

IMPORTANT INFORMATION

Investment Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

This document discloses information pertaining to the objectives and operations of the Funds included in the AMP Wealth Management Collective Investment Trust (the "Trust"). These investment options are provided to you by your employer through the company's retirement plan by Alta Trust Company ("Alta Trust"). It is important that you review this information prior to investing.

COLLECTIVE INVESTMENT FUNDS FOR EMPLOYEE BENEFIT PLANS

What are the AMP Wealth Management Collective Investment Funds?

The AMP Wealth Management Funds (each a "Fund," and together the "Funds") are collective investment funds maintained by Alta Trust that are designed to serve the investment needs of tax-qualified employer sponsored retirement plans. The Funds are not mutual funds registered under the Investment Company Act of 1940 ("1940 Act"), as amended, or other applicable law, and unit holders are not entitled to the protections of the 1940 Act. The regulations applicable to a collective investment fund are different from those applicable to a mutual fund. The Funds' units are not securities registered under the Securities Act of 1933, as amended or applicable securities laws of any state or other jurisdiction. In addition, the Funds' units are not publicly traded on any exchange or over-the-counter market and, as a result, the unit values are not available for publication in newspapers.

The unit values of the Funds will fluctuate and the value of the Funds will decrease or increase in accordance with market conditions. There is no guarantee that any Fund will achieve its investment objective. Units in the Funds are not deposits or obligations of, or endorsed or guaranteed by, Alta Trust or its affiliates and the units are not insured by the Federal Deposit Insurance Corporation or any other independent organization. The Funds are also subject to investment risks, including possible loss of the principal amount invested.

Fund Trustee

Alta Trust is a South Dakota state chartered trust company that provides retirement plan services to plan sponsors throughout the USA. In its capacity as Trustee, Alta Trust provides investment management, trust and custody services for the Funds. Alta Trust does not provide investment advice or advisory services to employers, retirement plan participants or accountholders.

Investment Manager

AMP Wealth Management is the "Investment Manager" as that term is defined in Section 3(38) of Employee Retirement Income Security Act of 1974 ("ERISA"), as amended, with respect to the Trust and any Plan investing in any Fund. All of the assets of the Funds will be invested according to corresponding strategies and investment models developed and provided by the Investment Manager.

Who May Want to Invest

The Funds may be an appropriate investment for investors seeking professional management of their retirement account assets.

About Risk

Each of the Funds may invest in a combination of ETPs (exchange traded products), open and closed funds, money market vehicles, stocks, bonds, and other investments that the Investment Manager deems will achieve the CIF objective. The Funds are subject to market risk, which is the chance that the value of the investments in the Funds may decline over time, causing a reduction in the value of the Funds. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices. Bond markets also usually move in cycles, with bond values being inversely related to changes in interest rates. As interest rates rise, the value of a bond tends to decrease, and as interest rates decline, the value of a bond tends to increase.

Each Fund that invests in foreign securities may also be subject to the risks of investment in foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than in the U.S. markets and this may result in higher price volatility. In addition, currency risk must also be considered. Foreign securities are denominated in foreign currencies, which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes, which could adversely affect the value of the Funds.

Objective of Funds

Each of the Funds seeks a competitive return for its investment style consistent with the stated risk/return profile of the particular Fund. The Funds are collective investment funds that will, under normal circumstances, invest primarily in U.S. and foreign stocks, bonds and cash equivalents primarily through a combination of mutual funds, exchange-traded funds, bonds, fixed income investments and money market vehicles that collectively seek to achieve the stated investment objectives and investment allocation strategies of the Funds.

The investment objectives and allocation strategies of each of the Funds are:

AMP Rising Dividend

The AMP Rising Dividend Fund seeks to capture yield in equity based investments and capital appreciation for investors with a long term time horizon. The Fund also seeks to have a lower standard deviation than the S&P 500 Index and higher dividends than the S&P 500 dividend average over a market cycle.

AMP WEALTH MANAGEMENT COLLECTIVE INVESTMENT TRUST (CONTINUED)

EMPLOYEE BENEFIT PLAN FUNDS SUMMARY

IMPORTANT INFORMATION

The AMP Rising Dividend Fund is comprised primarily of domestic and international stocks (American Depository Receipts) and Master Limited Partnerships. The Fund may also take some positions in mutual funds and exchange traded funds. Purchase considerations are based on dividend payment, fundamental/quantitative analysis and qualitative evaluation. Sell criteria are based on long term evaluation of; changes in the dividend, reduction in fundamentals, or significant sector changes. The proceeds may be invested in a higher ranked security or held in cash. The fund generally allocates 96 percent to securities but may reduce this amount based on the market cycle.

AMP Income Generating

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.

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 as follows:

59-67% Investment Grade Fixed Income
15-25% Trust Preferred Securities
5-10% Dividend Stocks
3-6% Money Market fund or cash equivalent funds

Trustee and Management Fees

There are no sales commissions charged for purchases and sales of interests in the Funds.

Fees

Cusip	Fund Name	Trustee Fee ¹	Management Fee ²	Service Fee ³	Fee Total ⁴
001756105	AMP Rising Dividend	.20%	.50%	0%	.70%
001756204	AMP Income Generating	.20%	.50%	0%	.70%

¹ The Trustee Fee is paid to the Trustee out of Fund assets as compensation for its services and is in addition to the Management and Service Fees.

² The Management Fee for each Fund, if any, is paid to the Investment Manager out of Fund assets as compensation for its services and is in addition to the Trustee and Service Fees.

³ The Service Fee for each Fund, if any, is paid to the custodian or recordkeeper or other eligible party as designated by the Plan Fiduciary and is in addition to the Trustee and Management Fees.

⁴ The Fee Total includes all three fees indicated above. All fees are calculated based on the fair value of the assets held in each Fund as of each Valuation Date (as defined in the Declaration of Trust).

Expenses

In addition to the Fees set forth above in this schedule, other applicable expenses may apply to each Fund for the administration and operation of the Funds as outlined in the Declaration of Trust, including but not limited to custody, audit, transfer agency, etc.

The Investment Manager may choose to invest the funds' assets in mutual funds, exchange traded funds or other investments that have their own internal expenses ("Acquired Expense"). Each Fund that makes such investments will also be subject to Acquired Expenses, as applicable.

Total Operating Expense

The total operating expense of each Fund is the total of all fees, expenses, and credits. The expenses of the Funds in the AMP Wealth Management Collective Investment Trust are as follows:

Fund Name	Fee Total (see above)	Acquired Expense	Administrative Expense	Total Operating Expense	Effect on \$1,000 Annually
AMP Rising Dividend	.70%	.00%	.05%	.75%	\$7.50
AMP Income Generating	.70%	.02%	.11%	.83%	\$8.30

Turnover Ratios

The turnover ratios of the Funds in the AMP Wealth Management Collective Investment Trust are as follows:

AMP WEALTH MANAGEMENT COLLECTIVE INVESTMENT TRUST (CONTINUED)**EMPLOYEE BENEFIT PLAN FUNDS SUMMARY****IMPORTANT INFORMATION**

Fund Name	Turnover Ratio
AMP Income Generating	20%
AMP Rising Dividend	49%

Turnover Ratios are calculated on an annual basis and are as of the most recent calendar year end.

Participant Notice and Disclosure

The Declaration of Trust for the Trust describes the procedures for admission to and withdrawal from the Funds. The Declaration of Trust should be read in conjunction with this information statement and is hereby incorporated by reference.

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, fees and expenses, and consult with your financial, legal and professional tax advisers.

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www.trustalta.com/amp