

IMPORTANT INFORMATION

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

This document discloses information pertaining to the objectives and operations of a fund in the Eagle Asset Management Collective Investment Trust (the "Trust"). 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 FUND FOR EMPLOYEE BENEFIT PLANS**

*What is the Eagle Asset Management Collective Investment Fund?*

The Trust is a master trust which contains the Eagle Mid-Cap Growth CIT ("Fund"), a collective investment fund maintained by Alta Trust that is designed to serve the investment needs of tax-qualified employer sponsored retirement plans. The Fund 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 fund are different from those applicable to a mutual fund. The Fund'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 Fund's units are not publicly traded on any exchange or over-the-counter market and, as a result, the unit values are not available for publication in newspapers.

The unit values of the Fund will fluctuate and the value of the Fund will decrease or increase in accordance with market conditions. There is no guarantee that the Fund will achieve its investment objectives. Units in the Fund 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 Fund is 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 Fund.

*Investment Manager*

Eagle Asset Management, Inc. 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 Fund. All of the assets of the Fund will be invested according to corresponding strategies and investment guidelines described below.

*Who May Want to Invest*

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

**About Risk**

The Fund invests in U.S. listed equities. The Fund is subject to market risk, meaning that the value of the investments in the Fund may decline over time, causing a reduction in the value of the Fund.

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

Management Risk: The Investment Manager's dependence on its process and judgments about the attractiveness, value and potential appreciation of particular stocks in which the Fund invests or writes 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 the 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 Fund is a new offering and there is a limited history of operations for investors to evaluate. However the Eagle Mid-Cap Growth mutual fund and separate account strategies have a significant track record.

Growth stock risk: is the risk of a lack of earnings increase or lack of dividend yield;

Mid-cap company risk arises because mid-cap companies may have narrower commercial markets, limited managerial and financial resources, more volatile performance, and less liquid stock, compared to larger, more established companies;

Sector risk is the risk associated with the fund holding a core portfolio of stocks invested in similar businesses, all of which could be affected by the same economic or market conditions;

Information technology sector risk is the risk that products of information technology companies may face rapid product obsolescence due to technological developments and frequent new product introduction, unpredictable changes in growth rates and competition for the services of qualified personnel. Failure to introduce new products, develop and maintain a loyal customer base or achieve general market acceptance for

## EAGLE ASSET MANAGEMENT COLLECTIVE INVESTMENT TRUST (CONTINUED)

### EMPLOYEE BENEFIT PLAN FUNDS SUMMARY

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their products could have a material adverse effect on a company's business. Companies in the information technology sector are heavily dependent on intellectual property and the loss of patent, copyright and trademark protections may adversely affect the profitability of these companies

Small-cap company risk arises because small-cap companies may have less liquid stock, a more volatile share price, a limited product or service base, narrower commercial markets and limited access to capital, compared to larger, more established companies

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 Fund will reach its stated objective.

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

#### Eagle Mid Cap Growth CIT Class 2

##### Fund Objective

Capital appreciation.

##### Fund Strategy

During normal market conditions, the Mid Cap Growth CIT seeks to achieve its objective by investing at least 80% of its net assets in the equity securities of mid-capitalization companies, which are defined as having market capitalizations greater than \$1 billion and equal to or less than the largest company in the Russell Midcap Growth Index during the most recent 12-month period at the time of the initial purchase. The fund will invest primarily in the equity securities of companies that the portfolio managers believe have the potential for above-average earnings or sales growth, reasonable valuations and acceptable debt levels. While the fund portfolio will generally not emphasize investment in any particular investment sector or industry, the fund may invest a significant portion of its assets in the securities of companies in the information technology sector at any given time. The fund will generally sell when the stock has met the portfolio managers' target price, the investment is no longer valid, it is believed that a better investment opportunity has arisen or if the investment reaches a value of more than 5% of the fund's net assets. At times, the fund may hold securities of small-capitalization companies.

##### Investment Guidelines

**Target Turnover:** Less than 75%

**Market Cap:** At time of purchase are within the market cap range of the Russell Midcap Growth Index

**Security Type:** Equities

**Average Holdings:** Up to 100

**Geography:** United States/Domestic

**Debt Securities:** None

**Target Weights:** Maximum of 25% of the fund portfolio

**Sector Weights:** Typically no over or underweights

**Peer Group:** The Fund is in the Morningstar Mid Growth category ("the Peer Group"). The Portfolio is in the Morningstar Mid Growth category. The Sub-Advisor needs to be aware that one of the Manager's primary goals is for the Fund to remain in this Peer Group, and the Sub-Advisor will use reasonable efforts to ensure that goal is achieved. The Sub-Advisor should also be aware that its performance will be evaluated in part relative to this Peer Group. The Sub-Advisor has the responsibility to understand how Morningstar calculates category in terms of style, market capitalization or other factors.

**Prohibitions:** Futures, swaps or other derivative contracts based on physical commodities, and U.S. ETFs that invest in futures, swaps or other derivative contracts based on physical commodities if those ETFs do not maintain their status as a Regulated Investment Company under the Internal Revenue Code

**Liquidity:** The Investment Manager will retain an appropriate allocation to cash for liquidity purposes but in no case more than 5%

#### Trustee and Management Fees

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

#### Fees

CUSIP	Fund Name	Trustee Fee <sup>1</sup>	Management Fee <sup>2</sup>	Service Fee <sup>3</sup>	Fee Total <sup>4</sup>
14214T307	Eagle Mid Cap Growth CIT Class 2*	0.00%	0.47%	0.00%	0.47%

\*Class 2 is restricted to Plans advised by Resources Investment Advisors, LLC.

<sup>1</sup> 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.

<sup>2</sup> 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.

# EAGLE ASSET MANAGEMENT COLLECTIVE INVESTMENT TRUST (CONTINUED)

## EMPLOYEE BENEFIT PLAN FUNDS SUMMARY

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<sup>3</sup> 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.

<sup>4</sup> 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 Fund(s) as outlined in the Declaration of Trust, including but not limited to custody, audit, transfer agency, etc.

The Investment Manager may choose to invest the fund 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 the Fund is the total of all fees, expenses, and credits. The expenses of the Fund are as follows:

Fund Name	Fee Total (see above)	Acquired Expense	Administrative Expense	Total Operating Expense	Effect on \$1,000 Annually
Eagle Mid Cap Growth CIT Class 2*	0.47%	0.00%	0.01%	0.48%	\$4.80

\*Class 2 is restricted to Plans advised by Resources Investment Advisors, LLC.

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 ratio of the Fund is as follows:

Fund Name	Turnover Ratio
Eagle Mid Cap Growth CIT	50%

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

#### Participant Notice and Disclosure

The Declaration of Trust for the Trust describes the procedures for admission to and withdrawal from the Fund. 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.

December 31, 2023

[www.trustalta.com/eagleassetmanagement](http://www.trustalta.com/eagleassetmanagement)