,000
Management Fee <sup>2</sup>	0.0%
Indirect Costs <sup>3</sup>	0.7483% (inclusive of GST)

#### Illustrative Portfolio



- Credit
- Loans
- Exchange Listed
- Private Debt
- Cash

Asset allocations are indicative only.

#### Investment Objective

The investment objective is to provide investors with access to a diverse portfolio of Australian and global fixed income investment opportunities including fixed and floating rate securities. The portfolio manager seeks to manage the portfolio with the intention of enhancing the returns derived by cash or cash-like investment over a rolling 3-year period.

#### The building blocks of our diversified portfolios



\* Please refer to the product disclosure statement for the Integrated Managed Account Portfolio Service (MAPS) for more information on fees and costs.

MAPS

 <p><b>DIVERSIFIED OPPORTUNITIES PORTFOLIOS</b></p>	 <p><b>RISK TARGETED PORTFOLIOS</b></p>	 <p><b>AUSTRALIAN EQUITIES PORTFOLIO</b></p>	 <p><b>FIXED INCOME PORTFOLIO</b></p> <ul style="list-style-type: none"> <li>✓ RATES &amp; CREDIT</li> <li>✓ CASH</li> </ul>	 <p><b>REAL ASSETS PORTFOLIOS</b></p>	 <p><b>ALTERNATIVES PORTFOLIO</b></p>
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**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**

The fund will seek to provide investors with exposure to a broad range of Australian and global fixed income market opportunities. External managers will be utilised to manage some of the exposures where they are deemed to be able to add value. These opportunities may consist of:

**Credit** - Exposure to a wide range of credit assets including investment grade corporate bonds and loans and a smaller exposure to sub-investment grade assets. These exposures can be taken in fixed and floating rate format and are typically publicly traded assets.

**Listed Securities including ETFs** - At times, ETFs may provide an efficient way to access Credit and/or Rates markets. The fund also takes exposure to securities listed on exchanges including hybrid securities.

**Loans and Private Debt** - Exposure to a diversified portfolio of loans including, but not limited to, loans to corporates, infrastructure projects and property.

**Cash** - Cash, money market instruments.



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