

IMPORTANT INFORMATION

Investment Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

This document discloses information pertaining to the Soltis Collective Investment Trust (the "Trust"). The Trust consists of collective investment funds (individually a "Fund and collectively the "Funds"). These investment options are provided to you by your employer through the company's retirement plan by Alta Trust Company ("Alta Trust"). It is important that you review this information prior to investing.

COLLECTIVE INVESTMENT FUNDS FOR EMPLOYEE BENEFIT PLANS

What are the Soltis Collective Investment Funds?

The Funds are maintained by Alta Trust that are designed to serve the investment needs of tax-qualified employer sponsored retirement plans. The Funds are not mutual funds 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 fund are different from those applicable to a mutual fund. The Funds' 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 Funds' units are not publicly traded on any exchange or over-the-counter market and, as a result, the unit values are not available publicly.

The unit values of each Fund will fluctuate and the value of each Fund will decrease or increase in accordance with market conditions. There is no guarantee that a Fund will achieve its investment objectives. Units in the Funds are not deposits or obligations of, or endorsed or guaranteed by, Alta Trust or its affiliates, and the units are not insured by the Federal Deposit Insurance Corporation or any other independent organization. The Funds are also subject to investment risks, including possible loss of the principal amount invested.

Fund Trustee

Alta Trust is a South Dakota state chartered trust company that provides retirement plan services to plan sponsors throughout the USA. In its capacity as Trustee, Alta Trust provides investment management, trust and custody services for the Funds.

Investment Manager

Soltis Investment Advisors is the "Investment Manager" as that term is defined in Section 3(38) of Employee Retirement Income Security Act of 1974 ("ERISA"), as amended, with respect to the Trust and any Plan investing in the Funds. All of the assets of the Funds will be invested according to corresponding strategies and investment guidelines described below.

Who May Want to Invest

The Funds may be an appropriate investment for investors seeking professional management of their retirement account assets.

About Risk

The Funds may invest in a variety of securities and investments such as: mutual funds, exchange traded funds, equities, bonds, fixed income instruments, stable value funds, and other collective investment funds. The Funds are subject to market risk, meaning that the value of the investments in the Funds may decline over time, causing a reduction in the value of the Funds.

Principal Investment Risks: As with all investment strategies, there is the risk that you could lose money through your investment in the Funds. Many factors affect the Funds' net asset value and performance. In addition to other risks the following risks may apply to the Funds' investments:

Management Risk: The Investment Manager's dependence on its process and judgments about the attractiveness, value and potential appreciation of particular investments in which the Funds invest or write may prove to be incorrect and may not produce the desired results.

Market Risk: Overall securities market risks will affect the value of individual instruments in which a Fund invests. Factors such as economic growth and market conditions, interest rate levels, and political events affect the U.S. securities markets. When the value of a Fund's investments goes down, your investment in the Fund decreases in value and you could lose money. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.

Limited History of Operations: The Soltis Collective Investment Trust and its associated Funds are a new offering and there is a limited history of operations for investors to evaluate.

Expense Risk: Prior to making an investment in a Fund, investors should carefully consider the expenses and how those expenses may reduce overall investment performance.

Objective Risk: There is no guarantee that the Funds will reach their stated objectives.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

SIA Large Cap Growth (Classes 1, 2 & 3)

Objective

Long-term capital appreciation.

Strategy

The Fund invests primarily in large-capitalization U.S. equities or funds that invest in large-capitalization U.S. equities.

Investment Guidelines:

Asset Classes: Large Cap Growth/Blend

Leverage: None

Security Type: Collective investment funds, mutual funds, exchange traded funds, equities, futures

Geography: Global

Dividends or Distributions: None

Debt Securities: None

Derivatives: Yes

Liquidity: The Investment Manager will retain an appropriate allocation to cash for liquidity purposes.

Specific Risks: In addition to the general risks above the SIA Large Cap Growth Fund may be subject to the following additional risks as well:

Fund of fund Risk: Mutual Funds, Exchange Traded Products (ETPs), Collective Investment Trusts (CITs), and other fund offerings may be subject to investment advisory and other expenses, which will be indirectly paid by the Fund. As a result, the cost of investing in a Fund may materially be higher than a similar Fund that invests direct in securities. Mutual Funds, ETPs, CITs, and other fund offerings are subject to specific risks, depending on the nature of the fund. These risks include but are not limited to market risk, liquidity risk, management risk, credit risk, concentration risk, inflation risk, security type risk, and horizon risk.

ETF Risk: ETFs are subject to investment advisory and other expenses, which will be indirectly paid by each Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in an ETF and may be higher than other mutual funds that invest directly in stocks. ETFs are subject to specific risks, depending on the nature of the Fund.

Foreign Risk: The Funds may invest internationally which provides foreign investment exposure and are therefore also subject to the risks of investment in foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than in the U.S. markets and this may result in higher price volatility. In addition, currency risk must also be considered. Foreign securities are denominated in foreign currencies which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes which could adversely affect the value of a Fund.

Investment Style Risk: There is the chance that returns from large-capitalization stocks will trail returns from the overall stock market.

Equity Risk: The value of the equity securities held by a Fund may fall due to general market and economic conditions, perceptions regarding the industries in which the issuers of securities held by the Fund participate, or factors relating to specific companies in which the Fund invests.

