



WEALTHPATH
INVESTMENT ADVISORS



SMART RISK

COLLECTIVE INVESTMENT TRUST

www.wealthpath.net



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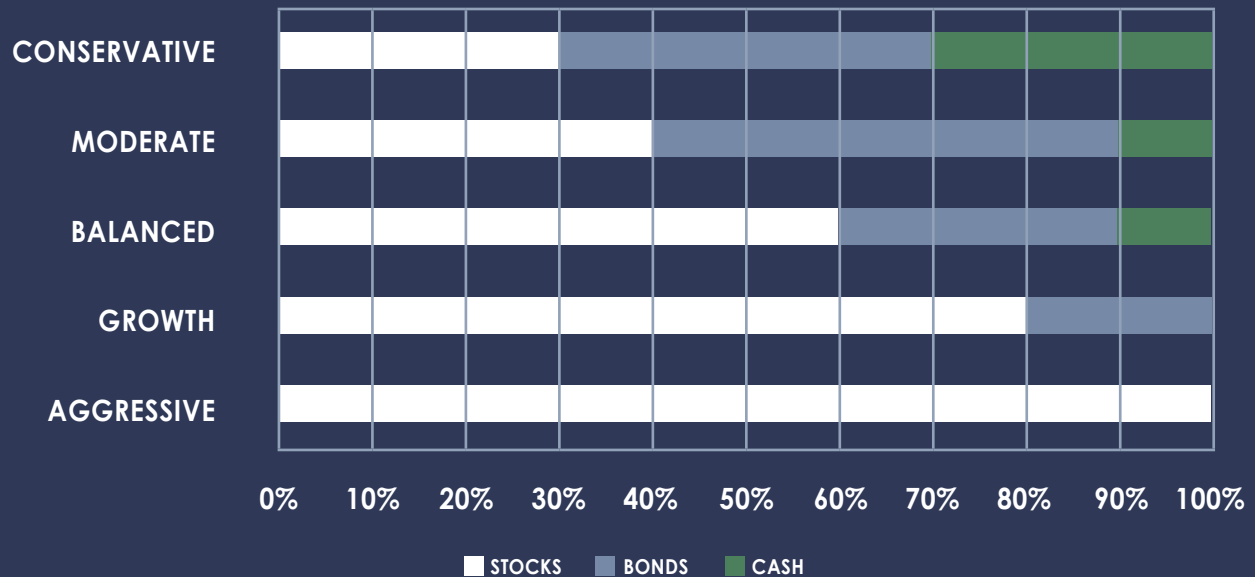
OBJECTIVE

The Smart Risk Collective Investment Trust provides a suite of 5 risk-based portfolios designed to provide dynamic and diversified investment options to your retirement plan. These Smart Risk collectives aim to simplify the investment choice process for plan participants by offering a robust selection of professionally managed portfolios. The more conservative portfolios focus on risk management and lower volatility while the more aggressive portfolios aim to provide higher long-term returns through greater stock exposure.

STRATEGY

Our investment process, although sophisticated in its implementation, relies on simple principles – we invest in the areas of the stock market showing strength and avoid areas showing weakness. This approach gives us the potential to take advantage of opportunities in up markets, and attempt to reduce risk in down markets. Each portfolio is composed of a unique allocation of U.S. stocks, bonds, cash, and international stocks accessed primarily using low-cost index funds.

Each of the Smart Risk portfolios utilize a proprietary quantitative methodology we've been using since 2002 to detect US market trends based on company size and style and over and under-weight certain sectors. This is a quantitative methodology which means our decisions are based on well-defined procedures and formulas. This removes the subjectivity and uncertainty of investment methods that rely on prediction and intuition.



The expressed allocations are target allocation weightings, and the fund's actual allocation weightings may vary from the target allocations.

BENEFITS OF COLLECTIVE INVESTMENT TRUSTS

PRICING

Collectives often have a cost advantage compared to mutual funds due to low overhead and a simplified regulatory structure. You also gain access to institutional class mutual funds and other collectives with no minimum investment. And unlike mutual funds, collectives generally have no sales loads, 12b-1 fees or redemption fees.

FIDUCIARY PROTECTION

Collectives add an additional layer of fiduciary protection that mutual funds do not provide. The trust company acts as trustee of the collective and the investment manager acts as the 3(38) fiduciary with respect to the assets within the trust. There is also an annual independent audit of trust assets and transactions.

WIDE AVAILABILITY

Collectives can be used inside a wide variety of retirement plans such as 401k plans, profit sharing plans, defined benefit plans, 457b government plans, Keogh plans, and Taft-Hartley plans.



WEALTHPATH INVESTMENT ADVISORS

WEALTHPATH INVESTMENT ADVISORS is an independent investment management firm headquartered in Rogers, Arkansas with additional offices in Little Rock, AR, Oklahoma City, OK, and Fayetteville, AR. WealthPath advises company retirement and pension plans, individual retirement and investment accounts, and non-profit accounts. Our team has over 100 years of combined experience in financial services, including a CFA, 2 attorneys, and a CPA.

TRUSTEE & MANAGEMENT FEES

There are no sales commissions or redemption fees charged for purchases and sales of interests in the Smart Risk Collective Investment Trusts. The Trustee charges an annual fee based on total assets held and this fee is prorated on a daily basis. WealthPath is paid by the Trustee from the trustee fee.

CUSIP	FUND NAME	TRUSTEE FEE	SERVICE FEE	ACQUIRED FUND FEES	TOTAL FUND FEE
94700T110	Smart Risk Aggressive	0.35%	0.00%	0.08%	0.43%
94700T201	Smart Risk Growth	0.35%	0.00%	0.07%	0.42%
94700T409	Smart Risk Balanced	0.35%	0.00%	0.10%	0.45%
94700T607	Smart Risk Moderate	0.35%	0.00%	0.12%	0.47%
94700T805	Smart Risk Conservative	0.35%	0.00%	0.20%	0.55%

DISCLOSURE

Pensionmark Financial Group, LLC (Pensionmark) is an investment adviser registered under the Investment Advisers Act of 1940. WealthPath advisors are Investment Adviser Representatives of Pensionmark. WealthPath Investment Advisors and Pensionmark are unaffiliated entities.



101 South Main Ave, Suite 310 | Sioux Falls, SD 57104
Phone: (303) 996-3781 | Toll Free: (866) 516-4015

ALTA TRUST is a South Dakota chartered trust company and acts as trustee of the Funds. Collective Investment Funds are bank maintained and not registered with the Securities and Exchange Commission. The Declaration of Trust for the Trust describes the procedures for admission to and withdrawal from a Fund. The Declaration of Trust and the Fund's Employee Benefit Summary should be read in conjunction with this information. The information contained in this information statement is for informational purposes only and does not provide legal or tax advice. Any tax-related discussion contained in this information statement is not intended or written to be used, and cannot be used, for the purpose of (a) avoiding tax penalties or (b) promoting, marketing or recommending to any other party any transaction or matter addressed in this information statement.

Before investing in any Fund, please consider the Fund's investment objective, strategies, risks and expenses. Be sure to consult with your financial, legal and professional tax advisers prior to investment in any fund.

Not FDIC Insured

May Lose Value

No Bank Guarantee