

STRATEGY OVERVIEW

OneAscent Target Date Retirement Portfolios



Investing that elevates



About OneAscent

INVESTMENTS

WHAT WE DO

Investing that elevates

We empower investors to align their faith with their wealth by developing values-based investment solutions.

OUR APPROACH



Eliminate

companies whose products or practices cause harm



Evaluate

companies to identify those that meet our investment objectives



Elevate

companies that make the world a better place

WHO WE SERVE



Financial Advisors



Institutional Clients



Pensions & Retirement Plans



Faith-Based Organizations



Family Offices



Endowments & Foundations

BY THE NUMBERS

2017

OneAscent
Founded

10

Investment
Professionals

20

Average Years
in Industry

1.6

Total Assets
(\$b)¹

68

Strategies
Managed

Data as of 3/31/2025

¹Total assets defined as assets under management as well as assets under advisement for models maintained by OneAscent Investments as of 3/31/2025.

Investment Management & Research Team



Cole Pearson

PRESIDENT, INVESTMENT SOLUTIONS

- Previously a Senior Investment Associate for Eventide Asset Management
- CFA Level III Candidate
- Serves on OneAscent Board of Managers
- BA, International Finance, University of Alabama



Andrew Manton

**CHIEF EQUITY STRATEGIST,
SENIOR PORTFOLIO MANAGER**

MBA

- Previously a Senior Portfolio Manager at Shelton Capital Management
- 20+ years of investing experience
- MBA, Carnegie Mellon University
- BS, University of Illinois at Chicago



Nathan Willis

**DIRECTOR OF PORTFOLIO STRATEGY,
SENIOR PORTFOLIO MANAGER**

CFA®, CAIA

- Previously CIO of Greenhawk Corporation following 15 years with GenSpring Family Offices
- 25+ years of investing experience
- BS, Taylor University



Peter Klingelhofer

**DIRECTOR OF RESEARCH,
SENIOR PORTFOLIO MANAGER**

CFA®, CKA®

- Previously CIO of Wealthstone Investments and a managing director at Hamilton Capital
- 27+ years of investing experience
- BA, Washington and Lee University



John Siverling

**DIRECTOR OF PRIVATE MARKETS &
IMPACT ADVOCACY**

MBA

- Previously Executive Director of Christian Investment Forum
- MBA with Distinction, University of Michigan Ross School of Business
- BBA, University of Wisconsin



Rob Riley

INVESTMENT ANALYST

- Previously in several analyst and investment operations roles in the investment industry
- Ran his own business before joining OneAscent
- BS, University of Alabama



Streeter Wiatt

**RESEARCH ANALYST - GLOBAL
EQUITIES**

- Previously in commodities markets trade support at Morgan Stanley and UBS
- Served as an Associate Pastor of a Baptist church in Virginia before cofounding a digital asset investment company
- MDiv, Southern Seminary
- BS, Auburn University

OneAscent Collective Investment Trust

A collective investment trust (CIT) is a **tax-exempt, pooled investment vehicle** maintained by a bank or trust company. CITs are institutional investment vehicles designed for use within certain tax-qualified and **governmental retirement plans**. CITs can offer **similar benefits to mutual funds at generally lower costs**, making them an attractive option for plan sponsors.

KEY UNIQUES

Values-Based

Actively Managed

Multi-Manager

Default Birth Year	Collective Fund	CUSIP	Inception Date	Total Annual Operating Expense
1959 or before	OneAscent Target Retirement 2020 Fund	68266T102	2/11/2020	0.80%
1960 – 1969	OneAscent Target Retirement 2030 Fund	68266T201	2/11/2020	0.76%
1970 – 1979	OneAscent Target Retirement 2040 Fund	68266T300	2/11/2020	0.77%
1980 – 1989	OneAscent Target Retirement 2050 Fund	68266T409	2/11/2020	0.75%
1990 or after	OneAscent Target Retirement 2060 Fund	68266T508	2/4/2022	0.75%



Less than 1% of all assets stewarded by faith-based investors are intentionally **aligned** with their values.
We exist to increase the 1%.

**Business is a powerful engine that impacts the world;
therefore, we invest intentionally.**

Our Approach to Values-Based Investing

To invest intentionally means to consider who a business may impact and how they may be impacted.

We assess how a company interacts with every single person and every square inch.