Futures Risk: The value of a futures contract tends to increase and decrease in correlation with the value of the underlying instrument. Risks of futures contracts may arise from an imperfect correlation between movements in the price of the instruments and the price of the underlying securities. A Fund's use of futures contracts (and related options) exposes the Fund to leverage risk because of the small margin requirements relative to the value of the futures contract. A relatively small market movement will have a proportionately larger impact on the funds that the Fund has deposited or will have to deposit with a broker to maintain its futures position. Leverage can lead to large losses as well as gains. While futures contracts are generally liquid instruments, under certain market conditions they may become illiquid. Futures exchanges may impose daily or intraday price change limits and/or limit the volume of trading. Additionally, Government regulation may further reduce liquidity through similar trading restrictions. As a result, the Fund may be unable to close out its futures contracts at a time that is advantageous. The price of futures can be highly volatile; using them could lower total return, and the potential loss from futures could exceed the Fund's initial investment in such contracts.

Mutual Fund Risk: Mutual Funds are subject to investment advisory and other expenses, which will be indirectly paid by a Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in a mutual fund and may be higher than other mutual funds that invest directly in stocks. Mutual Funds are subject to specific risks, depending on the nature of the fund.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

SIA Target Date Funds

The change over time in a Fund's asset allocation mix to shift from equities (Growth Assets) to income assets (Defensive Assets) over time is called the glide path (Glide Path). The Investment Manager will select a target date series that the Funds will invest in. The Funds will follow the same Glide Path as the underlying target date series.

SIA Target Date Funds Specific Risks: In addition to the general risks above, the SIA Target Date Funds may be subject to the following additional risks:

Foreign Risk: The Funds may invest internationally which provides foreign investment exposure and are therefore also subject to the risks of investment in foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)

INVESTOR DISCLOSURE

IMPORTANT INFORMATION

in the U.S. markets and this may result in higher price volatility. In addition, currency risk must also be considered. Foreign securities are denominated in foreign currencies which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes which could adversely affect the value of a Fund.

Investment Style Risk: There is the chance that returns from small to large-capitalization stocks will trail returns from the overall stock market.

Equity Risk: The value of the equity securities held by a Fund may fall due to general market and economic conditions, perceptions regarding the industries in which the issuers of securities held by the Fund participate, or factors relating to specific companies in which the Fund invests.

Fixed Income Securities Risk: The prices of fixed income securities respond to economic developments, particularly interest rate changes, as well as to changes in an issuer's credit rating or market perceptions about the creditworthiness of an issuer. Generally fixed income securities decrease in value if interest rates rise and increase in value if interest rates fall, and longer-term and lower rated securities are more volatile than shorter term and higher rated securities.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

SIA Target Date 2020 (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors retiring on or around the year 2020.

Strategy

The Fund will invest in a separately managed target date strategy which meets the fund objective.

Investment Guidelines:

Asset Classes: Large, Mid, Small, Foreign, Fixed Income, Alternatives

Leverage: None

Security Type: Collective investment funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

SIA Target Date 2025 (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors retiring on or around the year 2025.

Strategy

The Fund will invest in a separately managed target date strategy which meets the fund objective.

Investment Guidelines:

Asset Classes: Large, Mid, Small, Foreign, Fixed Income, Alternative

Leverage: None

Security Type: Collective investment funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

SIA Target Date 2030 (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors retiring on or around the year 2030.

Strategy

The Fund will invest in a separately managed target date strategy which meets the fund objective.

Investment Guidelines:

Asset Classes: Large, Mid, Small, Foreign, Fixed Income, Alternatives

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)

INVESTOR DISCLOSURE

IMPORTANT INFORMATION

Leverage: None

Security Type: Collective investment funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

SIA Target Date 2035 (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors retiring on or around the year 2035.

Strategy

The Fund will invest in a separately managed target date strategy which meets the fund objective.

Investment Guidelines:

Asset Classes: Large, Mid, Small, Foreign, Fixed Income, Alternatives

Leverage: None

Security Type: Collective investment funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

SIA Target Date 2040 (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors retiring on or around the year 2040.

Strategy

The Fund will invest in a separately managed target date strategy which meets the fund objective.

Investment Guidelines:

Asset Classes: Large, Mid, Small, Foreign, Fixed Income, Alternatives

Leverage: None

Security Type: Collective investment funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

SIA Target Date 2045 (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors retiring on or around the year 2045.

Strategy

The Fund will invest in a separately managed target date strategy which meets the fund objective.

Investment Guidelines:

Asset Classes: Large, Mid, Small, Foreign, Fixed Income, Alternatives

Leverage: None

Security Type: Collective investment funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)

INVESTOR DISCLOSURE

IMPORTANT INFORMATION

SIA Target Date 2050 (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors retiring on or around the year 2050.

Strategy

The Fund will invest in a separately managed target date strategy which meets the fund objective.

Investment Guidelines:

Asset Classes: Large, Mid, Small, Foreign, Fixed Income, Alternatives

Leverage: None

Security Type: Collective investment funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

SIA Target Date 2055 (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors retiring on or around the year 2055.

Strategy

The Fund will invest in a separately managed target date strategy which meets the fund objective.

Investment Guidelines:

Asset Classes: Large, Mid, Small, Foreign, Fixed Income, Alternatives

Leverage: None

Security Type: Collective investment funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

SIA Target Date 2060 (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors retiring on or around the year 2060.

Strategy

The Fund will invest in a separately managed target date strategy which meets the fund objective.

Investment Guidelines:

Asset Classes: Large, Mid, Small, Foreign, Fixed Income, Alternatives

Leverage: None

Security Type: Collective investment funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

SIA Global Growth (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors seeking capital appreciation.

