



CUSIP 40390E400

Second Quarter | 6.30.2023

**FUND OBJECTIVE**

The fund may be appropriate for investors that would like to align their investments with their faith and Biblical beliefs and are retiring on or near the year 2020.

**FUND STRATEGY**

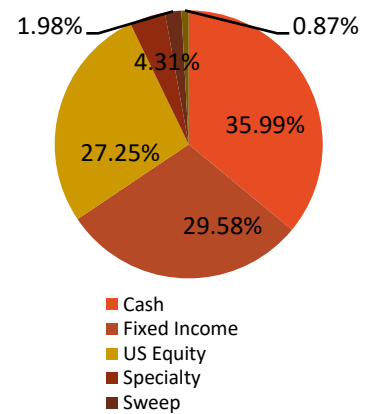
The fund strategy employs a multi-step process to establish the investments within the fund portfolio. The Investment Manager utilizes a faith-based screening system in order to meet their faith-based standards. Additionally, the manager considers numerous factors when screening companies including: current and future dividend yield, dividend increases, the company's current and future outlook, current and future fundamentals, product lineup, company revenue, geopolitical news and technical analysis. The majority of these companies are ranked by technical analysis, such as relative strength and investments are made in those that exhibit positive or improving technical analysis. Positions may be bought and sold to take advantage of short-term trends or events. This model is generally intended for investors expecting to retire around the year 2020 (target retirement date) as the asset allocation will change over time.

**PERFORMANCE NUMBERS**

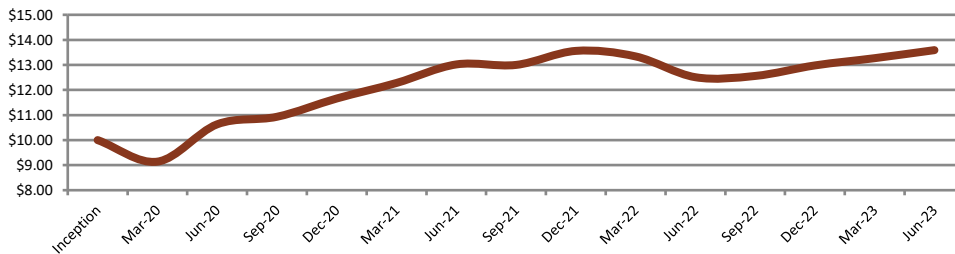
INCEPTION DATE 1/14/2020

Fund	Year To Date	1 Month	3 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
HIS Envoys Faith-Based 2020 Class 1	4.70%	2.49%	2.41%	8.63%	8.53%	n/a	n/a	9.28%
S&P Target Date 2020	6.88%	2.50%	2.25%	7.86%	4.12%	n/a	n/a	3.02%

**ALLOCATIONS**



**PERFORMANCE CHART**



**TOP HOLDINGS**

- Cash 36%
- MP 4.63% 11/16/26 6%
- MP 3.40% 11/16/24 6%
- MP 4.07% 11/16/25 5%
- 1st Trust Enhnc ShMt 4%

**INVESTMENT MANAGER**

Harvest Investment Services, LLC., is a registered investment advisory firm. We manage numerous Faith-Based and Non-Faith-Based global tactical investment models by utilizing several risk-control measures that are designed to "Harvest Gains and Limit Losses."

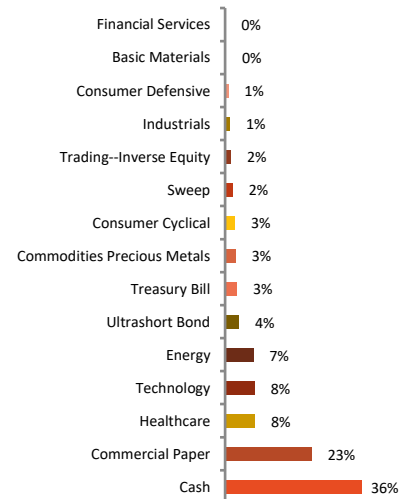
Harvest Investment Services is a Stewardship Company. Ultimately, we recognize that everything we've been entrusted with belongs to God. We, at HIS, are reminded of that each day; all we have is HIS. HIS exists to help individuals and families become better stewards of the financial resources they have been entrusted with.

As fiduciaries, our goal is to provide investment options that employ downside risk-control tools as investors align their portfolios with a Biblical worldview.

As a Stewardship Company, we are committed to "Business Excellence with Kingdom Purpose" and will be donating from the profits of this Faith-Based Investment model to fund Bible translation to the unreached people groups of the world.

We believe that we serve a higher purpose than simply to effectively manage money. We believe that every area of our lives – Time, Talent & Treasure – ought to be submitted to the God we serve for His glory alone.

**SECTORS**



## DISCLOSURES

Alta Trust is a South Dakota chartered trust company that acts as the trustee of this CIT. Collective investment trusts are bank maintained and not registered with the Securities and Exchange Commission. The Declaration of Trust for the CIT describes the procedures for admission to and withdrawal from the CIT. The Declaration of Trust and the Fund’s Employee Benefit Summary should be read in conjunction with this fact sheet 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 collective investment trust, please consider the trust’s investment objective, strategies, risks, and expenses. Be sure to consult with your financial, legal and professional tax advisors prior to investment in any collective investment trust. 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 investments involve risk, including potential loss of principal. There is no guarantee that the CIT will achieve its objective.

Fund Restriction/Limitations: This CIT 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	0.50%
Shareholder Service Fee	0.00%
“Other” Expenses (underlying securities)	0.02%
Administrative Expenses	0.02%
Total Annual Operating Expense	0.54%

The effect of the Fund’s annual operating expense on \$1,000 is \$5.40

Portfolio Turnover: 413%

## CONTACT INFORMATION

For general inquiries please contact Alta Trust at: **(303) 996-3781**. For investment-related questions please contact Harvest Investment Services, LLC at: **(630) 613-9230**. Or visit the Fund web page at [www.trustalta.com/harvest](http://www.trustalta.com/harvest).