

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 WealthHarbor 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 WealthHarbor Collective Investment Funds?

The WealthHarbor Collective Investment 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 the 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 the Funds will achieve their investment objectives. 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.

Investment Manager

WealthHarbor Capital Group, 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 any Fund. All of the assets of the Funds will be invested according to corresponding strategies and investment guidelines described below.

Who May Want to Invest

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

About Risk

The Funds invest in U.S. listed equities, US fixed income, international equity, international fixed income and alternatives. The Funds are subject to market risk, meaning that the value of the investments in the Funds may decline over time, causing a reduction in the value of the Funds.

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

Management Risk: The Investment Manager's dependence on its process and judgments about the attractiveness, value and potential appreciation of particular stocks in which the Funds invest or write may prove to be incorrect and may not produce the desired results.

Market Risk: Overall securities market risks will affect the value of individual instruments in which the Funds invest. Factors such as economic growth and market conditions, interest rate levels, and political events affect the U.S. securities markets. When the value of a Fund's investments goes down, your investment in the Fund decreases in value and you could lose money. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.

Foreign Investment Risk: Foreign securities are subject to the risks of investment in the given 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.

Currency risk: 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.

Limited History of Operations: The WealthHarbor Collective Investment Trust and its associated Funds are a new offering and there is a limited history of operations for investors to evaluate.

Investment Style Risk: There is the chance that returns will trail returns from the overall stock market.

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.

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

WEALTHHARBOR COLLECTIVE INVESTMENT TRUST (CONTINUED)

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ETF Risk: ETFs are 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 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.

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 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.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

WealthHarbor Moderate Growth Fund

Fund Objective:

Long-term capital appreciation with a focus on limiting volatility. May be appropriate for investors seeking long-term growth of assets with time horizons longer than 5 years.

Fund Strategy:

The fund will invest using a core tactical strategy. The core investments will consist of lower volatility equities and fixed income investments. The core will be a variable percentage of the portfolio from 40-100% of total investments. The tactical investments will represent opportunity sectors or investments that the investment manager believes will outperform the general market over the next market cycle.

Investment Guidelines:

Asset Classes: US Equity, US Fixed Income, International Equity, International Fixed Income, Alternatives

Leverage: None

Security Type: Equities, Fixed Income, Exchange Traded Funds, Collective Funds, Mutual Funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: No

Liquidity: The Investment Manager will retain an appropriate allocation to cash for liquidity purposes.

Benchmark: Morningstar Moderate Target Risk TR USD

WealthHarbor Conservative Growth Fund

Fund Objective:

Long-term capital appreciation with a focus on limiting volatility. May be appropriate for investors seeking long-term growth of assets with time horizons longer than 3 years.

Fund Strategy:

The portfolio will invest using a core tactical strategy. The core investments will consist of lower volatility equities and fixed income investments. The tactical investments will represent opportunity sectors or investments that we believe have the ability to outperform the general market over the next market cycle.

Investment Guidelines:

Asset Classes: US Equity, US Fixed Income, International Equity, International Fixed Income, Alternatives

Leverage: None

Security Type: Equities, Fixed Income, Exchange Traded Funds, Collective Funds, Mutual Funds

Geography: Global

Dividends or Distributions: None.

Debt Securities: Yes

Derivatives: No

Liquidity: The Investment Manager will retain an appropriate allocation to cash for liquidity purposes.

Benchmark: Morningstar Conservative Target Risk TR USD

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
947003109	WealthHarbor Moderate Growth Fund	0.11%	0.00%	0.00%	0.11%

WEALTHHARBOR COLLECTIVE INVESTMENT TRUST (CONTINUED)**EMPLOYEE BENEFIT PLAN FUNDS SUMMARY****IMPORTANT INFORMATION**

947003208	WealthHarbor Conservative Growth Fund	0.11%	0.00%	0.00%	0.11%
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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. The Trustee Fee tiers as follows:

	Tier 1	Tier 2	Tier 3
	0-100 mil	100-250 mil	250 mil+
<u>Trustee Fee</u>	<u>.11%</u>	<u>.09%</u>	<u>.08%</u>
Total Trustee Fee	.11%	.09%	.08%

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 WealthHarbor Collective Investment Trust are as follows:

Fund Name	Fee Total (see above)	Estimated Acquired Expense	Estimated Administrative Expense	Total Operating Expense	Effect on \$1,000 Annually
WealthHarbor Moderate Growth Fund	0.11%	0.43%	0.05%	0.59%	\$5.90
WealthHarbor Conservative Growth Fund	0.11%	0.43%	0.03%	0.57%	\$5.70

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 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 ratios of the Funds in the WealthHarbor Collective Investment Trust are as follows:

Fund Name	Turnover Ratio
WealthHarbor Conservative Growth Fund	76%
WealthHarbor Moderate Growth Fund	56%

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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December 31, 2021
www.trustalta.com/wealthharbor