Strategy

The Fund invests in a diversified portfolio of equity securities. In certain circumstances and at the Investment Manager's discretion the fund may invest in some fixed income securities as well.

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)

INVESTOR DISCLOSURE

IMPORTANT INFORMATION

Investment Guidelines:

Asset Classes: Large, mid, small, foreign, fixed income, alternatives, money market, stable value, insurance contracts

Leverage: None

Security Type: Collective investment funds, exchange traded funds, equities, fixed income, mutual funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

Specific Risks: In addition to the general risks above, the SIA Global Growth Fund may be subject to the following additional risks:

ETF Risk: ETFs are subject to investment advisory and other expenses, which will be indirectly paid by each Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in an ETF and may be higher than other mutual funds that invest directly in stocks. ETFs are subject to specific risks, depending on the nature of the Fund.

Foreign Investment Risk: Foreign securities are subject to the risks of investment in the given foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than in the U.S. markets and this may result in higher price volatility.

Currency risk: Foreign securities are denominated in foreign currencies, which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes, which could adversely affect the value of the Funds.

Investment Style Risk: There is the chance that returns from small to large-capitalization stocks will trail returns from the overall stock market.

Equity Risk: The value of the equity securities held by a Fund may fall due to general market and economic conditions, perceptions regarding the industries in which the issuers of securities held by the Fund participate, or factors relating to specific companies in which the Fund invests.

Mutual Fund Risk: Mutual Funds are subject to investment advisory and other expenses, which will be indirectly paid by a Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in a mutual fund and may be higher than other mutual funds that invest directly in stocks. Mutual Funds are subject to specific risks, depending on the nature of the fund.

Fixed Income Securities Risk: The prices of fixed income securities respond to economic developments, particularly interest rate changes, as well as to changes in an issuer's credit rating or market perceptions about the creditworthiness of an issuer. Generally fixed income securities decrease in value if interest rates rise and increase in value if interest rates fall, and longer-term and lower rated securities are more volatile than shorter term and higher rated securities.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

SIA Balanced Growth (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors seeking capital appreciation with some opportunity for income and capital preservation.

Strategy

The Fund invests in a diversified portfolio of primarily equities with some fixed income securities

Investment Guidelines:

Asset Classes: Large, mid, small, foreign, fixed income, alternatives, money market, stable value, insurance contracts

Leverage: None

Security Type: Collective investment funds, exchange traded funds, equities, fixed income, mutual funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

Specific Risks: In addition to the general risks above, the SIA Balanced Growth Fund may be subject to the following additional risks:

ETF Risk: ETFs are subject to investment advisory and other expenses, which will be indirectly paid by each Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in an ETF and may be higher than other mutual funds that invest directly in stocks. ETFs are subject to specific risks, depending on the nature of the Fund.

Foreign Risk: The Funds may invest internationally which provides foreign investment exposure and are therefore also subject to the risks of investment in foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than in the U.S. markets and this may result in higher price volatility. In addition, currency risk must also be considered. Foreign securities are denominated in foreign currencies which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes which could adversely affect the value of a Fund.

Investment Style Risk: There is the chance that returns from small to large-capitalization stocks will trail returns from the overall stock market.

Equity Risk: The value of the equity securities held by a Fund may fall due to general market and economic conditions, perceptions regarding the industries in which the issuers of securities held by the Fund participate, or factors relating to specific companies in which the Fund invests.

Mutual Fund Risk: Mutual Funds are subject to investment advisory and other expenses, which will be indirectly paid by a Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in a mutual fund and may be higher than other mutual funds that invest directly in stocks. Mutual Funds are subject to specific risks, depending on the nature of the fund.

Fixed Income Securities Risk: The prices of fixed income securities respond to economic developments, particularly interest rate changes, as well as to changes in an issuer's credit rating or market perceptions about the creditworthiness of an issuer. Generally fixed income securities decrease in value if interest rates rise and increase in value if interest rates fall, and longer-term and lower rated securities are more volatile than shorter term and higher rated securities.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

SIA Balanced Moderate (Classes 1, 2, & 3)

Objective

The Fund's primary objective is to seek moderate capital appreciation with principal protection as a secondary objective.

Strategy

The Fund invests in a diversified portfolio of equities and fixed income securities

Investment Guidelines:

Asset Classes: Large, mid, small, foreign, fixed income, alternatives, money market, stable value, insurance contracts

Leverage: None

Security Type: Collective investment funds, exchange traded funds, equities, fixed income, mutual funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

Specific Risks: In addition to the general risks above, the SIA Balanced Moderate Fund may be subject to the following additional risks:

ETF Risk: ETFs are subject to investment advisory and other expenses, which will be indirectly paid by each Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in an ETF and may be higher than other mutual funds that invest directly in stocks. ETFs are subject to specific risks, depending on the nature of the Fund.

Foreign Risk: The Funds may invest internationally which provides foreign investment exposure and are therefore also subject to the risks of investment in foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than in the U.S. markets and this may result in higher price volatility. In addition, currency risk must also be considered. Foreign securities are denominated in foreign currencies which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes which could adversely affect the value of a Fund.

Investment Style Risk: There is the chance that returns from small to large-capitalization stocks will trail returns from the overall stock market.

Equity Risk: The value of the equity securities held by a Fund may fall due to general market and economic conditions, perceptions regarding the industries in which the issuers of securities held by the Fund participate, or factors relating to specific companies in which the Fund invests.