We seek to elevate companies that demonstrably and consistently promote flourishing for these stakeholders.

We believe that when a business does this well, it can create value greater than the sum of its parts.



Eliminate

companies whose products or practices cause harm



Evaluate

companies to identify those that meet our investment objectives



Elevate

companies that make the world a better place

PEOPLE

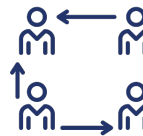
Every Single Person



Employees



Customers



Suppliers



Environment



Communities



Society

PLACES

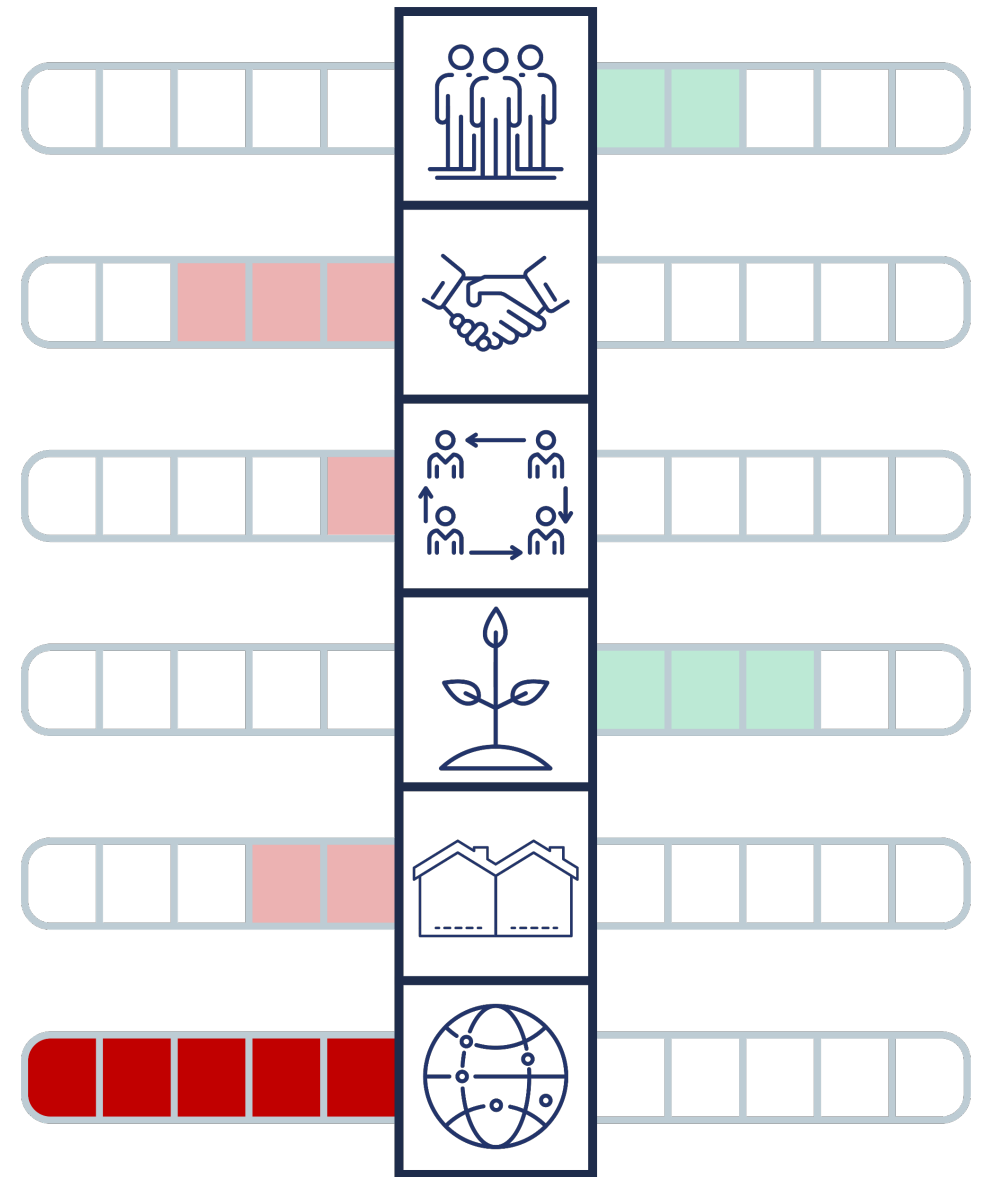
Every Square Inch

Reference to OneAscent's values-based investing approach is provided for illustrative purposes only and indicates a general framework of guiding principles that inform OneAscent's overall research process. OneAscent's judgment about the quality, alignment, or impact of a particular company may prove to be incorrect. There is no guarantee that any investment will achieve its objectives, generate positive returns, or avoid losses.

