

My PortfolioPlus In-Retirement Conservative Fund Class 1

CUSIP 74981A204

Fourth Quarter | 12.31.2023

FUND OBJECTIVE

The fund seeks to generate total return and may be appropriate for conservative investors who are retired and may take periodic distributions from the fund.

FUND STRATEGY

The fund holds a diversified fixed income portfolio of traditional fixed income investments as well as non-traditional low-volatility strategies. Fund managers are selected based on the experience and tenure of the investment team, the firm's investment philosophy and approach, and overall risk-adjusted performance over multiple market cycles.

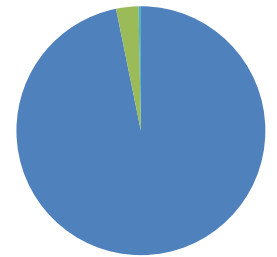
FUND PERFORMANCE NUMBERS

INCEPTION DATE 02.23.2022

Fund	Year To Date	1 Month	3 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
My PortfolioPlus In-Retirement Conservative Fund Class 1*	2.59%	2.70%	4.65%	2.59%	n/a	n/a	n/a	(0.54%)
Bloomberg US Govt/Credit Interm TR USD	5.24%	2.32%	4.56%	5.24%	n/a	n/a	n/a	(0.40%)

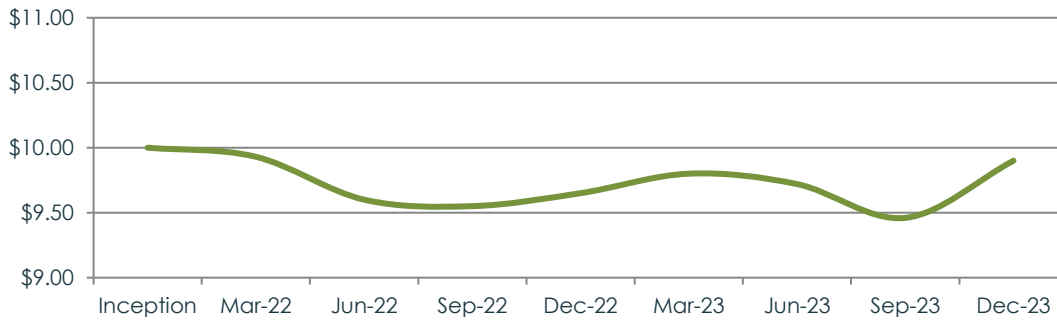
*Performance is shown net-of-fees

FUND ALLOCATIONS



■ Fixed Income ■ Sweep ■ Cash

FUND PERFORMANCE CHART



FUND TOP HOLDINGS

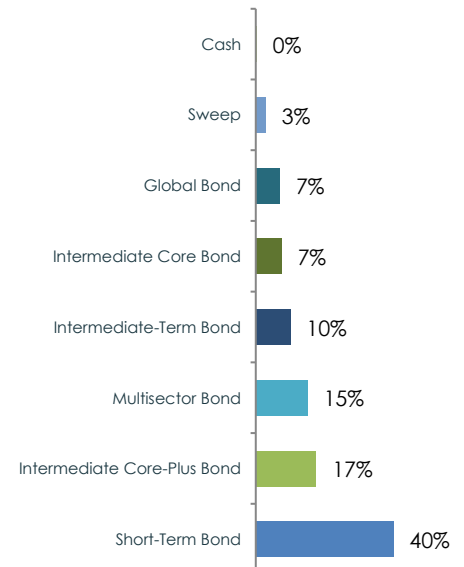
1. FPA New Income Inc	20%
2. DL Low Dur Bond Fd	20%
3. PIMCO Income Fund	15%
4. Baird Aggregate Bnd	10%
5. NLS CP Bond Fnd	10%

STRATEGY PERFORMANCE

Prior to the inception date of the My PortfolioPlus In-Retirement Conservative Fund Class 1 (CIT), the investment manager maintained an investment strategy which is used in the CIT. The CIT and the strategy performance represent separate products that employ the same strategy. The strategy performance is primarily shown to give potential investors additional information on how the strategy employed by the CIT has performed over a longer time horizon. The strategy performance and the CIT performance may differ materially due to fees, participant and portfolio transactions and other factors. The strategy performance does not necessarily represent what investor returns would have been in the CIT. The strategy performance shown at the right is from January 1, 2012 to December 31, 2021.

Year	Strategy Performance Net	Bloomberg Barclays Aggregate Index
2021	0.09%	(1.54%)
2020	10.03%	7.51%
2019	5.56%	8.72%
2018	1.00%	0.01%
2017	2.35%	3.54%
2016	2.15%	2.65%
2015	1.03%	0.55%
2014	2.47%	5.97%
2013	(1.16%)	(2.02%)
2012	4.21%	4.21%
Cumulative	30.90%	33.07%
Annualized	2.73%	3.90%

FUND PORTFOLIO SECTORS



DISCLOSURES

Alta Trust Company 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.

FUND 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	0.08%
Shareholder Service Fee	0.00%
"Other" Expenses (underlying securities)	0.70%
Administrative Expenses	0.04%
Total Annual Operating Expense	0.82%

The effect of the Fund's annual operating expense on \$1,000 is \$8.20

Estimated Portfolio Turnover: 62%

CONTACT INFORMATION

For general inquiries, please contact **Alta Trust Company** at: **(866) 516-4015**. For investment-related questions, please contact **Retirement Plan Advisors, LLC** at: **(877) 284-6837**. Or, visit the Fund web page at www.trustalta.com/rpa.