Mutual Fund Risk: Mutual Funds are subject to investment advisory and other expenses, which will be indirectly paid by a Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in a mutual fund and may be higher than other mutual funds that invest directly in stocks. Mutual Funds are subject to specific risks, depending on the nature of the fund.

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)

INVESTOR DISCLOSURE

IMPORTANT INFORMATION

Fixed Income Securities Risk: The prices of fixed income securities respond to economic developments, particularly interest rate changes, as well as to changes in an issuer's credit rating or market perceptions about the creditworthiness of an issuer. Generally fixed income securities decrease in value if interest rates rise and increase in value if interest rates fall, and longer-term and lower rated securities are more volatile than shorter term and higher rated securities.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

SIA Balanced Conservative (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors seeking capital preservation with some opportunity for capital appreciation.

Strategy

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

Investment Guidelines:

Asset Classes: Large, mid, small, foreign, fixed income, alternatives, money market, stable value, insurance contracts

Leverage: None

Security Type: Collective investment funds, exchange traded funds, equities, fixed income, mutual funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

Specific Risks: In addition to the general risks above, the SIA Balanced Conservative Fund may be subject to the following additional risks:

ETF Risk: ETFs are subject to investment advisory and other expenses, which will be indirectly paid by each Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in an ETF and may be higher than other mutual funds that invest directly in stocks. ETFs are subject to specific risks, depending on the nature of the Fund.

Foreign Risk: The Funds may invest internationally which provides foreign investment exposure and are therefore also subject to the risks of investment in foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than in the U.S. markets and this may result in higher price volatility. In addition, currency risk must also be considered. Foreign securities are denominated in foreign currencies which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes which could adversely affect the value of a Fund.

Investment Style Risk: There is the chance that returns from small to large-capitalization stocks will trail returns from the overall stock market.

Equity Risk: The value of the equity securities held by a Fund may fall due to general market and economic conditions, perceptions regarding the industries in which the issuers of securities held by the Fund participate, or factors relating to specific companies in which the Fund invests.

Mutual Fund Risk: Mutual Funds are subject to investment advisory and other expenses, which will be indirectly paid by a Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in a mutual fund and may be higher than other mutual funds that invest directly in stocks. Mutual Funds are subject to specific risks, depending on the nature of the fund.

Fixed Income Securities Risk: The prices of fixed income securities respond to economic developments, particularly interest rate changes, as well as to changes in an issuer's credit rating or market perceptions about the creditworthiness of an issuer. Generally fixed income securities decrease in value if interest rates rise and increase in value if interest rates fall, and longer-term and lower rated securities are more volatile than shorter term and higher rated securities.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

SIA Income Growth (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors with a primary goal of capital preservation and income.

Strategy

The Fund will invest in a diversified fixed income portfolio.

Investment Guidelines:

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)

INVESTOR DISCLOSURE

IMPORTANT INFORMATION

Asset Classes: Fixed income, money market, stable value and guaranteed insurance contracts

Leverage: None

Security Type: Collective investment funds, exchange traded funds, equities, fixed income, mutual funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

Specific Risks: In addition to the general risks above, the SIA Income Growth Fund may be subject to the following additional risks:

ETF Risk: ETFs are subject to investment advisory and other expenses, which will be indirectly paid by each Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in an ETF and may be higher than other mutual funds that invest directly in stocks. ETFs are subject to specific risks, depending on the nature of the Fund.

Foreign Risk: The Funds may invest internationally which provides foreign investment exposure and are therefore also subject to the risks of investment in foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than in the U.S. markets and this may result in higher price volatility. In addition, currency risk must also be considered. Foreign securities are denominated in foreign currencies which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes which could adversely affect the value of a Fund.

Investment Style Risk: There is the chance that returns from small to large-capitalization stocks will trail returns from the overall stock market.

Mutual Fund Risk: Mutual Funds are subject to investment advisory and other expenses, which will be indirectly paid by a Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in a mutual fund and may be higher than other mutual funds that invest directly in stocks. Mutual Funds are subject to specific risks, depending on the nature of the fund.

Fixed Income Securities Risk: The prices of fixed income securities respond to economic developments, particularly interest rate changes, as well as to changes in an issuer's credit rating or market perceptions about the creditworthiness of an issuer. Generally fixed income securities decrease in value if interest rates rise and increase in value if interest rates fall, and longer-term and lower rated securities are more volatile than shorter term and higher rated securities.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

SIA Diversified Bond (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors with goals of both capital preservation and income.

Strategy

The fund will invest across broad based fixed income asset classes in order to provide a diversified fixed income portfolio and exposures.

Investment Guidelines:

Asset Classes: Fixed income, money market, stable value and guaranteed insurance contracts

Leverage: None

Security Type: Collective investment funds, exchange traded funds, equities, fixed income, mutual funds

Geography: Global

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation of cash for liquidity purposes.

Specific Risks: In addition to the general risks above, the SIA Diversified Bond Fund may be subject to the following additional risks:

ETF Risk: ETFs are subject to investment advisory and other expenses, which will be indirectly paid by each Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in an ETF and may be higher than other mutual funds that invest directly in stocks. ETFs are subject to specific risks, depending on the nature of the Fund.

Foreign Risk: The Funds may invest internationally which provides foreign investment exposure and are therefore also subject to the risks of investment in foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than in the U.S. markets and this may result in higher price volatility. In addition, currency risk must also be considered. Foreign securities are denominated

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)

INVESTOR DISCLOSURE

IMPORTANT INFORMATION

in foreign currencies which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes which could adversely affect the value of a Fund.

