

# RetireGuide Growth & Income Class 2



# LEAFHOUSE FINANCIAL

CUSIP 76133T874

Second Quarter | 6.30.2023

## FUND OBJECTIVE

The fund may be appropriate for investors seeking primarily capital appreciation and current income. Additional emphasis is on prudent overall diversification by asset class and investment style. Over a complete market cycle (3-5 years), the annual target rate of return for this fund is approximately 8% to 10%, net of fees.

## FUND STRATEGY

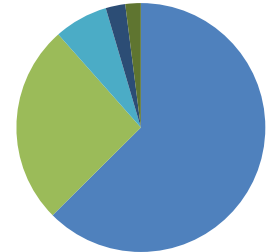
The fund will maintain a target allocation that ranges between 80% to 100% in equities. The remaining investments will be comprised of allocations to fixed income such as bonds, stable value, and money market funds. The investment manager will primarily use mutual funds and collective investment trusts to execute the strategy.

## PERFORMANCE NUMBERS

INCEPTION DATE 02.28.2023

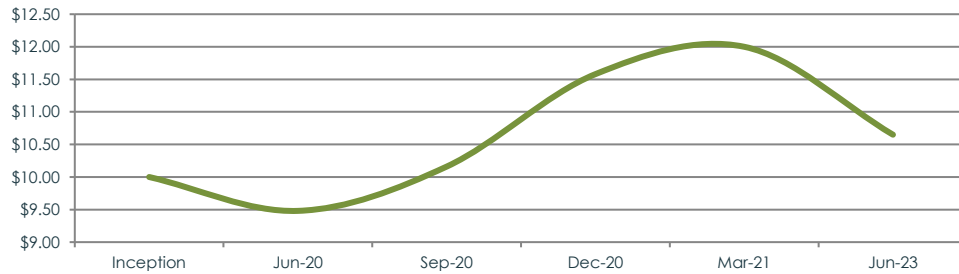
Fund	Year To Date	1 Month	3 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
RetireGuide Growth & Income Cl 2	n/a	5.45%	4.93%	n/a	n/a	n/a	n/a	6.50%
Morningstar Agg Tgt Risk TR USD	n/a	5.55%	4.39%	n/a	n/a	n/a	n/a	5.68%

## FUND ALLOCATION



- US Equity
- International Equity
- Fixed Income
- Sweep
- Specialty

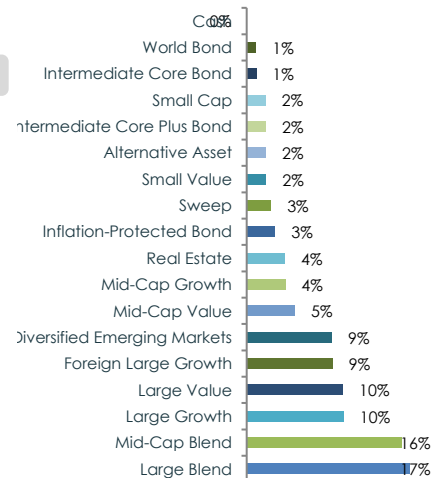
## PERFORMANCE CHART



## TOP HOLDINGS

1. StateSt Sm/Md Cap Eq 16%
2. Putnam Lg Cap Val 10%
3. State St Eq 500 Idx 9%
4. ClearBridge Intl Gr 9%
5. Martin Currie EM CIT 9%

## PORTFOLIO SECTORS



## GROWTH & INCOME PORTFOLIOS

This group of portfolios is built for the participant's decumulation phase where retirement funds are withdrawn for expenses. During this phase, human capital begins to transition to financial capital as individuals reach retirement. Retirement funds are then used to replace salary-based earnings. Due to this dynamic, the portfolio has a value and income generation orientation.

## 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	0.15%
Shareholder Service Fee	0.00%
"Other" Expenses (underlying securities)	0.40%
Administrative Expenses	0.02%
Total Annual Operating Expense	0.57%

The effect of the Fund's annual operating expense on \$1,000 is \$5.70

Portfolio Turnover: 51%

\*The Operating Expenses & Portfolio Turnover ratios are calculated from inception date to 12.31.20.

## CONTACT INFORMATION

For general inquiries please contact Alta Trust at: **(866) 516-4015**. For investment-related questions please contact LeafHouse Financial Advisors, LLC at: (512) 879-1505. Or visit the Fund web page at [www.trustalta.com/leafhouse](http://www.trustalta.com/leafhouse).