

ATRIUM RISK MANAGED BALANCED 7

- **AVAILABLE ON**
CFS Managed Account (CFS Retail)
Atrium SMA on FirstWrap Plus
(Atrium SMA)
- **INVESTMENT OPTION**
Risk Managed Balanced 7
- **STYLE**
Diversified – Active
- **PRODUCT TYPE**
Managed Account
- **LIQUIDITY**
Daily
- **INVESTMENT HORIZON**
5 years
- **MINIMUM INVESTMENT**
CFS Retail \$100,000
Atrium SMA \$250,000
- **MANAGEMENT FEES***
Tiered management fee (see over)
- **INDIRECT COSTS***
0.6047%
- **PORTFOLIO CODE**
CFS Retail: CFSATTRMB7
Atrium SMA: MP19322C
- **SUPER**
Yes
- **IDPS**
Yes

Atrium provides access to a full range of investment opportunities via diversified portfolios.

INVESTMENT INFORMATION

This portfolio is designed for investors who:

-  Are seeking a high level of portfolio diversification through exposure to a wide range of assets, including liquid alternatives strategies.
-  Want ongoing management of all investment strategies on an active basis by professional investment managers.
-  Are seeking portfolio protection strategies when markets are volatile.
-  Want access to Australian and global investments with active investment selection.

INVESTMENT OBJECTIVE†

To outperform the RBA Cash Rate by 3.5% p.a. (after fees) over 5 years.

The building blocks of our diversified portfolios




*Please refer to the product disclosure statement for the Colonial First State FirstWrap Plus and FirstWrap Plus for Atrium SMA platforms for more information on fees and costs. Fees and costs applicable to an investment through the relevant platform are disclosed in the relevant offer document. The fees and costs of the Atrium SMA are in addition to the platform fees and costs. †Please refer to the product disclosure statement for the Colonial First State FirstWrap Plus and FirstWrap Plus for Atrium SMA platforms for more information on the Return Objective.

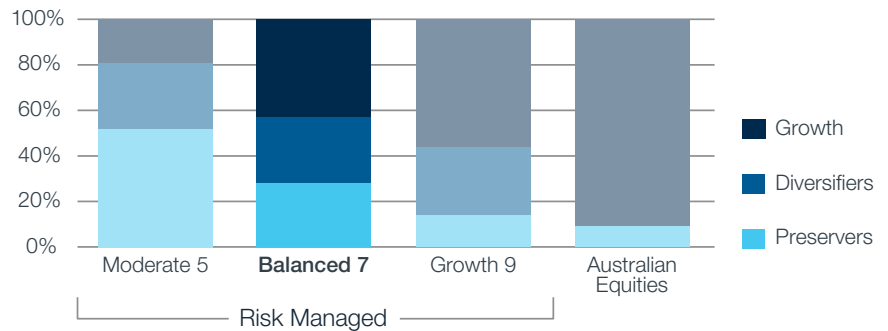


APPROACH TO INVESTING

 **Preservers** – assets that protect the portfolio during periods of heightened equity market volatility.

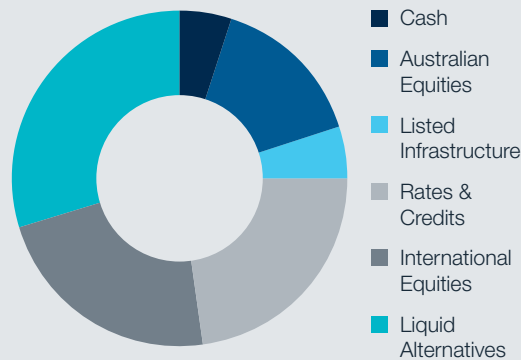
 **Growth Assets** – assets that are expected to deliver higher rates of return over time with higher levels of associated volatility (risk).

 **Diversifiers** – assets that generate real returns, that are typically uncorrelated to growth assets and preservers within the portfolio.



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

ILLUSTRATIVE PORTFOLIO



MANAGEMENT FEES

Management Fees ¹	Portfolio Balance	Fee p.a
Risk Managed Moderate 7	First \$500,000 of Portfolio balance	1.2813%
	Next \$1,500,000 of Portfolio balance	0.9020%
	Any Portfolio balance above \$2,000,000	0.6150%

1. Management Fees are a % per annum of the Net Asset Value of the relevant, including GST less available RITC (Reduced Input Tax Credit).

IMPORTANT INFORMATION

The information in this document (Information) has been prepared by Atrium Investment Management Pty Limited (ABN 17 137 088 745, AFSL 338 634) (Atrium). 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. Past performance is not a reliable indicator of future performance. Future performance and return of capital is not guaranteed.

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