

SafeHaven tm FDIC Insured Deposit CIT for Retirement Plan Capital Preservation

A Bank Trust Common Fund

Fact sheet November 2023

Investment Information

Investment Objective

The fund will seek to maximize return, subject to preservation of capital, by investing in the FDIC Insured Deposits of sufficient banks to provide \$1million of FDIC protection per Plan participant. ERISA specifically allows for the pass thru of FDIC insurance to Plan participants.

Inception Date

The fund will begin taking investments in the last quarter of 2024.

Investment Advisor

Insured Retirement Investment LLC is an SEC registered Investment Advisor in Edina Mn.

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Current APY 5.16%

Expenses .37%

Trustee and Custodian: UMB Bank

Cusip TBA

Investment Guidelines

Investment Selection

The fund's investments will consist solely of deposits at FDIC-insured and NCUA-insured financial institutions providing fund investors up to \$1 million each of FDIC /NCUA insurance on a pass-through basis. The fund will seek to make deposits at financially strong institutions with minimum total assets of \$1 billion, choosing among such financial institutions based on tenor, rate, and financial strength in the opinion of the Investment Advisor. The Investment Advisor will use public sources and proprietary approaches to determine strength and financial health of participating depository institutions recognizing the predominant safety comes from the Federal insurance itself.

Performance Expectations

While SafeHaven is new and has little directly attributable performance, IRI and its associates have managed \$50 billion of nearly identical products for over 10 years, and with minor adjustments believe such history to be a reasonable estimate of SafeHaven retrospective performance.

As of 6-1-2024	One year	Three Year	5 year	10 year
SafeHaven FDIC Insured	5.16	2.525	2.069	1.696
FTSE 3 month US T-Bill Index	5.39	1.78	1.74	1.11

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