ALTA TRUST

WEALTHPATH INVESTMENT ADVISORS

WealthPath Smart Risk Aggressive Class 1

CUSIP 94700T110 | Fourth Quarter | 12.31.2022

FUND OBJECTIVE

The WealthPath Smart Risk Aggressive CIF aims to outperform the broad equity markets over the long term. It may be appropriate for investors seeking capital appreciation and who have a long-term investment horizon. The appropriate investor will be able to accept significant fluctuation in annual returns in exchange for long-term growth potential.

FUND STRATEGY

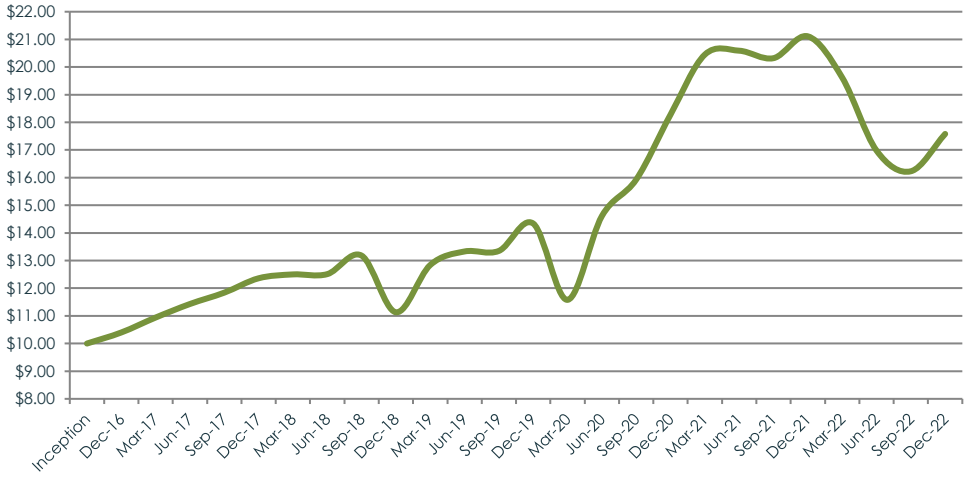
The WealthPath Smart Risk Aggressive CIF targets allocations of approximately 70-100% in US equities and 0-30% in foreign equities. There may be a small cash allocation for liquidity purposes or as a temporary holding. The US equity portion of the CIF is managed using a proprietary quantitative methodology that identifies what the Investment Manager believes to be the strongest sector (growth or value) in each of the 3 US equity size categories (large/mid/small cap), and tilts the portfolio toward those areas of the market. The CIF invests predominantly using low-cost, diversified, index mutual funds and ETFs. The Investment Manager may, in its discretion, move up to 20% of the CIF's equity allocation into more conservative investments, such as bonds, if market valuations or other risk metrics warrant such a move.

PERFORMANCE NUMBERS

INCEPTION DATE 11.10.2016

Fund	Year To Date	1 Month	3 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
WealthPath Aggr Cl 1	(16.72%)	(4.56%)	8.32%	(16.72%)	7.03%	7.30%	n/a	9.63%
MS Aggr TR	(15.93%)	(3.19%)	10.85%	(15.93%)	3.75%	5.25%	n/a	8.26%
MS 85%+ Equity	(19.02%)	(4.41%)	7.99%	(19.02%)	2.69%	4.11%	n/a	7.14%

PERFORMANCE CHART

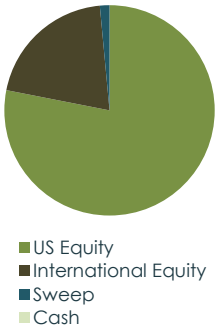


RISK PROFILE

1 2 3 4 **5**

An aggressive investor who seeks to invest in equities with the goal of aggressive capital appreciation and is willing to tolerate price fluctuations, long-term time horizon.

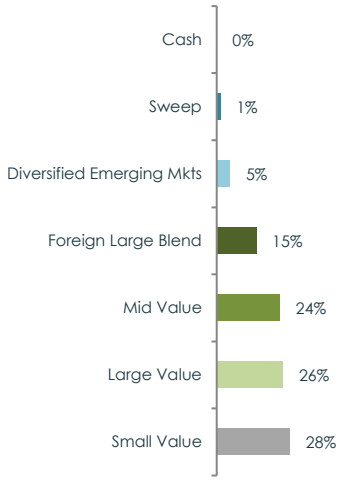
FUND ALLOCATION



TOP HOLDINGS

1. Fid Sm Cap Val Idx	28%
2. Fid Lg Cap Val Idx	26%
3. Fid Mid Cap Val Idx	24%
4. Fid Intl Indx Fd	15%
5. Fid Emg Mkt Idx	5%

PORTFOLIO SECTORS



Pensionmark Financial Group, LLC ("Pensionmark") is an investment adviser registered under the Investment Advisers Act of 1940.

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.

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Fund Disclosures: 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. There is no guarantee the fund will achieve its objective. The fund is not a mutual fund and is not registered as an investment company under the Investment Company Act of 1940. The fund is not FDIC-insured, may lose value, and is not guaranteed by a bank or other financial institution. Any investment involves risk, including the loss of principal. A key risk is the volatility that comes with significant exposure to the stock and bond markets. Investors should be willing to tolerate potentially large fluctuations in portfolio value. Asset allocation and diversification do not assure a profit or protect against loss in declining market conditions.

Fund Performance: Past performance of the fund does not guarantee future results, which may vary due to differing economic or market conditions. Performance of individual accounts may differ from performance presented here due to timing of initial investments, additions/withdrawals, or other reasons. Current performance may be lower or higher than the performance data here. The most recent data on performance and other fund information is available by contacting Alta Trust. Performance assumes the reinvestment of dividends and other earnings. As individual tax rates vary, performance results are presented before taxes. Figures for periods of less than one year are cumulative returns. All other figures represent annualized returns. Returns are computed and stated in U.S. dollars. Performance is net of expenses such as underlying fund fees, transaction fees, trustee and custodial fees, investment management fees, but are before any taxes due. Performance data reflects a specific share class of the fund and its associated expenses. All values are unaudited and subject to revision. Data has been obtained from Morningstar and other sources believed to be accurate and reliable.

Fund Restrictions/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	0.35%
Shareholder Service Fee	0.00%
"Other" Expenses (underlying securities)	0.07%
Administrative Expenses	0.01%
Total Annual Operating Expense	0.43%

The effect of the Fund's annual operating expense on $1,000 is $4.30

Portfolio Turnover: 638%

CONTACT INFORMATION

For general inquiries please contact Alta Trust at: **303-996-3781**. For investment-related questions please contact WealthPath Investment Advisors at: **479-845-6220**. Or visit the Fund web page at **www.trustalta.com/wealthpath**.