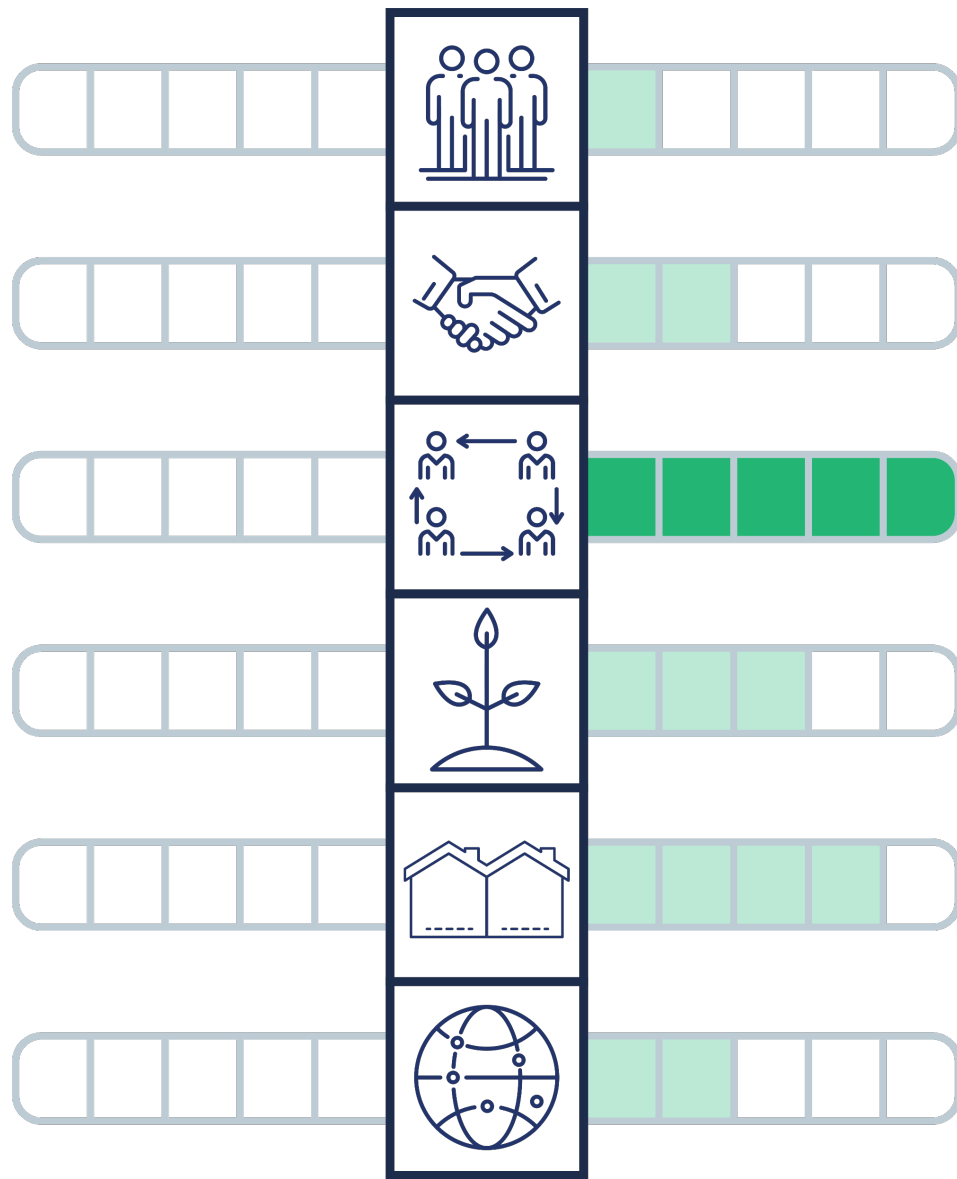
Eliminate companies whose products or practices cause harm

