

IMPORTANT INFORMATION

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

This document discloses information pertaining to The AM1 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 AM1 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 for publication in newspapers.

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

OneDigital Investment Advisors 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 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 all asset classes and types including but not limited to: equities, collective investment funds, exchange traded funds, bonds, treasuries, registered investment companies, cash & cash equivalents, equity futures, and bond futures. 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:

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.

Equity Risk: The value of the equity securities held by the 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.

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.

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.

Foreign Investment Risk: The prices of foreign securities may be more volatile than the prices of securities of U.S. issuers because of economic and social conditions abroad, political developments, and changes in the regulatory environments of foreign countries. In addition, changes in exchange rates and

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interest rates may adversely affect the values of the Fund's foreign investments. Foreign companies are generally subject to different legal and accounting standards than U.S. companies, and foreign financial intermediaries may be subject to less supervision and regulation than U.S. financial firms.

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 a 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 a 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, a 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 a Fund's initial investment in such contracts.

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 AM1 Collective Investment Trust and its associated Funds are a new offering and there is a limited history of operations for investors to evaluate.

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 the Fund may not result in an increase in the value of your investment or in overall performance equal to other investments.

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.

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.

AM1 Domestic Equity

Fund Objective

Seeks to achieve long-term capital appreciation through investments in U.S. equity markets. Any income received is incidental to this objective.

Fund Strategy

Domestic equity portfolio that invests in an array of equity investment strategies across style and market capitalization. Underlying managers are selected using a rigorous quantitative and qualitative due diligence process. The goal is to select managers with a stable team and repeatable investment process that results in consistent risk-adjusted returns. The Fund follows a disciplined portfolio construction process that seeks to combine the selected managers with appropriate weightings in a cost-effective vehicle to provide diversification at a reasonable price.

Investment Guidelines

Asset Classes: Domestic Equities

Leverage: Yes, up to 25% of the portfolio

Security Type: Mutual Funds, ETFs and CITs

Geography: Domestic

Dividends or Distributions: None

Debt Securities: None

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation to the Alta Trust Short Term Investment Fund for liquidity purposes.

AM1 International Equity

Fund Objective

Seeks to achieve long-term capital appreciation through investments in international equity markets. Any income received is incidental to this objective.

Fund Strategy

International equity portfolio that invests in an array of equity investment strategies across style and market capitalization. Underlying managers are selected using a rigorous quantitative and qualitative due diligence process. The goal is to select managers with a stable team and repeatable investment process that results in consistent risk-adjusted returns. The Fund follows a disciplined portfolio construction process that seeks to combine the selected managers with appropriate weightings in a cost-effective vehicle to provide diversification at a reasonable price.

Investment Guidelines

Asset Classes: Global Equities

Leverage: Yes, up to 25% of the portfolio

Security Type: Mutual Funds, ETFs and CITs

Geography: International

Dividends or Distributions: None

Debt Securities: None

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation to the Alta Trust Short Term Investment Fund for liquidity purposes.

AM1 Core Fixed Income

Fund Objective

Seeks to preserve capital with a secondary objective to maximize total return.

Fund Strategy

Global fixed income portfolio investing in an array of investment strategies across duration, credit quality, and geographic location. Underlying managers are selected using rigorous quantitative and qualitative due diligence process. The goal is to select managers with a stable team and repeatable investment process that results in consistent risk-adjusted returns. The Fund follows a disciplined portfolio construction process that seeks to combine the selected managers with appropriate weightings in a cost-effective vehicle to provide diversification at a reasonable price.

Investment Guidelines

Asset Classes: Global Fixed Income

Leverage: Yes, up to 25% of the portfolio

Security Type: CITs, Mutual Funds and ETFs

Geography: Global

Dividends or Distributions: None

Debt Securities: None

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation to the Alta Trust Short Term Investment Fund for liquidity purposes.

AM1 Income

Fund Objective

Seeks to maximize income derived primarily from fixed income investments, while attempting to preserve capital.

Fund Strategy

A predominately fixed income portfolio investing in an array of investment strategies across duration, credit quality, geographic location, and asset classes. Underlying managers are selected using rigorous quantitative and qualitative due diligence process. The goal is to select managers with a stable team and repeatable investment process that results in consistent risk-adjusted returns. The Fund follows a disciplined portfolio construction process that seeks to combine the selected managers with appropriate weightings in a cost-effective vehicle to provide diversification at a reasonable price.

Investment Guidelines

Asset Classes: Global Fixed Income and Global Equities

Leverage: Yes, up to 25% of the portfolio

Security Type: CITs, ETFs, Mutual Funds and Closed End Funds

Geography: Global

Dividends or Distributions: None

Debt Securities: None

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation to the Alta Trust Short Term Investment Fund for liquidity purposes.

AM1 Portfolio Diversifiers

Fund Objective

Seeks to provide returns uncorrelated to traditional equity and fixed income investments.

