

This document discloses information pertaining to The Retirement Collective Investment Trust for the Stable Value Fixed Income Fund (the "Trust"). The Trust will invest in insurance contracts issued by Principal Life Insurance Company ("Principal Life"). This investment option is 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 Retirement Collective Investment Trust for the Stable Value Fixed Income Fund?

The Fund is maintained by Alta Trust and 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 each Fund will decrease or increase in accordance with market conditions and decisions made by Principal Life. There is no guarantee that the Fund will achieve its investment objective. 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

Creative Planning, LLC 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 in insurance policies issued by Principal Life and according to the corresponding strategy 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 and a specified return on those assets established by Principal Life.

About Risk

The Fund will only invest in stable value funds issued by Principal Life. 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.

Key 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 the Fund's net asset value and performance. The following risks may apply to an investment in the Fund.

Principal Life Risk: The crediting rate on the Principal Life insurance policy held in the Fund is established periodically by Principal Life and is guaranteed by the general assets of the company. Thus, the receipt of a return on an investment in the Fund is dependent on the ability of Principal Life to invest its general assets. While Principal Life is a well-regarded life insurance company with a stable history, there can be no guarantee that the crediting rate will be achieved, and an investment in the Fund is dependent on the financial stability of Principal Life.

Management and Strategy Risk: The value of your investment depends on the judgment of the Fund's Investment Manager about the quality, relative yield, value or market trends affecting a particular security, industry, sector or region, which may prove to be incorrect. Investment strategies employed by the Fund's advisor in selecting investments for each Fund may not result in an increase in the value of your investment or in overall performance equal to other investments.

Objective Risk: There is no guarantee that a Fund will reach its stated objective.

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

Limited History of Operations: The Retirement Collective Investment Trust and its associated Fund is 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.

Market Risk: The market price of a security or instrument may decline, sometimes rapidly or unpredictably, due to general market conditions that are not specifically related to a particular company, such as real or perceived adverse economic or political conditions, throughout the world, changes in the general outlook for corporate earnings, changes in interest or currency rates or adverse investor sentiment generally. The market value of a security or instrument also may decline because of factors that affect a particular industry or industries, such as labor shortages or increased production costs and competitive conditions within an industry.

Other Risks: This list of risks is not comprehensive and the Fund may be subject to other risks not specified in this Investor Disclosure.

CIT Name: Stable Value Fixed Income CIT

Objective

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

Strategy

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

Classes

Class 1 will be available for investment solely through the Principal Life Insurance Company Financial Guide Managed Account service. Class 2 will be available for selection by participants in Participating Plans who elect to manage the investments of their own accounts. Except for the availability of the share classes, they will be identical.

Investment Guidelines

Asset Classes: Fixed Income

Leverage: None

Security Type: Insurance contracts, money market, cash or cash equivalents

Insurance Company Rating: At the time of investment the insurance company issuing the contract(s) must have a rating of no lower than BBB by S&P Global.

Geography: Domestic

Liquidity: The Investment Manager will retain an appropriate allocation to cash for liquidity purposes, consistent with the termination provisions described in the participation agreement.

Composite Crediting Rate

The insurance contract provides a composite crediting rate to the Stable Value Fixed Income CIT. Currently this composite crediting rate is a 3.75% effective annual rate until 12/31/2022. The composite crediting rate will be reset January 1, 2023, and semi-annually thereafter.

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 ¹ | Management Fee ² | Service Fee ³ | Fee Total ⁴ |
|-----------|--|--------------------------|-----------------------------|--------------------------|------------------------|
| 76134T204 | Stable Value Fixed Income CIT Class 1* | 0.035% | 0.00% | 0.00% | 0.035% |
| 76134T303 | Stable Value Fixed Income CIT Class 2* | 0.035% | 0.00% | 0.00% | 0.035% |

*All Funds in The Retirement Collective Investment Trust are restricted to plans advised by Creative Planning, LLC

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 the 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 the Fund, if any, is paid to the custodian or recordkeeper or other eligible party as designated by the Plan Fiduciary out of Fund assets and is in addition to the Trustee and Management Fees.



⁴ The Fee Total for each Fund includes all three fees indicated above. All fees are calculated based on the fair value of the assets held in a Fund as of the 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 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's assets in mutual funds, exchange traded funds or other investments that have their own internal expenses ("Acquired Expenses"). The Fund will also be subject to Acquired Expenses, as applicable.

The Stable Value Fixed Income CIT invests in insurance contracts issued by Principal Life Insurance Company (Principal Life), a member company of Principal Financial Group®, Des Moines, IA 50392. The Principal Life insurance contracts are group annuity contracts that provide guaranteed interest rates backed by the general account of Principal Life to the Stable Value Fixed Income CIT. As guaranteed contracts, they do not have an Acquired Expense or expense ratio; those are unique concepts to investment products.

Total Operating Expense

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

| Fund Name | Fee Total (see above) | Estimated Acquired Expense | Estimated Administrative Expense | Total Operating Expense | Effect on \$1,000 Annually |
|---|--------------------------|----------------------------------|--|----------------------------|----------------------------------|
| Stable Value Fixed Income CIT Class 1* | 0.035% | 0.00% | 0.01% | 0.045% | \$0.45 |
| Stable Value Fixed Income CIT Class 2* | 0.035% | 0.00% | 0.01% | 0.045% | \$0.45 |

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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 Ratio

The estimated turnover ratio of the Fund in The Retirement Collective Investment Trust is as follows:

| Fund Name | Estimated Turnover Ratio |
|-------------------------------|--------------------------|
| Stable Value Fixed Income CIT | 11% |

The turnover ratio is calculated on an annual basis and is as of the most recent calendar year end after inception. When sufficient Fund history isn't available, an estimated turnover ratio will be provided based on the strategy employed outside of the Fund.

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.

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