OneAscent Target Retirement 2020 Fund

FACT SHEET: JUNE 30, 2026

OneAscent INVESTMENTS

FUND OBJECTIVE

The investment seeks high total return with a shift to current income and some capital preservation over time as the fund approaches and passes the target retirement date. The fund provides diversified exposure to a variety of asset classes, and over time the fund's asset allocation strategy will change. The fund is generally intended for investors expecting to retire around the year 2020 (target retirement date).

FUND STRATEGY

To achieve the fund's objective, the Investment Manager adheres to a well-defined investment process comprised of three primary components - Strategic Allocation, Manager Selection, and Portfolio Monitoring.

Strategic Allocation: Strategic allocation combines OneAscent's long-term capital market assumptions and the target date glidepath. The result is in asset allocation framework with long-term target weightings for each point in the fund's expected lifecycle.

Manager Selection: Investment managers are evaluated using quantitative and qualitative analysis as well as based on their ability to implement OneAscent's values-based screens. OneAscent's quantitative scorecard assesses potential managers against their peer groups and benchmarks in the areas of performance track record, risk management, and cost efficiency. The qualitative evaluation seeks to understand the potential manager's investment philosophy, processes, and people. Current and potential investment managers are continually evaluated for conviction and strategic fit within the investment strategy.

Portfolio Monitoring: The Investment Manager meets regularly to review strategic and tactical allocation decisions and to monitor current investment managers for their ability to create sustaining long-term value.

FUND AT A GLANCE

CUSIP: 68266T102

Inception Date: 2/11/2020

Benchmark: Morningstar Lifetime Mod 2020 TR USD[1]

Morningstar Category: Target-Date 2020

# of Holdings: 603

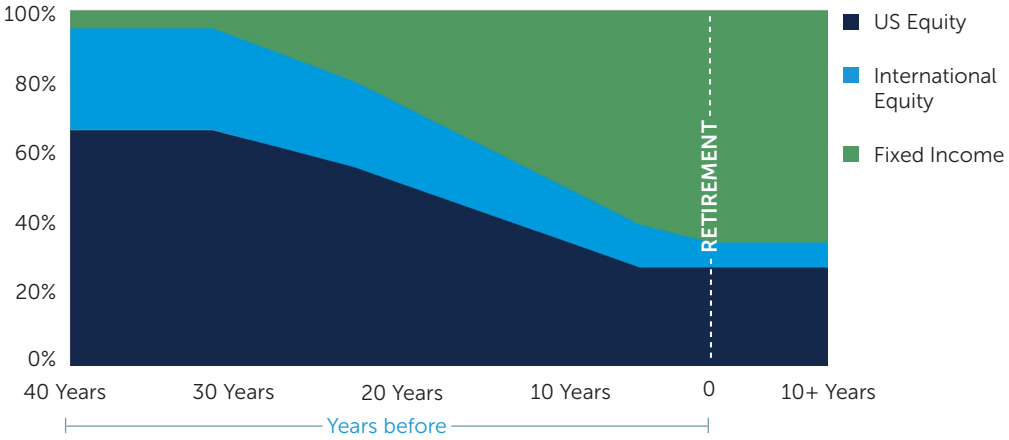
Assets Under Management: $15.52M

Annual Operating Expense[2]

	Annual Percentage
Trustee/Management Expenses	0.50%
Shareholder Service Fee	0.00%
"Other" Expenses (Underlying Securities)	0.07%
Administrative Expenses	0.05%
Total Annual Operating Expense	0.62%

The effect of the Fund's annual operating expense on $1,000 is $6.20

Target Date Approach



Fund Performance (%)

	YTD	1 Month	3 Month	1 Year	3 Year[3]	5 Year[3]	10 Year[3]	Since Inception[3]
OneAscent Target Retirement 2020 Fund	4.21%	0.38%	4.70%	8.17%	7.57%	2.79%	-	4.66%
Morningstar Lifetime Mod 2020 TR USD	5.43%	-0.18%	6.54%	11.69%	10.29%	4.14%	-	5.84%

Performance is shown net-of-fees.

Blended Strategy Performance (%)[4]

	YTD	1 Month	3 Month	1 Year	3 Year[3]	5 Year[3]	10 Year[3]	Since Inception[3]
OneAscent 2020 Strategy	4.21%	0.38%	4.70%	8.17%	7.57%	2.79%	-	5.79%
Morningstar Lifetime Mod 2020 TR USD	5.43%	-0.18%	6.54%	11.69%	10.29%	4.14%	-	6.58%

NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE.

OneAscent Target Retirement 2020 Fund

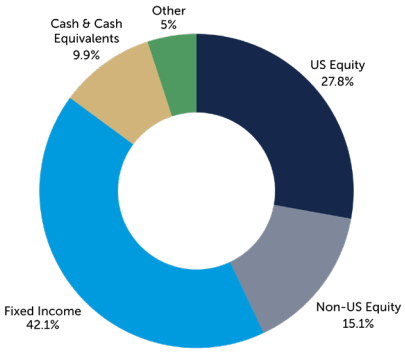
FACT SHEET: JUNE 30, 2026

OneAscent INVESTMENTS

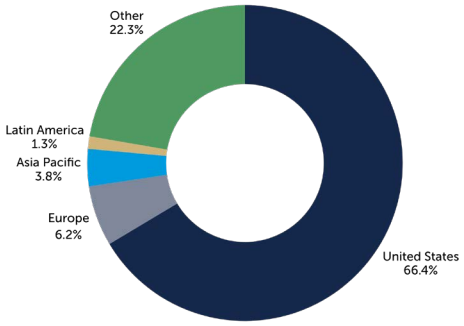
Market Risk - Since Inception*

	Std. Dev	Beta	Alpha	R-Squared	Tracking Error
Fund	10.77	0.89	-0.82	88.29	3.66
Benchmark	10.64	1.00	0.00	100.00	-

Asset Allocation*



Regional Exposure*



CONTACT US

Get Connected
investments.oneascent.com
info@oneascent.com
205-847-1343

For fund information, contact:
Alta Trust
trustalta.com/oneascent
info@trustalta.com
1-303-996-3781

ALTA TRUST

*Data provided by Morningstar.

[1]The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2020. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

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

[3]Since Inception and all other time periods greater than 1 year are shown as annualized returns.

[4]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.

Alta Trust 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 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.

NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE.

OAI01602