Investment Style Risk: There is the chance that returns from small to large-capitalization stocks will trail returns from the overall stock market.

Mutual Fund Risk: Mutual Funds are subject to investment advisory and other expenses, which will be indirectly paid by a Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in a mutual fund and may be higher than other mutual funds that invest directly in stocks. Mutual Funds are subject to specific risks, depending on the nature of the fund.

Fixed Income Securities Risk: The prices of fixed income securities respond to economic developments, particularly interest rate changes, as well as to changes in an issuer's credit rating or market perceptions about the creditworthiness of an issuer. Generally fixed income securities decrease in value if interest rates rise and increase in value if interest rates fall, and longer-term and lower rated securities are more volatile than shorter term and higher rated securities.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

SIA Low Volatility Income Fund (Classes 1, 2, & 3)

Objective

The Fund may be appropriate for investors seeking income from both traditional and alternative investments strategies.

Strategy

The Fund will invest in a portfolio of approximately 5-10 investments such as; treasuries, private corporate debt, private real estate and consumer lending. The Fund's portfolio will seek to maintain an overall medium weighted average credit quality on the debt securities (i.e. BB to BBB).

Investment Guidelines:

Asset Classes: Fixed income, money market, stable value and guaranteed insurance contracts, private and public real estate, private business lending

Leverage: None

Security Type: Collective investment funds, exchange traded funds, corporate bonds, private securities, interval funds, mutual funds

Geography: United States

Dividends or Distributions: None

Debt Securities: Yes

Derivatives: None

Liquidity: The Investment Manager will seek to retain an appropriate allocation of cash and daily liquid securities for liquidity purposes. A significant portion of the fund portfolio may be invested in interval funds, including private securities, that may be illiquid.

Specific Risks: In addition to the general risks above, the SIA Low Volatility Income Fund may be subject to the following additional risks:

ETF Risk: ETFs are subject to investment advisory and other expenses, which will be indirectly paid by each Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in an ETF and may be higher than other mutual funds that invest directly in stocks. ETFs are subject to specific risks, depending on the nature of the Fund.

Mutual Fund Risk: Mutual Funds are subject to investment advisory and other expenses, which will be indirectly paid by a Fund. As a result, the cost of investing in a Fund will be higher than the cost of investing directly in a mutual fund and may be higher than other mutual funds that invest directly in stocks. Mutual Funds are subject to specific risks, depending on the nature of the fund.

Fixed Income Securities Risk: The prices of fixed income securities respond to economic developments, particularly interest rate changes, as well as to changes in an issuer's credit rating or market perceptions about the creditworthiness of an issuer. Generally fixed income securities decrease in value if interest rates rise and increase in value if interest rates fall, and longer-term and lower rated securities are more volatile than shorter term and higher rated securities.

Market Risk: Due to the nature of the asset class and lower historical volatility, these alternative investments may not capture the full upside price appreciation that traditional equity markets may achieve in significant bull markets.

Other Risks: The above list of risk is not comprehensive and the Funds may be subject to other risks not specified in this disclosure.

Trustee and Management Fees

There are no sales commissions charged for purchases and sales of interests in the Funds.

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)
INVESTOR DISCLOSURE
IMPORTANT INFORMATION
Fees

