

WealthHarbor Conservative Growth Fund

CUSIP 947003208

Second Quarter | 6.30.2024

FUND OBJECTIVE

Long-term capital appreciation with a focus on limiting volatility. May be appropriate for investors seeking long-term growth of assets with time horizons longer than 3 years.

FUND STRATEGY

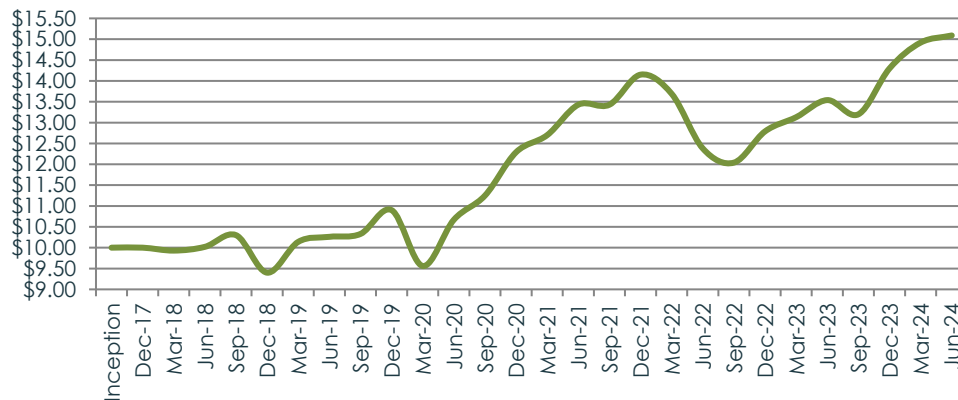
The portfolio will invest using a core tactical strategy. The core investments will consist of lower volatility equities and fixed income investments. The tactical investments will represent opportunity sectors or investments that we believe have the ability to outperform the general market over the next market cycle.

PERFORMANCE NUMBERS

INCEPTION DATE 12.21.2017

Fund	Year To Date	1 Month	3 Month	1 Year	3 Year	5 Year	10 Year	Since Inception
WealthHarbor Conservative Growth Fund	5.52%	0.80%	1.14%	11.45%	3.96%	8.02%	n/a	6.52%
Morningstar Mod Target Risk	4.19%	0.85%	0.26%	10.34%	1.08%	5.83%	n/a	5.55%

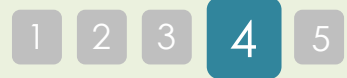
PERFORMANCE CHART



INVESTMENT MANAGER

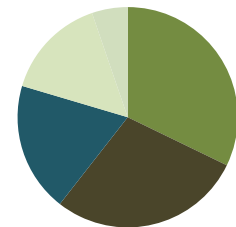
WealthHarbor is a fee-only independent financial advisor registered with the U.S. Securities and Exchange Commission (SEC) and is headquartered in New Orleans, Louisiana. Founded in 2000, WealthHarbor provides investment advice to various types of qualified plans, foundations, endowments, corporations, and high net-worth individuals. Our investment approach is to attempt to capture consistent returns while limiting portfolio volatility.

RISK PROFILE



A moderate to aggressive investor who seeks to invest in both equities and fixed income with the goal of reducing risk and achieving moderate to aggressive capital appreciation, mid to long-term time horizon.

FUND ALLOCATION



- International Equity
- Fixed Income
- US Equity
- Specialty
- Sweep

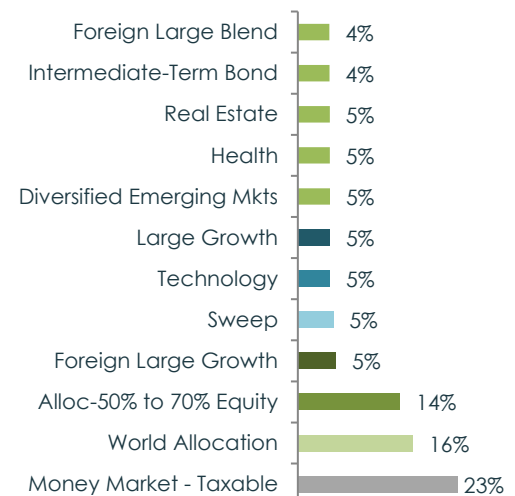
¹ See disclosure on pg. 2

TOP HOLDINGS

1. Vg Tsy Money Mkt Fd 23%
2. First Eagle Global F 16%
3. TRP Capital Apprec 14%
4. WCM Intl Growth 5%
5. Alta STIF 5%

² See disclosure on pg. 2

PORTFOLIO SECTORS



³ See disclosure on pg. 2

DISCLOSURES

¹ The fund allocation percentages listed are the snapshot holdings as of the date of the fact sheet. The allocation percentages listed exclude cash and cash equivalents.

² The top holdings listed are the snapshot holdings as of the date of the fact sheet. The holdings listed exclude cash and cash equivalents.

³ The portfolio sectors listed are a snapshot of the holding allocation by sector as of the date of the fact sheet. The portfolio sectors listed exclude cash and cash equivalents as do the associated portfolio sector percentages.

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 Investor Disclosure, sometimes referred to as 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.

Before investing in any Fund, please consider the Fund's investment objective, strategies, risks, and expenses. Be sure to consult with your financial, legal and professional tax advisors prior to investment in any Fund. 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 investing involves risk, including potential loss of principal. There is no guarantee that the Fund will achieve its objective.

Fund Restriction/Limitations: This Collective Investment Fund 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.

FEES

Shareholder Fees

The Fund does not charge additional fees such as commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, and purchase fees directly against a participant's or beneficiary's investment. All Fund expenses are included in the total annual operating expenses of any designated investment alternative.

Annual Operating Expense*

	Annual Percentage
Total Annual Operating Expense	0.68%

The effect of the Fund's annual operating expense on \$1,000 is \$6.80

Portfolio Turnover: 72%

*Operating expenses and turnover ratios are estimated the first year and calculated annually as of the most recent calendar year-end thereafter.

CONTACT INFORMATION

For general inquiries please contact Alta Trust at: **(303) 996-3781**. For investment-related questions please contact Scott Grandbouche at: **(504)482-1962**. Or visit the Fund web page at www.trustalta.com/wealthharbor.