We seek to avoid profiting from companies whose principal business activities and practices include:

- ✗ Abortion
- ✗ Pornography
- ✗ Adult entertainment
- ✗ Tobacco
- ✗ Gambling
- ✗ Human rights violations
- ✗ Predatory lending
- ✗ Alcohol
- ✗ Cannabis
- ✗ Severe ethics controversies



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Elevate companies that make the world a better place

We believe that businesses do well by doing good. Therefore, we seek to identify companies that elevate:

- Flourishing families
- Sanctity of life
- Quality healthcare
- Education access
- Dignifying vocations
- Economic advancement
- Environmental stewardship
- Affordable housing
- Viewpoint diversity
- Equal opportunity
- Thriving communities
- Fair labor

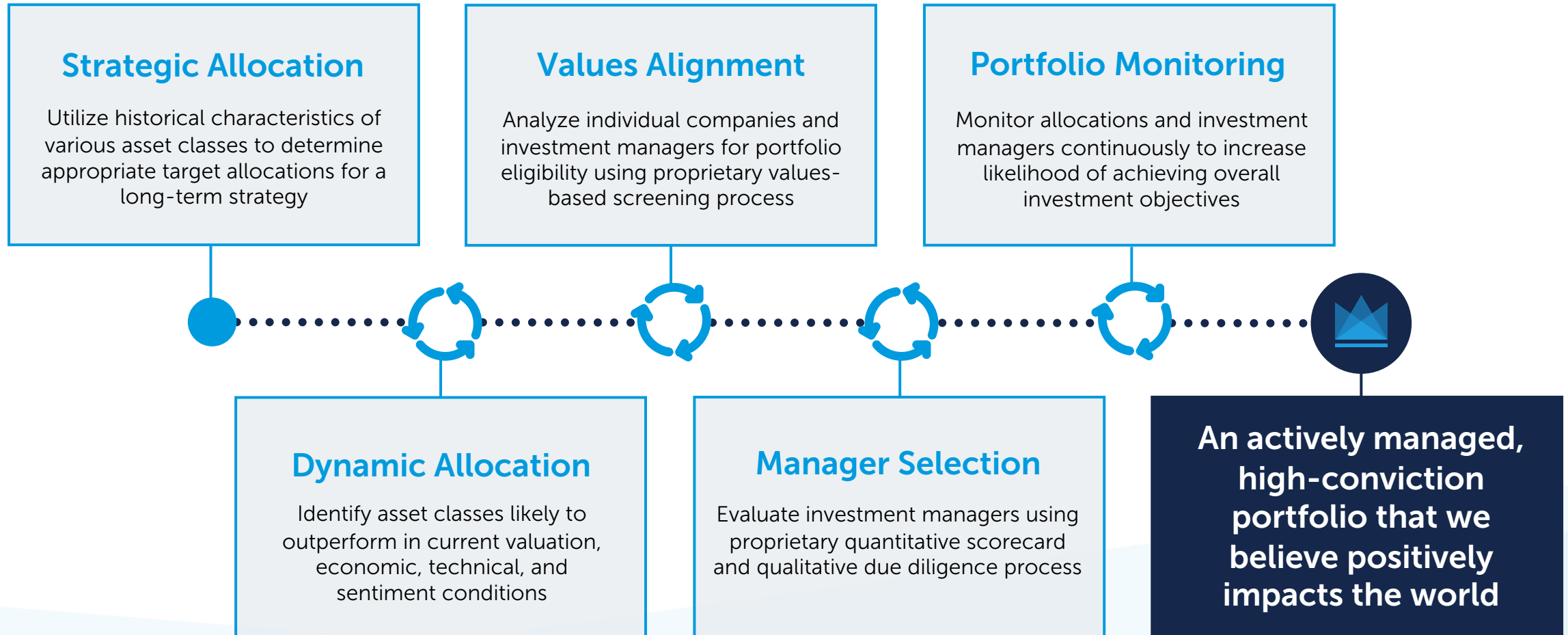
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Investment Committee Structure

Our committee structure and processes allow us to comprehensively utilize the breadth of our team's knowledge and experience in addition to external insights and viewpoints.



