

Stable Value Fixed Income CIT

CUSIP 76134T204

Fourth Quarter | 12.31.2023

FUND OBJECTIVE

The Fund seeks to provide investors a return of principal along with competitive crediting rates compared to similar investments.

FUND STRATEGY

The Fund will invest in insurance contracts issued by Principal Life Insurance Company® (Principal Life).

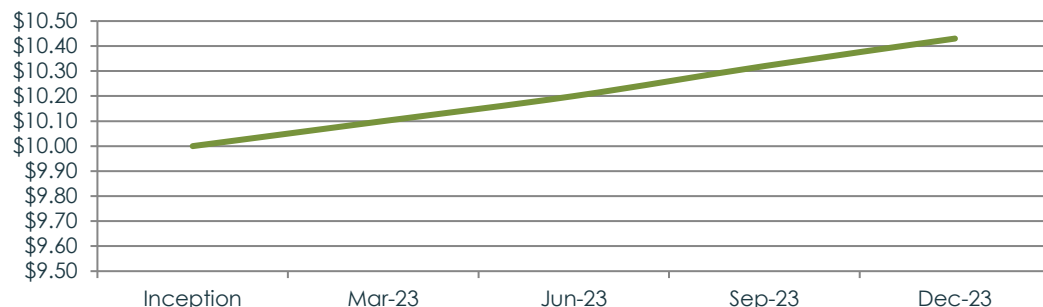
FUND PERFORMANCE NUMBERS

INCEPTION DATE 12.19.2022

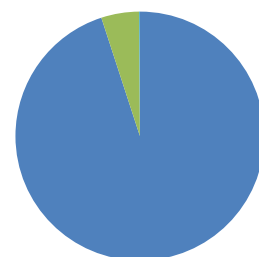
Fund	Year To Date	1 Month	3 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
Stable Value Fixed Income CIT*	4.30%	0.29%	1.07%	4.30%	n/a	n/a	n/a	4.19%
ICE BofA 0-3 M US Treasury Bill TR USD	5.10%	0.47%	1.37%	5.10%	n/a	n/a	n/a	5.26%

*Performance is shown net-of-fees. The fees are illustrated on the next page.

FUND PERFORMANCE CHART



FUND ALLOCATIONS



■ Fixed Income ■ Sweep ■ Cash

FUND TOP HOLDINGS

1. Principal SV GIBC	95%
2. Alta STIF	5%
3. Cash	0%

FUND INVESTMENT

PRINCIPAL LIFE
GUARANTEED INTEREST BALANCE CONTRACT
(GIBC)¹

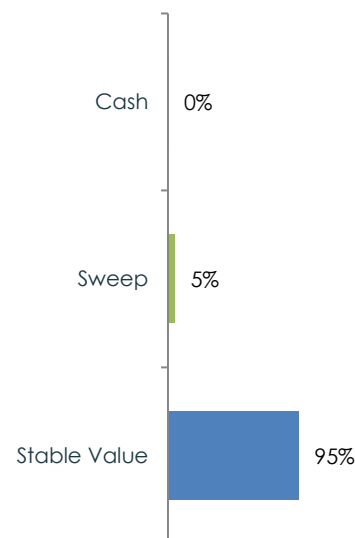
GIBC CREDITING RATE 7/1/23-12/31/23

4.70%² (effective annual rate)

Principal Life Insurance Company financial strength ratings³

S&P Global	A+
Moody's Investors Service	A1
A.M. Best Company	A+
Fitch Ratings	AA-

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, including but not limited to credit risk, default risk, interest rate risk, issuer risk, liquidity risk, manager risk, market risk, regulatory risk, and tax and accounting risk. 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.

1 Guaranteed Interest Balance Group Annuity Contract (Guaranteed Interest Balance Contract) is a benefit responsive non-participating group annuity contract issued by Principal Life Insurance Company® (Principal Life), a member company of the Principal Financial Group®, Des Moines, Iowa 50392. Guaranteed Interest Balance Contract is not FDIC insured and is not an obligation or deposit for any bank nor guaranteed by a bank. Guarantees are supported by the general account of Principal Life, but participants and plans do not participate in the investment experience or performance of the general account.

2 The GIBC provides a composite crediting rate to the Stable Value Fixed Income CIT. The composite crediting rate resets semi-annually on January 1 and July 1.

3 Nationally recognized statistical rating organizations (NRSRs) publish financial strength ratings of U.S. life insurance companies that are indicators of an insurance company's ability to meet contract holder and policy holder obligations. Such ratings are not a recommendation to buy, sell, or hold an investment and are subject to withdrawal or revision at any time by the assigning NRSRO, and each rating should be evaluated independently of any other rating. Third party ratings relate only to Principal Life Insurance Company and Principal National Life Insurance Company and do not reflect any ratings actions or notices relating to the US life insurance sector generally. Additional information and current rating information can be found at <https://investors.principal.com/investor-relations/our-business/credit-ratings/default.aspx>

The CIT invests in the Alta Trust Short Term Investment Fund (STIF) that is maintained by Alta Trust to serve the liquidity needs of Participating CITs. The STIF is not a mutual fund 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 trust are different from those applicable to a mutual fund. In addition, there are special regulations that relate to the STIF found in the Office of the Comptroller of the Currency ("OCC") Regulation 9.18(b)(4)(iii). The STIF's 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 STIF's units are not publicly traded on any exchange or over-the-counter market and, as a result, the yield that the STIF provides to Participating CITs (the "Crediting Rate") is not publicly available.

There is no guarantee that the STIF will achieve its stated objective.

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. A withdrawal of a Participating Plan from the Fund initiated by a Plan Fiduciary will be made 12 months after notice, unless the Plan Fiduciary elects an earlier Withdrawal, subject to a surrender charge.

Annual Operating Expense

	Annual Percentage
Trustee/Management Expenses	0.04%
Shareholder Service Fee	0.00%
"Other" Expenses (underlying securities)	0.00%
Administrative Expenses	0.00%
Total Annual Operating Expense	0.04%

The effect of the Fund's annual operating expense on \$1,000 is \$0.40
Portfolio Turnover: 0%

CONTACT INFORMATION

For general inquiries, please contact **Alta Trust Company** at: (303) 996-3781. For investment-related questions, please contact **Creative Planning, LLC** at: (877) 794-9151. Or, visit the Fund web page at www.trustalta.com/creativeplanning.

www.trustalta.com/creativeplanning | phone: (303) 996-3781 | email: info@trustalta.com

NOT FDIC INSURED

MAY LOSE VALUE

NO BANK GUARANTEE