

**ALTA TRUST**  
**RH Buchanan Conservative**  
**Class R**

**RH Buchanan & Co**  
 ASSET MANAGEMENT

CUSIP 74968L702

Second Quarter | 6.30.2023

**FUND OBJECTIVE**

The Fund seeks income first with some capital appreciation and may be appropriate for a conservative investor with a 3+ year investment horizon.

**FUND STRATEGY**

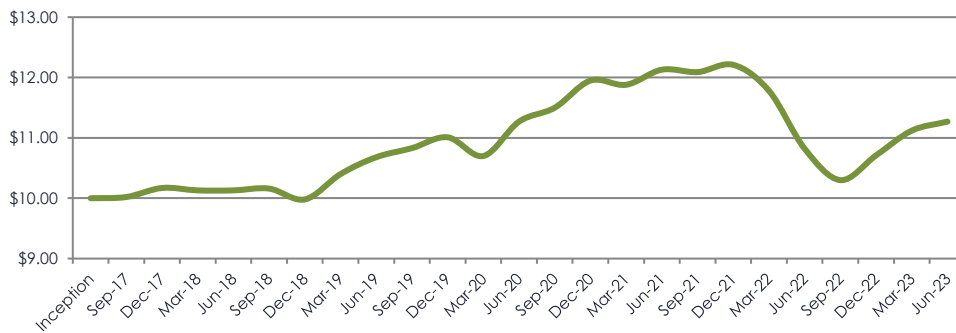
The Fund uses an asset allocation process and independent approach to select a combination of active and passive managers to create a portfolio with a moderate risk profile. The Fund holds equities, fixed income and alternatives to provide broad diversification.

**PERFORMANCE NUMBERS**

INCEPTION DATE 09.15.2017

| Fund                 | Year To Date | 1 Month | 3 Month | 1 Year | 3 Year | 5 Year | 10 Year | Since Inception |
|----------------------|--------------|---------|---------|--------|--------|--------|---------|-----------------|
| RHB Conservative CIR | 5.23%        | 1.90%   | 1.35%   | 4.16%  | 0.00%  | 2.16%  | n/a     | 2.09%           |
| S&P TR Cnsrv         | 5.97%        | 1.74%   | 1.50%   | 4.93%  | 1.18%  | 3.28%  | n/a     | 3.00%           |

**PERFORMANCE CHART**



**RH BUCHANAN & CO ASSET MANAGEMENT, LLC**

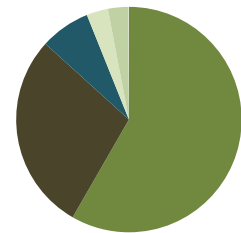
RH Buchanan & Co Asset Management, LLC is a partner to institutions, corporate pension plans, and personal finance clients for investment management, portfolio construction, and wealth management services.

**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**

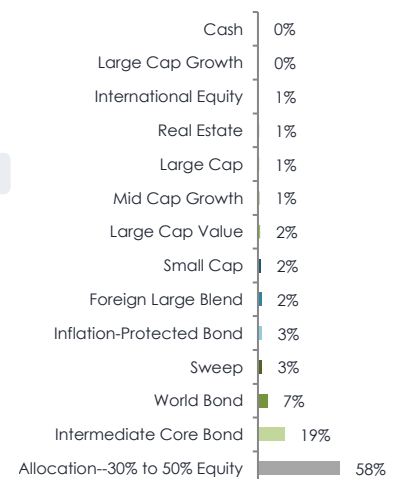


- Speciality
- Fixed Income
- US Equity
- International Equity
- Sweep

**TOP HOLDINGS**

- 1. T.Rowe Bal CI A 58%
- 2. StateSt US Bond XIV 19%
- 3. Vanguard Ttl Intl Bd 5%
- 4. Alta STIF 3%
- 5. iShares TIPS Bond ET 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](mailto: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              | 0.10%             |
| Shareholder Service Fee                  | 0.00%             |
| "Other" Expenses (underlying securities) | 0.26%             |
| Administrative Expenses                  | 0.05%             |
| Total Annual Operating Expense           | 0.41%             |

The effect of the Fund's annual operating expense on \$1,000 is \$4.10

Portfolio Turnover: 159%

## CONTACT INFORMATION

For general inquiries please contact Alta Trust at: **(303) 996-3781**. For investment-related questions please contact RH Buchanan & Co. Asset Management at: **(404) 660-4219**. Or, visit the Fund web page at [www.trustalta.com/rhbuchanan](http://www.trustalta.com/rhbuchanan).