Investment Process



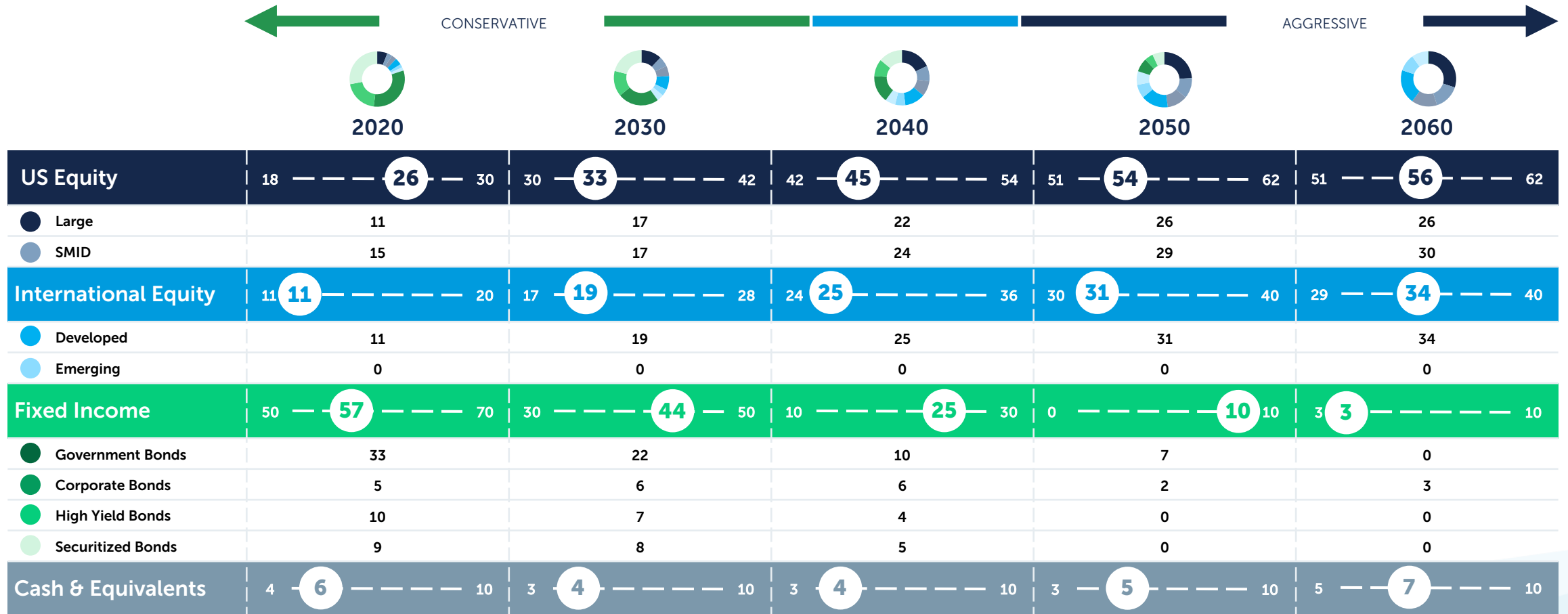
Strategic Allocation

Utilize the **glide path trajectory** and **historical characteristics of various asset classes** to determine appropriate strategic allocations for a **long-term retirement strategy**

Target Date Glide Path



Asset Allocation



Source: OneAscent Investment Solutions. Represents target allocations as of 3/31/2025 and may not sum to 100% due to rounding.

[†]Strategic allocations represent a majority of the portfolio and are updated annually based on capital market assumptions. The strategic component of a portfolio is intended to provide the appropriate level of market exposure to stocks and bonds based on the intended risk-tolerance.

[†]Tactical allocations represent a smaller portion of the portfolio and are updated quarterly based on an assessment of relative strength. The tactical component of a portfolio is intended to capitalize on near-term opportunities as the market environment changes.

