

AMP Income Generating



CUSIP 001756204

Third Quarter | 9.30.2021

FUND OBJECTIVE

The Income Generating Fund seeks to provide a stable and consistent stream of income from the interest and dividend payments while attempting to maintain principal for investors with a short to intermediate term time horizon.

FUND STRATEGY

The strategy is designed to maximize current income while seeking a total return by focusing on high quality, diversified income producing investment options. The core of the portfolio is comprised of a diverse selection of bonds complemented with trust preferred securities, and some dividend paying equities to achieve the desired investment objective. With fixed income securities, there is the potential that interest rate fluctuation and market factors will produce some price variation. This fund's strategy is focused on income and is designed for a short to intermediate term investor. There are times that this portfolio may become more conservative due to market conditions. The fund allocation targets are 59-67% Investment Grade Fixed Income, 15-25% Trust Preferred Securities, 5-10% Dividend Stocks, and 3-6% Money Market fund or cash equivalent funds.

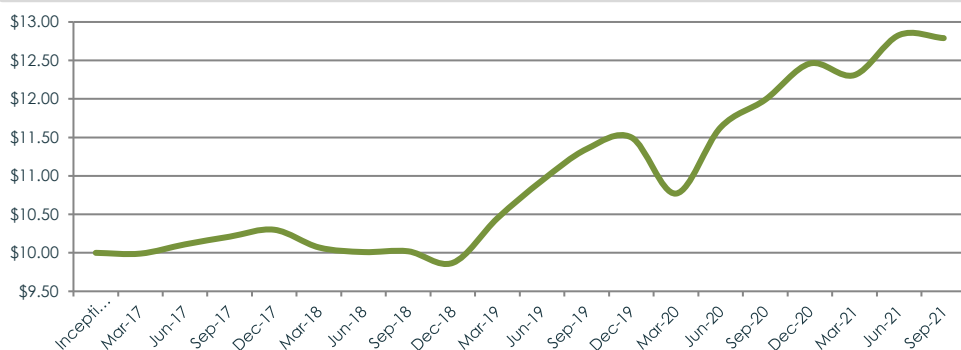
PERFORMANCE NUMBERS

INCEPTION DATE 2.2.2017

Fund	Year To Date	1 Month	3 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
AMP Income Generating*	2.65%	(0.78%)	(0.31%)	6.67%	8.48%	n/a	n/a	5.43%
Barclay's US Agg 1-5 Yr	(0.40%)	(0.23%)	0.09%	(0.10%)	3.48%	n/a	n/a	2.44%

*Performance is shown net-of-fees

PERFORMANCE CHART



STRATEGY PERFORMANCE

Strategy	Year To Date	2020	2019	2018	2017	2016
Income Generating Strategy	1.88%	7.53%	15.78%	(4.12%)	5.70%	6.33%
Morningstar Con Tgt Risk TR USD	1.12%	9.75%	11.22%	(1.20%)	7.00%	4.67%

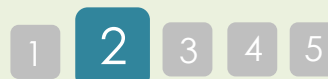
*Annualized

**Inception Date of October 31, 1997

The strategy for the AMP Income Generating Fund is based on the AMP Income Generating strategy employed by AMP Wealth Management for a separately managed account program. The strategy investment performance shown is NOT the performance of the AMP Income Generating Fund but of the separate account strategy. While the strategies are similar, investment results may differ materially either up or down.

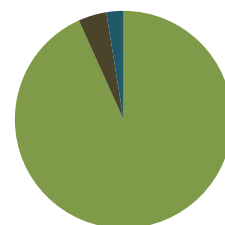
The AMP Income Generating Strategy performance has been calculated by an independent third party using time weighted return ("TWR"). Performance shown is net of fees, and reflect the reinvestment of interest, income, and capital gains. The data is for the periods October 31, 1997 through September 30, 2021. The performance results are calculated net of transaction costs and the performance shown is for the periods ending September 30, 2021. Net returns are calculated using an annual management fee of 0.79% plus an additional 0.02% average underlying fund expense ratio. Past performance is not indicative of future performance.

RISK PROFILE



A conservative to moderate investor who seeks to invest in both fixed income and equities with the goal of reducing risk and achieving conservative to moderate capital appreciation, short to mid-term time horizon.

FUND ALLOCATION

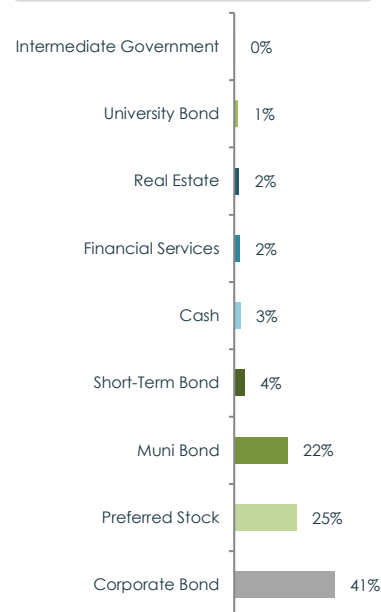


■ Fixed Income
■ US Equity
■ Cash

TOP HOLDINGS

1. iShares US Pref Stk	5%
2. Vg Sht Term Corp Bd	4%
3. Public Finance Autho	3%
4. Juniper Networks Inc	3%
5. Hewlett Packard	3%

PORTFOLIO SECTORS



DISCLOSURES

Alta Trust is a South Dakota chartered Trust company that acts as the Trustee of this Collective Investment Fund. 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 statement and is hereby incorporated by reference. A copy of these documents may be obtained by contacting Alta Trust at info@trustalta.com.

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 advisors prior to investment in any Fund. Performance is expressed in USD. Past performance does not guarantee future results. The performance data quoted represents past performance and current returns may be lower or higher. All investing involves risk, including potential loss of principal. There is no guarantee that the Fund will achieve its objective.

Fund Restriction/Limitations: This Collective Investment Fund may only accept assets of defined contribution plans that are part of a pension, profit sharing, stock bonus or other employee benefit plan of an employer for the exclusive benefit of employees or their beneficiaries and is (i) exempt from federal income taxes under Section 501 (a) of the code, by reason of qualifying under Section 401 (a) or 414(d) of the code or (ii) is part of an eligible deferred compensation plan maintained by a state or local governmental unit under Section 457(b) of the Code ("Section 457 Plan"), which is either exempt from or not subject to income taxation.

FEES

Shareholder Fees

The Fund does not charge any fees directly against a participant's or beneficiary's investment, such as commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, and purchase fees, which are not included in the total annual operating expenses of any designated investment alternative.

Annual Operating Expense

	Annual Percentage
Trustee/Management Expenses	0.70%
Shareholder Service Fee	0.00%
"Other" Expenses (underlying securities)	0.02%
Administrative Expenses	0.09%
Total Annual Operating Expense	0.81%

The effect of the Fund's annual operating expense on \$1,000 is \$8.10

Portfolio Turnover: 43%

CONTACT INFORMATION

For general inquiries please contact Alta Trust at: **866-516-4015**. For investment-related questions please contact AMP Wealth Management at: **(414) 332-1011**. Or, visit the Fund web page at www.trustalta.com/amp.