

# Retirement Portfolio Performance Summary

April 2024



Investing that elevates

# Retirement Portfolio Performance (as of 4/30/2024)

| Group/Investment                      | 1 Month | 3 Month | YTD   | 1 Year | 3 Year | Inception | Inception Date |
|---------------------------------------|---------|---------|-------|--------|--------|-----------|----------------|
| OneAscent Target Retirement 2020 Fund | -2.71   | 0.18    | 0.00  | 4.81   | -1.18  | 2.53      | 2/11/2020      |
| Morningstar Lifetime Mod 2020 TR USD  | -3.10   | -0.19   | -0.46 | 5.49   | -0.79  | 2.69      |                |
| OneAscent Target Retirement 2030 Fund | -3.36   | 1.26    | 1.09  | 7.09   | -0.49  | 4.58      | 2/11/2020      |
| Morningstar Lifetime Mod 2030 TR USD  | -3.48   | 0.39    | 0.01  | 7.27   | -0.35  | 3.61      |                |
| OneAscent Target Retirement 2040 Fund | -3.68   | 2.46    | 1.99  | 10.25  | 0.57   | 7.07      | 2/11/2020      |
| Morningstar Lifetime Mod 2040 TR USD  | -3.61   | 1.91    | 1.52  | 11.16  | 1.34   | 5.62      |                |
| OneAscent Target Retirement 2050 Fund | -3.91   | 3.49    | 2.96  | 13.20  | 1.34   | 8.74      | 2/11/2020      |
| Morningstar Lifetime Mod 2050 TR USD  | -3.59   | 2.88    | 2.43  | 13.33  | 2.25   | 6.61      |                |
| OneAscent Target Retirement 2060 Fund | -3.99   | 3.29    | 2.68  | 12.61  | -      | 1.60      | 2/4/2022       |
| Morningstar Lifetime Mod 2060 TR USD  | -3.55   | 2.97    | 2.41  | 13.31  | 2.13   | 2.48      |                |

Source: OneAscent Investment Solutions. All returns are net of fees. Index returns are gross of fees and provided by Morningstar Direct. An investor may not invest directly into an index. Please see important disclosures for additional information regarding OneAscent Retirement Portfolio performance.

Alta Trust is a South Dakota chartered trust company that acts as the trustee of the OneAscent Target Retirement Funds ("Funds"). OneAscent maintains the investment strategies that are used in the Funds. 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 brochure. 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.

# Retirement Strategy Performance (as of 4/30/2024)

| Group/Investment                     | 1 Month | 3 Month | YTD   | 1 Year | 3 Year | 5 Year | Inception | Inception Date |
|--------------------------------------|---------|---------|-------|--------|--------|--------|-----------|----------------|
| OneAscent 2020 Strategy              | -2.71   | 0.18    | 0.00  | 4.81   | 0.42   | 4.21   | 5.17      | 3/31/2017      |
| Morningstar Lifetime Mod 2020 TR USD | -3.10   | -0.19   | -0.46 | 5.49   | -0.79  | 4.09   | 4.88      |                |
| OneAscent 2030 Strategy              | -3.36   | 1.26    | 1.09  | 7.09   | 1.57   | 6.24   | 6.76      | 3/31/2017      |
| Morningstar Lifetime Mod 2030 TR USD | -3.48   | 0.39    | 0.01  | 7.27   | -0.35  | 4.99   | 5.92      |                |
| OneAscent 2040 Strategy              | -3.68   | 2.46    | 1.99  | 10.25  | 3.02   | 8.82   | 8.96      | 3/31/2017      |
| Morningstar Lifetime Mod 2040 TR USD | -3.61   | 1.91    | 1.52  | 11.16  | 1.34   | 6.68   | 7.41      |                |
| OneAscent 2050 Strategy              | -3.91   | 3.49    | 2.96  | 13.20  | 4.07   | 10.37  | 10.33     | 3/31/2017      |
| Morningstar Lifetime Mod 2050 TR USD | -3.59   | 2.88    | 2.43  | 13.33  | 2.25   | 7.48   | 8.01      |                |

Prior to the inception date of the OneAscent Target Retirement 2020 Fund (CIT), 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 blended strategy performance results shown above reflect both the strategy performance prior to April 1, 2020, and the CIT performance since March 31, 2020. The strategy performance and the CIT performance may differ materially due to fees, participant and portfolio transactions and other factors. The strategy performance does not necessarily represent what investor returns would have been in the CIT. The strategy performance is calculated net of management fees ranging from 23 bps to 31 bps, transaction costs and underlying fund expenses.

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