

SIA Balanced Conservative Class 3



CUSIP 83438G151

Second Quarter | 6.30.2023

CIT INVESTMENT OBJECTIVE

The SIA Balanced Conservative Collective Investment Fund (CIT) may be appropriate for investors seeking capital preservation with some opportunity for capital appreciation.

CIT INVESTMENT STRATEGY

The CIT will invest in a diversified portfolio of primarily fixed income with some equity exposure.

PERFORMANCE NUMBERS

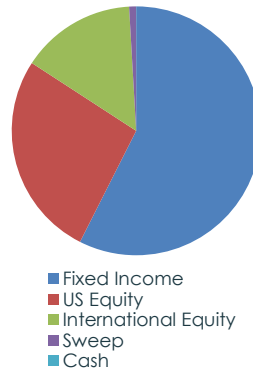
CIT INCEPTION DATE 4.1.2019

Fund	Year To Date	1 Month	3 Month	1 Year	3 Year	5 Year	10 Year	Since CIT Inception
SIA Balanced Conservative CI 3	6.52%	2.56%	1.84%	6.13%	2.35%	n/a	n/a	3.56%
Morningstar Mod Con Tgt Risk TR USD	5.53%	2.18%	1.58%	5.67%	2.39%	n/a	n/a	3.66%

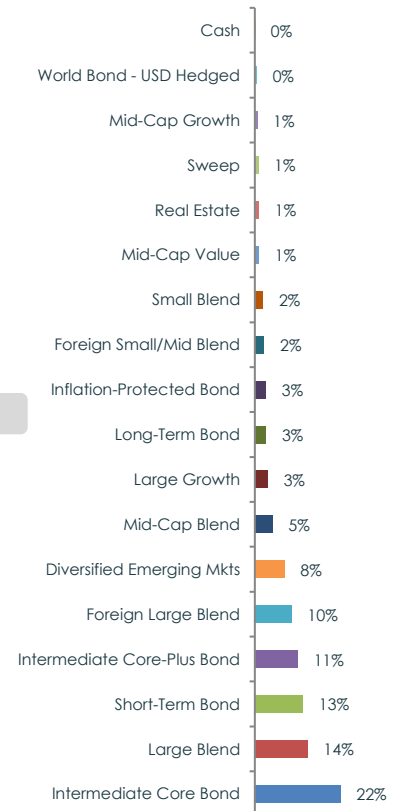
TOP HOLDINGS

1. Vg Total Bd Mkt	22.4%
2. Vg Sht Trm Bond	12.6%
3. Fidelity 500 Index F	11.6%
4. Dodge & Cox Income F	11.2%
5. Schwab Intl Equity	7.3%
6. Vg Emrg Mkts Gov Bnd	4.9%
7. Vngrd SP MC 400 Ind	4.7%
8. Vanguard LT Bond ETF	2.9%
9. Schwab Emrg Mkts	2.9%
10. Schwab US TIPS ETF	2.9%

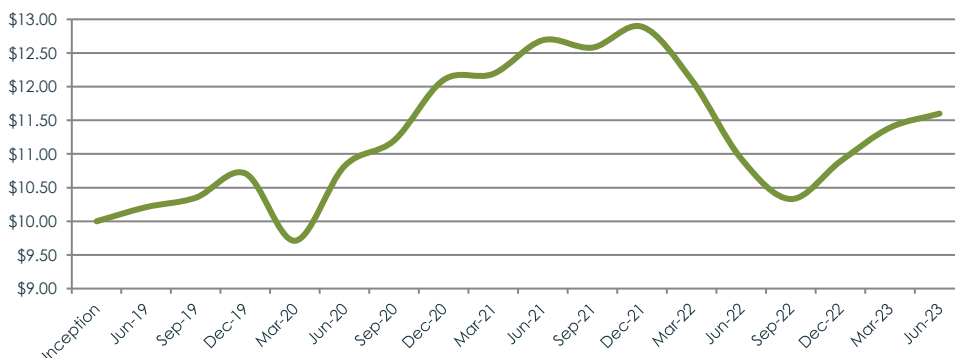
CIT ALLOCATION



PORTFOLIO SECTORS



PERFORMANCE CHART



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.

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 CIT 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.

CIT Annual Operating Expense

	Annual Percentage
Trustee/Management Expenses	0.05%
Shareholder Service Fee	0.20%
"Other" Expenses (underlying securities)	0.19%
Administrative Expenses	0.05%
Total Annual Operating Expense	0.49%

The effect of the CIT's annual operating expense on \$1,000 is \$4.90

CIT Portfolio Turnover: 66%

CONTACT INFORMATION

For general inquiries please contact Alta Trust at: **303-996-3781**. For Investment related questions please contact Soltis Investment Advisors at: **800-735-1601**. Or visit the CIT web page at www.trustalta.com/soltis.