Dynamic Allocation

Implement appropriate **adjustments** to Strategic Allocation based on analysis of **economic and market cycles** and near-term opportunities using **proprietary Navigator process**

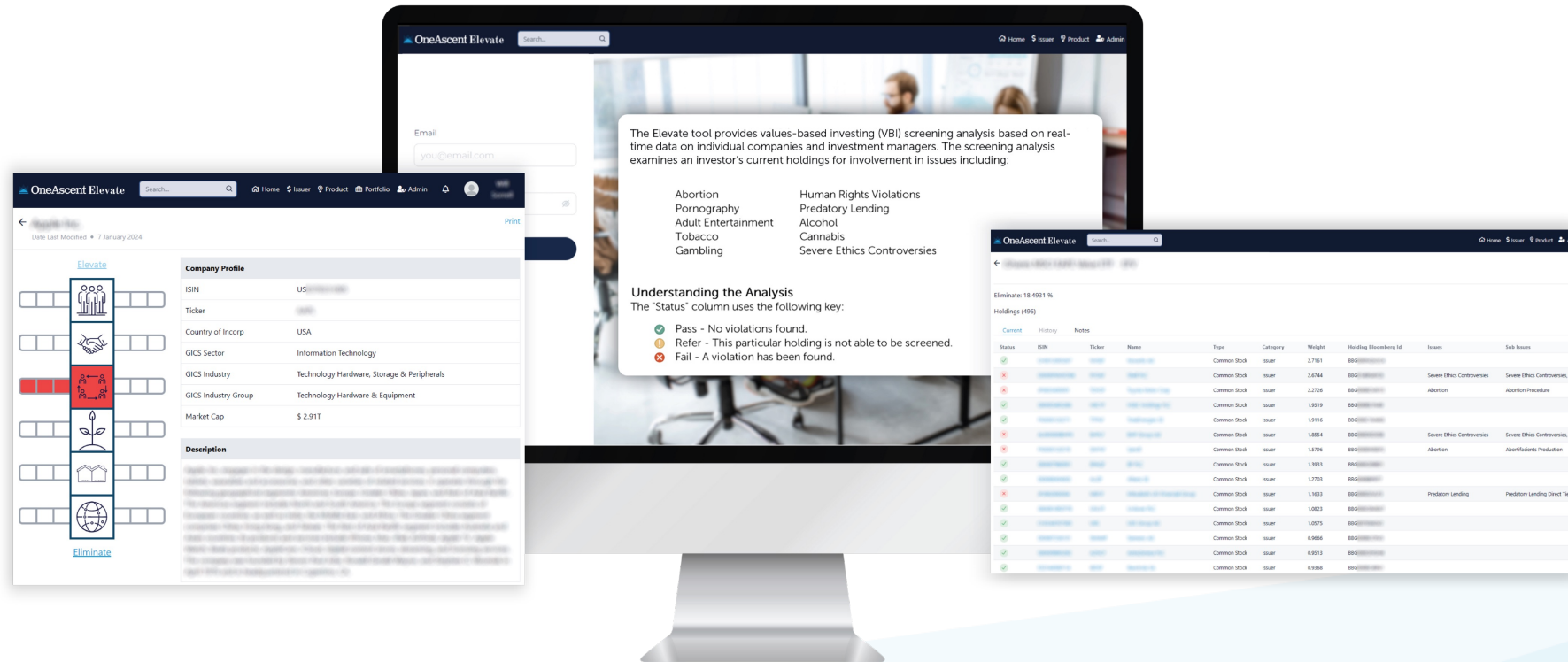
Dynamic Allocation: 3-6 months

1. **Rank** asset classes
 - Earnings and technical factors
2. Measure **market risk** via indicators to build a proprietary **multi-factor model**
 - Momentum, sentiment, and contrarian indicators
3. Examine macro factors for **potential black swans**
4. Recommend **allocation and values-aligned managers** to committee for optimized implementation



Values Alignment

Elevate, our proprietary **values-based screening platform**, incorporates **real-time data** to analyze individual companies and investment managers for portfolio eligibility.



Policy for Manager/Product Screening:

There is a 0% Eliminate Threshold for products managed internally by OneAscent. This includes ETFs and sleeves managed by OneAscent as well as sleeves that may use a sub-adviser. If a violation is discovered, the target window for remediation is 5 business days from date of discovery.

There is a 5% Eliminate Threshold for third-party managed products. This includes ETFs, mutual funds, or sleeves managed by third-party investment advisers. If a violation is discovered, the target window for remediation is 3 months from date of discovery.

