

# RetireWell Strategies Growth

CUSIP 74142W103 Fourth Quarter | 12.31.2023

## FUND OBJECTIVE

The RetireWell Strategies Growth CIF seeks to provide broad equity markets exposure to achieve a long-term total return that is consistent with the plan's investment goals, which include capital appreciation. The RetireWell Strategies Growth CIF investment strategy seeks to achieve this objective through a portfolio that includes primarily equity investments. The appropriate investor must be able to accept significant fluctuation in annual returns in exchange for long-term growth potential.

## FUND STRATEGY

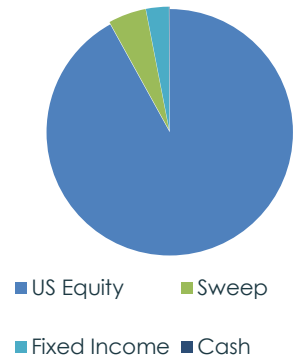
The RetireWell Strategies Growth CIF typically targets allocations of 80/20 Equity to Fixed Income with adjustments made based upon prevailing market conditions. The Fund may overweight or underweight asset classes, style categories or geographies in the form of active and passive funds to provide excess returns.

## FUND PERFORMANCE NUMBERS INCEPTION DATE 09.11.2023

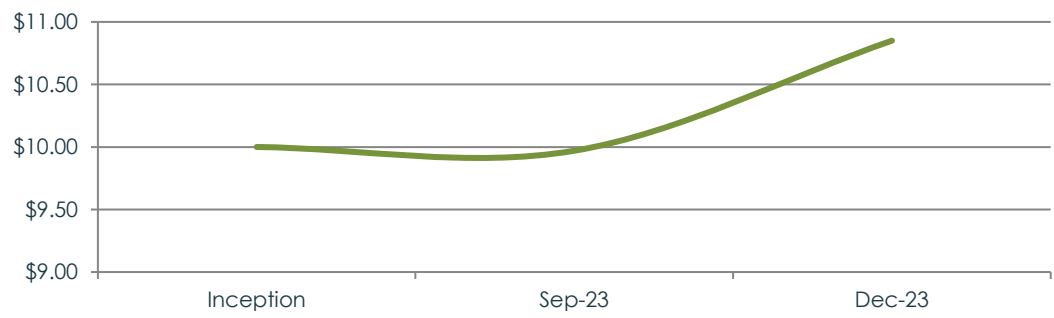
Fund	Year To Date	1 Month	3 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
RetireWell Strategies Growth	n/a	5.03%	8.83%	n/a	n/a	n/a	n/a	8.50%
Morningstar Mod Agg Tgt Risk TR USD	n/a	5.38%	10.40%	n/a	n/a	n/a	n/a	7.27%

\*Performance is shown net-of-fees

## FUND ALLOCATION



## FUND PERFORMANCE CHART



## FUND TOP HOLDINGS

- Invsc ETF Trust 14%
- Invsc SP MidCap ETF 13%
- Invesco Nasdaq 100 E 13%
- SPDR S&P 500 ETF Tru 11%
- JPM Eq Premium Inc 11%

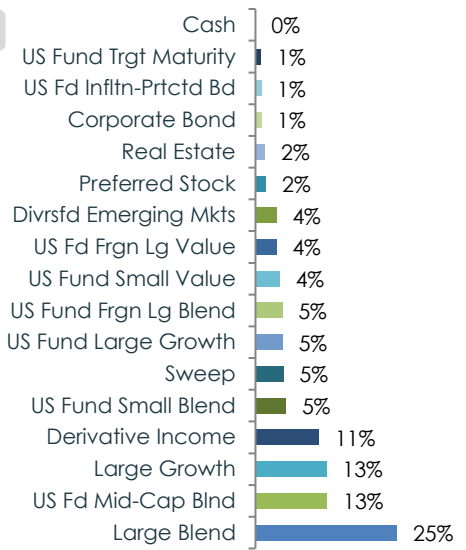
## STRATEGY PERFORMANCE

Strategy	Year To Date	1 Month	1 Year*	3 Year*	5 Year*	10 Year*	Since Inception*
RetireWell Strategies Growth	12.46%	5.03%	12.46%	3.50%	n/a	n/a	6.03%
Morningstar Mod Agg Tgt Risk TR USD	15.98%	5.38%	15.98%	3.78%	n/a	n/a	6.13%

Prior to the inception date of the RetireWell Strategies Growth CIF, 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/portfolio transactions and other factors. The strategy performance does not necessarily represent what investor returns would have been in the CIT.

\*The strategy performance from 1/1/2020 through 12/31/2023 has been independently verified.

## 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](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.

## 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.

#### Estimated Annual Operating Expense

	Annual Percentage
Trustee/Management Expenses	0.56%
Shareholder Service Fee	0.00%
"Other" Expenses (underlying securities)	0.24%
Administrative Expenses	0.05%
Total Annual Operating Expense	0.85%

The effect of the Fund's annual operating expense on \$1,000 is \$8.50

Estimated Portfolio Turnover: 79.93%

## CONTACT INFORMATION

For general inquiries, please contact **Alta Trust Company** at: **(303) 996-3781**. For investment-related questions, please contact **Prevail Innovative Wealth Advisors** at: **(913) 295-9500** Or, visit the Fund web page at [www.trustalta.com/prevail](http://www.trustalta.com/prevail).