Cusip	Fund Name	Trustee Fee¹	Management Fee²	Service Fee³	Fee Total⁴
83438G177	SIA Balanced Conservative Class 1*	0.05%	0.00%	0.00%	0.05%
83438G169	SIA Balanced Conservative Class 2*	0.05%	0.00%	0.15%	0.20%
83438G151	SIA Balanced Conservative Class 3*	0.05%	0.00%	0.20%	0.25%
83438G144	SIA Balanced Conservative Class 4*	0.05%	0.25%	0.20%	0.50%
83438G268	SIA Balanced Growth Class 1*	0.05%	0.00%	0.00%	0.05%
83438G250	SIA Balanced Growth Class 2*	0.05%	0.00%	0.15%	0.20%
83438G243	SIA Balanced Growth Class 3*	0.05%	0.00%	0.20%	0.25%
83438G235	SIA Balanced Growth Class 4	0.05%	0.25%	0.20%	0.50%
83438G227	SIA Balanced Moderate Class 1*	0.05%	0.00%	0.00%	0.05%
83438G219	SIA Balanced Moderate Class 2*	0.05%	0.00%	0.15%	0.20%
83438G193	SIA Balanced Moderate Class 3*	0.05%	0.00%	0.20%	0.25%
83438G185	SIA Balanced Moderate Class 4	0.05%	0.25%	0.20%	0.50%
83438H704	SIA Diversified Bond Class 1*	0.05%	0.00%	0.00%	0.05%
83438H803	SIA Diversified Bond Class 2*	0.05%	0.00%	0.15%	0.20%
83438H886	SIA Diversified Bond Class 3*	0.05%	0.00%	0.20%	0.25%
83438H878	SIA Diversified Bond Class 4	0.05%	0.25%	0.20%	0.50%
83438H860	SIA Diversified Bond Class 5	0.05%	0.25%	0.00%	0.30%
83438G318	SIA Global Growth Class 1*	0.05%	0.00%	0.00%	0.05%
83438G292	SIA Global Growth Class 2*	0.05%	0.00%	0.15%	0.20%
83438G284	SIA Global Growth Class 3*	0.05%	0.00%	0.20%	0.25%
83438G276	SIA Global Growth Class 4	0.05%	0.25%	0.20%	0.50%
83438H605	SIA Global Growth Class 5	0.05%	0.25%	0.00%	0.30%
83438G136	SIA Income Growth Class 1*	0.05%	0.00%	0.00%	0.05%
83438G128	SIA Income Growth Class 2*	0.05%	0.00%	0.15%	0.20%
83438G110	SIA Income Growth Class 3*	0.05%	0.00%	0.20%	0.25%
83438H100	SIA Income Growth Class 4	0.05%	0.25%	0.20%	0.50%
83438G201	SIA Large Cap Growth Class 1*	0.05%	0.00%	0.00%	0.05%
83438G102	SIA Large Cap Growth Class 2*	0.05%	0.00%	0.15%	0.20%
83438G300	SIA Large Cap Growth Class 3*	0.05%	0.00%	0.20%	0.25%
83438G409	SIA Large Cap Growth Class 4	0.05%	0.25%	0.20%	0.50%
83438G714	SIA Target Date 2020 Class 1*	0.05%	0.00%	0.00%	0.05%
83438G698	SIA Target Date 2020 Class 2*	0.05%	0.00%	0.15%	0.20%
83438G680	SIA Target Date 2020 Class 3*	0.05%	0.00%	0.20%	0.25%
83438G672	SIA Target Date 2020 Class 4	0.05%	0.25%	0.20%	0.50%
83438G664	SIA Target Date 2025 Class 1*	0.05%	0.00%	0.00%	0.05%
83438G656	SIA Target Date 2025 Class 2*	0.05%	0.00%	0.15%	0.20%
83438G649	SIA Target Date 2025 Class 3*	0.05%	0.00%	0.20%	0.25%
83438G631	SIA Target Date 2025 Class 4	0.05%	0.25%	0.20%	0.50%
83438G623	SIA Target Date 2030 Class 1*	0.05%	0.00%	0.00%	0.05%
83438G615	SIA Target Date 2030 Class 2*	0.05%	0.00%	0.15%	0.20%
83438G599	SIA Target Date 2030 Class 3*	0.05%	0.00%	0.20%	0.25%
83438G581	SIA Target Date 2030 Class 4	0.05%	0.25%	0.20%	0.50%

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)

INVESTOR DISCLOSURE

IMPORTANT INFORMATION

83438G573	SIA Target Date 2035 Class 1*	0.05%	0.00%	0.00%	0.05%
83438G565	SIA Target Date 2035 Class 2*	0.05%	0.00%	0.15%	0.20%
83438G557	SIA Target Date 2035 Class 3*	0.05%	0.00%	0.20%	0.25%
83438G540	SIA Target Date 2035 Class 4	0.05%	0.25%	0.20%	0.50%
83438G532	SIA Target Date 2040 Class 1*	0.05%	0.00%	0.00%	0.05%
83438G524	SIA Target Date 2040 Class 2*	0.05%	0.00%	0.15%	0.20%
83438G516	SIA Target Date 2040 Class 3*	0.05%	0.00%	0.20%	0.25%
83438G490	SIA Target Date 2040 Class 4	0.05%	0.25%	0.20%	0.50%
83438G482	SIA Target Date 2045 Class 1*	0.05%	0.00%	0.00%	0.05%
83438G474	SIA Target Date 2045 Class 2*	0.05%	0.00%	0.15%	0.20%
83438G466	SIA Target Date 2045 Class 3*	0.05%	0.00%	0.20%	0.25%
83438G458	SIA Target Date 2045 Class 4	0.05%	0.25%	0.20%	0.50%
83438G441	SIA Target Date 2050 Class 1*	0.05%	0.00%	0.00%	0.05%
83438G433	SIA Target Date 2050 Class 2*	0.05%	0.00%	0.15%	0.20%
83438G425	SIA Target Date 2050 Class 3*	0.05%	0.00%	0.20%	0.25%
83438G417	SIA Target Date 2050 Class 4	0.05%	0.25%	0.20%	0.50%
83438G391	SIA Target Date 2055 Class 1*	0.05%	0.00%	0.00%	0.05%
83438G383	SIA Target Date 2055 Class 2*	0.05%	0.00%	0.15%	0.20%
83438G375	SIA Target Date 2055 Class 3*	0.05%	0.00%	0.20%	0.25%
83438G367	SIA Target Date 2055 Class 4	0.05%	0.25%	0.20%	0.50%
83438G359	SIA Target Date 2060 Class 1*	0.05%	0.00%	0.00%	0.05%
83438G342	SIA Target Date 2060 Class 2*	0.05%	0.00%	0.15%	0.20%
83438G334	SIA Target Date 2060 Class 3*	0.05%	0.00%	0.20%	0.25%
83438G326	SIA Target Date 2060 Class 4	0.05%	0.25%	0.20%	0.50%
83438H852	SIA Low Volatility Income Fund Class 1*	0.05%	0.00%	0.00%	0.05%
83438H118	SIA Low Volatility Income Fund Class 2	0.05%	0.20%	0.00%	0.25%
83438H845	SIA Low Volatility Income Fund Class 3	0.05%	0.00%	0.20%	0.25%

*Restricted to plans advised by Soltis Investment Advisors.

¹ The Trustee Fee is paid to the Trustee out of Fund assets as compensation for its services and is in addition to the Management and Service Fees.

² The Management Fee for each Fund, if any, is paid to the Investment Manager out of Fund assets as compensation for its services and is in addition to the Trustee and Service Fees.