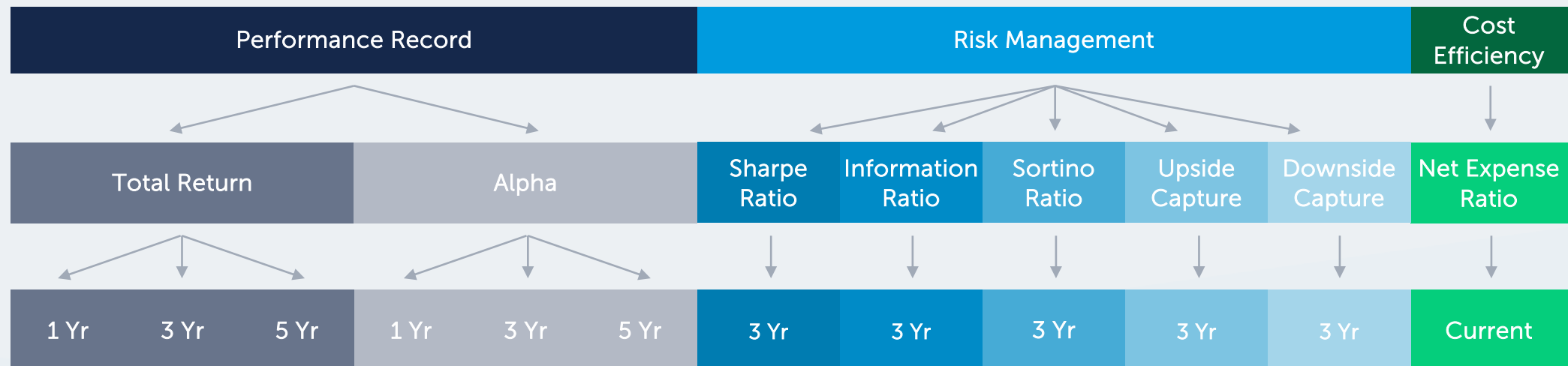
Manager Selection

Finding managers who **consistently execute proven processes**

1

Quantitative Analysis

1. Assign prospective managers to an **Asset Class** and a corresponding **Peer Group / Benchmark**
2. Evaluate prospective managers relative to their Peer Groups and Benchmarks in the areas of **Performance Record, Risk Management, and Cost Efficiency**



Manager Selection

Finding managers who **consistently execute proven processes**

2

Qualitative Analysis

1. Evaluate the people, process, and philosophy of **current and potential** investment strategies
2. Conduct **due diligence** through on-site visits and/or phone calls with the investment manager, regulatory filings such as a Form ADV or Prospectus, and other public or third-party sources



