

Reliance Trust Cash Balance Collectives

INNOVATIVE STRATEGIES FOR CASH BALANCE PLANS

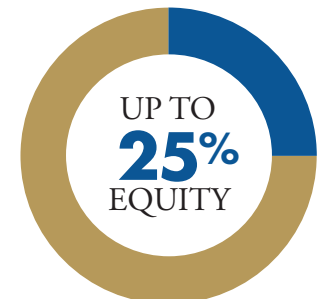
Reliance Trust now offers three new funds tailored to meet the unique needs of Cash Balance plan sponsors. These innovative investment solutions bring together the strengths of Reliance Trust with the actuarial expertise of Kravitz, the nation's leading provider of Cash Balance retirement plans. Each fund aims for a specific point on the risk spectrum, targeting a Cash Balance plan's one-year investment horizon.

Three Unique Options



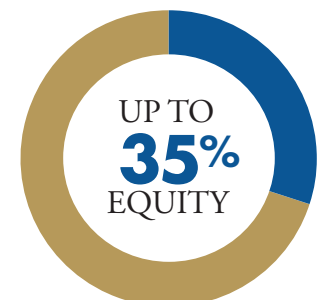
A: Ultra-conservative

Targets returns within lower end of the Cash Balance "safe zone" (1-6%)



B: Conservative

Targets returns within the "safe zone"



C: Moderate

Targets returns toward upper end of the "safe zone"

7 Key Advantages of Reliance Trust Cash Balance Collectives

1. Three risk-based strategies designed to meet the risk budget of each Cash Balance plan.
2. Multi-manager all-star team of fixed income asset managers including Baird, Blackrock, DoubleLine, Dodge & Cox, Goldman Sachs, J.P. Morgan, Janus, Lord Abbett, Metropolitan West, PIMCO, Vanguard and Western Asset.
3. Multiple investment management styles blending "relative return" active management with "absolute return" expertise from FPA, Payden & Rygel, Manning & Napier, Putnam and Stadion, along with passive management from iShares, Wisdom Tree, and Vanguard.
4. An absolute return focus with a comprehensive risk management overlay, seeking consistent performance within the new Cash Balance investment safe zone of 1%-6% annual return.
5. Lower investment costs due to the Collective Investment Trust structure.
6. Appropriate for Cash Balance plans as a single investment solution or as a core holding for larger plans, regardless of ICR choice. Also suitable for any defined benefit or defined contribution plan seeking a multi-manager absolute return strategy.
7. Advised by Kravitz, one of the nation's leading Cash Balance authorities.

Learn more: call 678-274-1677. Contact us to add Reliance Trust CITs to your B/D or trading platform.

About Reliance Trust: One of the nation's largest trust companies, Reliance Trust has succeeded by cultivating strong, lasting partnerships with clients since 1975. A completely open-architecture firm, Reliance has extensive investment capabilities leveraging best-of-class managers. We serve some of the nation's largest financial institutions, including 25,000 retirement plans with \$150 billion in assets under management.