³ The Service Fee for each Fund, if any, is paid to the custodian or recordkeeper or other eligible party as designated by the Plan Fiduciary and is in addition to the Trustee and Management Fees.

⁴ The Fee Total includes all three fees indicated above. All fees are calculated based on the fair value of the assets held in each Fund as of each Valuation Date (as defined in the Declaration of Trust).

Expenses

In addition to the Fees set forth above in this schedule, other applicable expenses may apply to each Fund for the administration and operation of the Funds as outlined in the Declaration of Trust, including but not limited to custody, audit, transfer agency, etc.

The Investment Manager may choose to retain a sub advisor for a fund or invest a fund's assets in mutual funds, exchange traded funds or other investments that have their own internal expenses ("Acquired Expense"). Each Fund that makes such investments will also be subject to Acquired Expenses, as applicable.

Total Operating Expense

The total operating expense of each Fund is the total of all fees, expenses, and credits. The expenses of the Funds in the Soltis Collective Investment Trust are as follows:

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)
INVESTOR DISCLOSURE
IMPORTANT INFORMATION

Fund Name	Fee Total (see above)	Acquired Expense	Administrative Expense	Total Operating Expense	Effect on \$1,000 Annually
SIA Balanced Conservative Class 1*	0.05%	0.19%	0.05%	0.29%	\$2.90
SIA Balanced Conservative Class 2*	0.20%	0.19%	0.05%	0.44%	\$4.40
SIA Balanced Conservative Class 3*	0.25%	0.19%	0.05%	0.49%	\$4.90
SIA Balanced Conservative Class 4*	0.50%	0.19%	0.05%	0.74%	\$7.40
SIA Balanced Growth Class 1*	0.05%	0.28%	0.03%	0.36%	\$3.62
SIA Balanced Growth Class 2*	0.20%	0.28%	0.03%	0.51%	\$5.12
SIA Balanced Growth Class 3*	0.25%	0.28%	0.03%	0.56%	\$5.62
SIA Balanced Growth Class 4	0.50%	0.28%	0.03%	0.81%	\$8.12
SIA Balanced Moderate Class 1*	0.05%	0.24%	0.03%	0.32%	\$3.22
SIA Balanced Moderate Class 2*	0.20%	0.24%	0.03%	0.47%	\$4.72
SIA Balanced Moderate Class 3*	0.25%	0.24%	0.03%	0.52%	\$5.22
SIA Balanced Moderate Class 4	0.50%	0.24%	0.03%	0.77%	\$7.72
SIA Diversified Bond Class 1*	0.05%	0.15%	0.04%	0.24%	\$2.42
SIA Diversified Bond Class 2*	0.20%	0.15%	0.04%	0.39%	\$3.92
SIA Diversified Bond Class 3*	0.25%	0.15%	0.04%	0.44%	\$4.42
SIA Diversified Bond Class 4	0.50%	0.15%	0.04%	0.69%	\$6.92
SIA Diversified Bond Class 5	0.30%	0.15%	0.04%	0.49%	\$4.92
SIA Global Growth Class 1*	0.05%	0.30%	0.03%	0.38%	\$3.80
SIA Global Growth Class 2*	0.20%	0.30%	0.03%	0.53%	\$5.30
SIA Global Growth Class 3*	0.25%	0.30%	0.03%	0.58%	\$5.80
SIA Global Growth Class 4	0.50%	0.30%	0.03%	0.83%	\$8.30
SIA Global Growth Class 5	0.30%	0.30%	0.03%	0.63%	\$6.30
SIA Income Growth Class 1*	0.05%	0.16%	0.05%	0.26%	\$2.65
SIA Income Growth Class 2*	0.20%	0.16%	0.05%	0.41%	\$4.15
SIA Income Growth Class 3*	0.25%	0.16%	0.05%	0.46%	\$4.65
SIA Income Growth Class 4	0.50%	0.16%	0.05%	0.71%	\$7.15
SIA Large Cap Growth Class 1*	0.05%	0.44%	0.03%	0.52%	\$5.16
SIA Large Cap Growth Class 2*	0.20%	0.44%	0.03%	0.67%	\$6.66
SIA Large Cap Growth Class 3*	0.25%	0.44%	0.03%	0.72%	\$7.16
SIA Large Cap Growth Class 4	0.50%	0.44%	0.03%	0.97%	\$9.66
SIA Target Date 2020 Class 1*	0.05%	0.35%	0.03%	0.43%	\$4.25
SIA Target Date 2020 Class 2*	0.20%	0.35%	0.03%	0.58%	\$5.75
SIA Target Date 2020 Class 3*	0.25%	0.35%	0.03%	0.63%	\$6.25
SIA Target Date 2020 Class 4	0.50%	0.35%	0.03%	0.88%	\$8.75
SIA Target Date 2025 Class 1*	0.05%	0.35%	0.02%	0.42%	\$4.24
SIA Target Date 2025 Class 2*	0.20%	0.35%	0.02%	0.57%	\$5.74
SIA Target Date 2025 Class 3*	0.25%	0.35%	0.02%	0.62%	\$6.24
SIA Target Date 2025 Class 4	0.50%	0.35%	0.02%	0.87%	\$8.74
SIA Target Date 2030 Class 1*	0.05%	0.35%	0.02%	0.42%	\$4.23
SIA Target Date 2030 Class 2*	0.20%	0.35%	0.02%	0.57%	\$5.73
SIA Target Date 2030 Class 3*	0.25%	0.35%	0.02%	0.62%	\$6.23
SIA Target Date 2030 Class 4	0.50%	0.35%	0.02%	0.87%	\$8.73
SIA Target Date 2035 Class 1*	0.05%	0.35%	0.02%	0.42%	\$4.23
SIA Target Date 2035 Class 2*	0.20%	0.35%	0.02%	0.57%	\$5.73
SIA Target Date 2035 Class 3*	0.25%	0.35%	0.02%	0.62%	\$6.23
SIA Target Date 2035 Class 4	0.50%	0.35%	0.02%	0.87%	\$8.73
SIA Target Date 2040 Class 1*	0.05%	0.35%	0.02%	0.42%	\$4.23
SIA Target Date 2040 Class 2*	0.20%	0.35%	0.02%	0.57%	\$5.73
SIA Target Date 2040 Class 3*	0.25%	0.35%	0.02%	0.62%	\$6.23
SIA Target Date 2040 Class 4	0.50%	0.35%	0.02%	0.87%	\$8.73
SIA Target Date 2045 Class 1*	0.05%	0.35%	0.02%	0.42%	\$4.20
SIA Target Date 2045 Class 2*	0.20%	0.35%	0.02%	0.57%	\$5.70
SIA Target Date 2045 Class 3*	0.25%	0.35%	0.02%	0.62%	\$6.20
SIA Target Date 2045 Class 4	0.50%	0.35%	0.02%	0.87%	\$8.70
SIA Target Date 2050 Class 1*	0.05%	0.35%	0.03%	0.43%	\$4.30