People

Investment Team
Experience
Areas of Expertise



Process

Allocation
Selection
Risk Management
Sell Discipline



Philosophy

Stated Investment Philosophy
Ongoing Thought Leadership

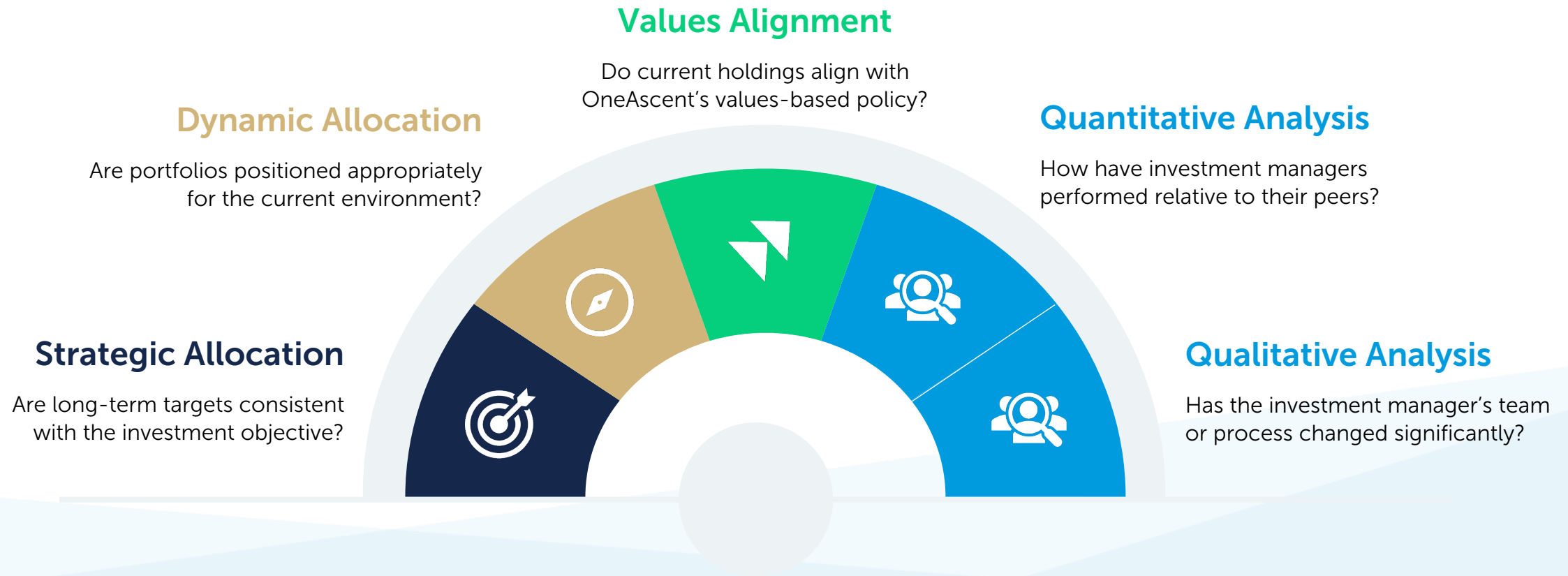
Key Manager Partnerships

The OneAscent Collective Investment Trust utilizes a best of breed, multi-manager approach and incorporates strategies from the following firms:



Portfolio Monitoring

Maintain and increase conviction in portfolio's ability to achieve long-term investment objectives through **continuous evaluation and execution of our investment process**



Fund Performance (as of 3/31/2025)

Group/Investment	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	Inception	Inception Date
OneAscent Target Retirement 2020 Fund	-1.16	1.02	1.02	4.38	2.37	6.16	3.48	2/11/2020
Morningstar Lifetime Mod 2020 TR USD	-1.43	1.09	1.09	5.79	2.20	6.68	3.95	
OneAscent Target Retirement 2030 Fund	-1.66	0.62	0.62	4.24	3.16	8.77	5.29	2/11/2020
Morningstar Lifetime Mod 2030 TR USD	-1.96	0.65	0.65	5.71	2.71	8.65	4.75	
OneAscent Target Retirement 2040 Fund	-2.17	0.35	0.35	4.40	4.28	11.93	7.45	2/11/2020
Morningstar Lifetime Mod 2040 TR USD	-2.71	-0.12	-0.12	5.94	4.35	11.91	6.45	
OneAscent Target Retirement 2050 Fund	-2.59	-0.13	-0.13	4.12	5.02	14.01	8.82	2/11/2020
Morningstar Lifetime Mod 2050 TR USD	-3.11	-0.56	-0.56	6.10	5.27	13.34	7.28	
OneAscent Target Retirement 2060 Fund	-2.60	-0.09	-0.09	4.08	4.93	-	3.75	2/4/2022
Morningstar Lifetime Mod 2060 TR USD	-3.07	-0.50	-0.50	6.03	5.21	-	4.84	

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 Investor Disclosure, sometimes referred to as 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.

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.

Blended Strategy Performance (as of 3/31/2025)

Group/Investment	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	Inception	Inception Date
OneAscent 2020 Strategy	-1.16	1.02	1.02	4.38	2.37	6.16	5.06	3/31/2017
Morningstar Lifetime Mod 2020 TR USD	-1.43	1.09	1.09	5.79	2.20	6.68	5.47	
OneAscent 2030 Strategy	-1.66	0.62	0.62	4.24	3.16	8.77	6.39	3/31/2017
Morningstar Lifetime Mod 2030 TR USD	-1.96	0.65	0.65	5.71	2.71	8.65	6.45	
OneAscent 2040 Strategy	-2.17	0.35	0.35	4.40	4.28	11.93	8.26	3/31/2017
Morningstar Lifetime Mod 2040 TR USD	-2.71	-0.12	-0.12	5.94	4.35	11.91	7.83	
OneAscent 2050 Strategy	-2.59	-0.13	-0.13	4.12	5.02	14.01	9.39	3/31/2017
Morningstar Lifetime Mod 2050 TR USD	-3.11	-0.56	-0.56	6.10	5.27	13.34	8.38	

Prior to the inception date of the OneAscent Target Retirement Funds (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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Get Connected:

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Important Disclosures

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