

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 fund included in the Tactive 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 is the Tactive Collective Investment Fund?

The Tactive Collective Investment Fund (the "Fund") is a collective investment fund maintained by Alta Trust that is designed to serve the investment needs of tax-qualified employer sponsored retirement plans. The Fund is not a mutual fund registered under the Investment Company Act of 1940, as amended, ("1940 Act") 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 Fund's 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 Fund's 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 Fund will fluctuate, and the value of the Fund will decrease or increase in accordance with market conditions. There is no guarantee that any Fund will achieve its investment objective. Units in the Fund 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 Fund is 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 Fund. Alta Trust does not provide investment advice or advisory services to employers, retirement plan participants or accountholders.

Investment Manager

Retireful, LLC 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 the Fund. All of the assets of the Fund will be invested according to corresponding strategies and investment models developed and provided by the Investment Manager. Prior to July 15, 2021, the Fund was managed by Distribution Consultants. Although the Fund's investment objective and strategy language have changed as a consequence of the Investment Manager change, the primary investment objectives and strategies with Retireful, LLC are significantly similar to Distribution Consultants.

Who May Want to Invest

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

About Risk

The Fund invests in mutual funds, exchange traded products, and money market vehicles. The Fund is subject to market risk, meaning that the value of the investments in the Fund may decline over time, causing a reduction in the value of the Fund.

Principal Investment Risks: As with all investment strategies, there is the risk that you could lose money through your investment in the Fund. Many factors affect a Fund's net asset value and performance. The following risks may apply to the Fund's investments.

Management and Strategy Risk: Each Fund has a particular strategy employed by the Investment Manager. The Fund may underperform relative to its peers due to strategy specific risks or management decision risk for a given time period.

Market Risk: The market price of a security or instrument may appreciate or depreciate, sometimes rapidly or unpredictably, due to global market conditions that are not specifically related to a particular company, including but not limited to real or perceived adverse economic or political conditions changes in the general outlook for corporate earnings, changes in interest or currency rates or adverse investor sentiment. The market price of a security or instrument also may decline because of factors that affect a particular industry or industries, such as labor shortages or increased production costs and competitive conditions within an industry.

Objective Risk: There is no guarantee that a Fund will reach its stated objective.

Expense Risk: Prior to making an investment in a Fund, investors should carefully consider the expenses and how those expenses may reduce overall investment performance.

Fund of fund Risk: Mutual Funds, Exchange Traded Products (ETPs), Collective Investment Trusts (CITs), and other fund offerings may be subject to investment advisory and other expenses, which will be indirectly paid by the Fund. As a result, the cost of investing in a Fund may materially be higher than a similar Fund that invests direct in securities. Mutual Funds, ETPs, CITs, and other fund offerings are subject to specific risks, depending on the

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nature of the fund. These risks include but are not limited to market risk, liquidity risk, management risk, credit risk, concentration risk, inflation risk, security type risk, and horizon risk.

Mutual Fund Risk: Mutual Funds are subject to investment advisory and other expenses, which will be indirectly paid by a Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in a mutual fund and may be higher than other mutual funds that invest directly in stocks. Mutual Funds are subject to specific risks, depending on the nature of the fund.

Exchange Traded Funds (ETFs) Risk: ETFs are subject to investment advisory and other expenses, which will be indirectly paid by each Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in an ETF and may be higher than other mutual funds that invest directly in stocks. ETFs are subject to specific risks, depending on the nature of the Fund.

Other Risks: This list of risks is not comprehensive, and the Fund may be subject to other risks not specified in this Investor Disclosure.

Tactive Moderate Fund

Fund Objective

The Tactive Moderate fund seeks to outperform moderate allocation funds. Investors with modest risk tolerance should consider this fund.

Fund Strategy

This is an active strategy that is driven by a powerful technology. The technology, developed over 20 years ago, is comprised of two parts: an algorithm and Artificial Intelligence. The algorithm selects the investments that will represent the overall portfolio. It is a formula made up of seven statistical metrics that analyze the price of an investment. The artificial intelligence determines how many days the investments will be held until the algorithm starts its analysis again.

Trustee and Management Fees

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

Fees

| Cusip | Fund Name | Trustee Fee ¹ | Management Fee ² | Service Fee ³ | Fee Total ⁴ |
|-----------|-----------------------|--------------------------|-----------------------------|--------------------------|------------------------|
| 25476H203 | Tactive Moderate Fund | .20% | .75% | .0% | .95% |

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 the Fund for the administration and operation of the Fund 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 Fund assets in mutual funds, exchange traded funds or other investments that have their own internal expenses ("Acquired Expense"). A Fund that makes such investments will also be subject to Acquired Expenses, as applicable.

Total Operating Expense

The total operating expense of the Fund is the total of all fees, expenses, and credits. The expenses of the Fund in the Tactive Collective Investment Trust are as follows:

| Fund Name | Fee Total (see above) | Acquired Expense | Administrative Expense | Total Operating Expense | Effect on \$1,000 Annually |
|-----------------------|-----------------------|------------------|------------------------|-------------------------|----------------------------|
| Tactive Moderate Fund | .95% | .36% | .10% | 1.41% | \$14.10 |

In addition to the Trustee fee listed above in the Fees table, Alta Trust may receive compensation on the spread of the Alta Trust STIF (STIF) and securities lending as outlined in the Declaration of Trust and Participation Agreement. The STIF is an account maintained by Alta Trust. It is not a

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registered security or mutual fund and is not an account that is FDIC insured. As described in the Declaration of Trust, the STIF will pay a specified crediting rate to the CIT(s). That rate will be established from time to time by Alta Trust, based on the return on the investment of assets held in the STIF. The STIF does not have any separately stated fees. However, as indicated in the Declaration of Trust, Alta Trust will retain as compensation the difference between the crediting rate and the return on the STIF's invested assets (referred to as the "spread").

Turnover Ratios

The turnover ratio of the Fund in the Tactive Collective Investment Trust is as follows:

| Fund Name | Turnover Ratio |
|-----------------------|----------------|
| Tactive Moderate Fund | 472% |

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 Fund. 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.

November 15, 2022
www.trustalta.com/tactive