Fund Strategy

Seeks growth through a combination of capital appreciation and income with a focus on downside protection by investing in asset classes & strategies outside of traditional bonds and equities. The strategy may also incorporate alternative investments which demonstrate a low correlation to traditional asset classes. The goal is to select managers with a stable team and repeatable investment process that results in consistent risk-adjusted returns. The Fund follows a disciplined portfolio construction process that seeks to combine the selected managers with appropriate weightings in a cost-effective vehicle to provide diversification at a reasonable price.

Investment Guidelines

Asset Classes: Global Equities, Global Fixed Income, Private Credit and Private Equity, Real Estate, Commodities and Alternatives

Leverage: Yes, up to 25% of the portfolio

Security Type: CITs, ETFs, Mutual Funds, REITs, Interval Funds, Closed End Funds, Separately Managed Accounts

Geography: Global

Dividends or Distributions: None

Debt Securities: None

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation to the Alta Trust Short Term Investment Fund for liquidity purposes.

Resources Diversified Equity

Fund Objective

Seeks to achieve favorable long-term returns through capital appreciation of global equity markets.

Fund Strategy

Global equity portfolio investing in a dynamic array of domestic, international and emerging market equity investment strategies. Underlying managers are selected by our seasoned global investment team using a rigorous due diligence process that strives to identify managers with strong track-records for consistently delivering attractive risk-adjusted returns. A disciplined portfolio construction process seeks to combine world-class managers in a cost-effective strategy that provides built-in style and geographic diversification.

Investment Guidelines

Asset Classes: All Equity Asset Classes

Leverage: None

Security Type: Equities, Collective Investment Funds, Exchange Traded Funds

Geography: Domestic, International

Dividends or Distributions: None

Debt Securities: None

Derivatives: None

Liquidity: The Investment Manager will retain an appropriate allocation to the Alta Trust Short Term Investment Fund for liquidity purposes.

Resources Diversified Risk Mitigation

Fund Objective

Seeks to provide a diversified return stream that can respond to market conditions differently than traditional fixed income and equity investments.

Fund Strategy

Seeks growth through a combination of capital appreciation and income with a focus on downside protection by investing in a combination of equity and fixed income investments. The strategy may also incorporate alternative investments which demonstrate a low correlation to traditional asset classes.

Investment Guidelines

Asset Classes: All Asset Classes

Leverage: Yes, up to 25% of the portfolio

Security Type: All Security Types

Geography: Domestic

Dividends or Distributions: None

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Debt Securities: All Debt Securities

Derivatives: Yes

Liquidity: The Investment Manager will retain an appropriate allocation to the Alta Trust Short Term Investment Fund for liquidity purposes.

Trustee and Management Fees

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

Fees

Cusip	Fund Name	Trustee Fee ¹	Management Fee ²	Service Fee ³	Fee Total ⁴
76124K205	AM1 Core Fixed Income*	0.06%	0.00%	0.00%	0.06%
02261T403	AM1 Domestic Equity Class*	0.06%	0.00%	0.00%	0.06%
02261T205	AM1 Income*	0.06%	0.00%	0.00%	0.06%
02261T106	AM1 International Equity*	0.06%	0.00%	0.00%	0.06%
02261T304	AM1 Portfolio Diversifiers*	0.06%	0.00%	0.00%	0.06%
76124K106	Resources Diversified Equity Class 1*	0.06%	0.00%	0.00%	0.06%
76124K304	Resources Diversified Risk Mitigation Class 1*	0.06%	0.00%	0.00%	0.06%

*All funds in The AM1 Collective Investment Trust are restricted to plans advised by OneDigital Investment Advisors 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. The Trustee Fee tiers as follows:

	Tier 1	Tier 2	Tier 3
	0-1 bil	1-2 bil	3 bil +
Trustee Fee	.06%	.05%	.04%
Total Trustee Fee	.06%	.05%	.04%

² The Management Fee 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 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 each Fund is the total of all fees, expenses, and credits. The expenses of the Funds in The AM1 Collective Investment Trust are as follows:

Fund Name	Fee Total (see above)	Estimated Acquired Expense	Estimated Administrative Expense	Total Operating Expense	Effect on \$1,000 Annually
AM1 Core Fixed Income*	0.06%	0.21%	0.02%	0.29%	\$2.90
AM1 Domestic Equity*	0.06%	0.35%	0.01%	0.42%	\$4.20
AM1 Income*	0.06%	0.25%	0.01%	0.32%	\$3.20
AM1 International Equity*	0.06%	0.35%	0.01%	0.42%	\$4.20
AM1 Portfolio Diversifiers*	0.06%	0.40%	0.01%	0.47%	\$4.70
Resources Diversified Equity Class 1*	0.06%	0.12%	0.01%	0.19%	\$1.90
Resources Diversified Risk Mitigation Class 1*	0.06%	0.13%	0.02%	0.21%	\$2.10

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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 Ratios

The turnover ratios of the Funds in the AM1 Collective Investment Trust are as follows:

Fund Name	Turnover Ratio
AM1 Core Fixed Income	43%
AM1 Domestic Equity	25%
AM1 Income	25%
AM1 International Equity	25%
AM1 Portfolio Diversifiers	25%
Resources Diversified Equity	11%
Resources Diversified Risk Mitigation	15%

*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 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.

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www.trustalta.com/onedigital