SOLTIS COLLECTIVE INVESTMENT TRUST (CONTINUED)**INVESTOR DISCLOSURE****IMPORTANT INFORMATION**

SIA Target Date 2050 Class 2*	0.20%	0.35%	0.03%	0.58%	\$5.80
SIA Target Date 2050 Class 3*	0.25%	0.35%	0.03%	0.63%	\$6.30
SIA Target Date 2050 Class 4	0.50%	0.35%	0.03%	0.88%	\$8.80
SIA Target Date 2055 Class 1*	0.05%	0.36%	0.03%	0.44%	\$4.40
SIA Target Date 2055 Class 2*	0.20%	0.36%	0.03%	0.59%	\$5.90
SIA Target Date 2055 Class 3*	0.25%	0.36%	0.03%	0.64%	\$6.40
SIA Target Date 2055 Class 4	0.50%	0.36%	0.03%	0.89%	\$8.90
SIA Target Date 2060 Class 1*	0.05%	0.36%	0.04%	0.45%	\$4.50
SIA Target Date 2060 Class 2*	0.20%	0.36%	0.04%	0.60%	\$6.00
SIA Target Date 2060 Class 3*	0.25%	0.36%	0.04%	0.65%	\$6.50
SIA Target Date 2060 Class 4	0.50%	0.36%	0.04%	0.90%	\$9.00
SIA Low Volatility Income Fund Class 1*	0.05%	1.68%	0.03%	1.76%	\$17.60
SIA Low Volatility Income Fund Class 2	0.25%	1.68%	0.03%	1.96%	\$19.60
SIA Low Volatility Income Fund Class 3	0.25%	1.68%	0.03%	1.96%	\$19.60

*Restricted to plans advised by Soltis Investment Advisors

In addition to the Trustee fee listed above in the Fees table, Alta Trust may receive compensation on the spread of the Alta Trust STIF (STIF) and securities lending as outlined in the Declaration of Trust and Participation Agreement. The STIF is an account maintained by Alta Trust. It is not a registered security or mutual fund and is not an account that is FDIC insured. As described in the Declaration of Trust, the STIF will pay a specified crediting rate to the CIT(s). That rate will be established from time to time by Alta Trust, based on the return on the investment of assets held in the STIF. The STIF does not have any separately stated fees. However, as indicated in the Declaration of Trust, Alta Trust will retain as compensation the difference between the crediting rate and the return on the STIF's invested assets (referred to as the "spread").

Turnover Ratios

The turnover ratios of the Funds in the Soltis Collective Investment Trust are as follows:

Fund Name	Turnover Ratio
SIA Balanced Conservative	66%
SIA Balanced Growth	55%
SIA Balanced Moderate	66%
SIA Diversified Bond	147%
SIA Global Growth	53%
SIA Income Growth	85%
SIA Large Cap Growth	98%
SIA Target Date 2020	15%
SIA Target Date 2025	21%
SIA Target Date 2030	16%
SIA Target Date 2035	13%
SIA Target Date 2040	9%
SIA Target Date 2045	13%
SIA Target Date 2050	8%
SIA Target Date 2055	6%
SIA Target Date 2060	2%
SIA Low Volatility Income Fund	20%

Turnover Ratios are calculated on an annual basis and are as of the most recent fiscal year end.

Participant Notice and Disclosure

The Declaration of Trust for the Trust describes the procedures for admission to and withdrawal from the Funds. The Declaration of Trust should be read in conjunction with this information statement and is hereby incorporated by reference.

The information contained in this information statement is for informational purposes only and does not provide legal or tax advice. Any tax-related discussion contained in this information statement is not intended or written to be used, and cannot be used, for the purpose of (a) avoiding tax penalties or (b) promoting, marketing or recommending to any other party any transaction or matter addressed in this information statement.

Before investing in any Fund, please consider the Fund's investment objective, strategies, risks, fees and expenses, and consult with your financial, legal and professional tax advisers.