Ameritas Stable Value Collective Trust Fund Class 0

Data Updated as of 10/31/2026

Investment Objective

The primary investment objective will be to seek preservation of principal and stable returns while maintaining required liquidity.

Investment Strategy

The Fund will be invested in an Ameritas group annuity insurance contract that invests in the Ameritas Stable Fixed Account managed by Ameritas Investment Partners, LLC.The investments allocated to the Pool include publicly-traded fixed income securities (such as Investment Grade and High-Yield Corporate Bonds, Mortgage Backed and Asset Backed Securities), and Commercial Mortgage Loans. Ameritas maintains a pool of investments ("Pool") within its general account which supports the Stable Fixed Investment Account.

Principal Risks

The risks associated with an investment in the fund can increase during times of significant market volatility. There is the risk that you could lose all or a portion of the money you have invested in the fund. The Fund is subject to a number of risks either directly or indirectly. The following risks could affect the value of your investment in the strategy: Cash flow risk, Counter-party risk, Crediting rate risk, Debt securities and credit risk, Derivative risk, Fund-of-funds risk, Interest rate risk, Investment contract risk, Issuer risk, Liquidity risk, Management risk, Mortgage- and asset-backed securities risk, Prepayment risk, Regulatory risk, Sector emphasis risk, U.S. Government obligations risk, and Yield curve risk.

Performance Overview [1]

	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incep
Fund	3.32%	4.03%				3.85%
Benchmark	3.03%	3.68%	4.49%	3.80%	2.47%	

In the performance section above, the returns shown are the actual returns generated for this fund within your plan. Please refer to the Performance Disclosure section for additional details. Investors cannot invest directly in an index. Indexes have no fees. Indexes have certain limitations. Current performance may be higher or lower than the performance quoted. See Performance Disclosure section below for more details.

Not FDIC Insured * May Lose Value * Not Bank Guaranteed

Risk Analysis vs. Morningstar US 90 Day T-Bill GR USD (3 Year)

Alpha	Beta	R-Squared	Standard Deviation
4.56	-0.21	2.42	0.68
A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta.	A measure of an investment's sensitivity to market movements.	R-squared measures the relationship between a portfolio and its benchmark.	This statistical measurement of dispersion about an average, depicts how widely an investment's returns varied over a certain period of time.

Morningstar Category

Stable Value

Benchmark

Morningstar US 90 Day T-Bill GR USD

Risk Level



Investments are classified as Capital Preservation if their share prices are expected to remain stable or to fluctuate only slightly. Such investments may be appropriate for the short-term reserves portion of a long-term investment portfolio, or for investors with short-term investment horizons (three years or less).

Overview

Fund Type	Collective Investment Trust
Inception Date	9/1/2022
Turnover *(Within Underlying Funds)*	0%
Fund Issuer	American Trust Company
Manager Tenure	4.2 yrs

Fees & Expenses

Annual Operating Expense	0.13%
Per $1,000	$1.34

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://dol.gov/ebsa/publications/401kemployee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Top Holdings

Ameritas Separate Account Group Annuity Contract 349991	100.06%
Total Cash and Money Market	-0.06%

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Data Updated as of 10/31/2026

Manager Information

American Trust Company

Website: *www.americantrustretirement.com*
Email:



Investment Philosophy

Collective investment trusts (CITs) provide a unique investment vehicle to include a full array of institutional money managers, mutual funds and exchange traded funds, with no proprietary requirements. CITs can only be offered by banks and trust companies, and their structure and regulatory status is simpler than that of retail mutual funds, resulting in generally lower operational costs.

General Disclosures

The Annual Operating Expense for a Fund Investing in Underlying Funds consists of a fee to American Trust for investment oversight and other trustee duties, plus the internal expenses of the underlying fund, less any applicable underlying fund revenue sharing payments expected to be received. Please see the underlying fund Participation Agreement for a description of fees and expenses. American Trust does not control the internal expenses of any underlying fund. Because the underlying fund fee for a Fund may change without notice, the Annual Investment Expense is subject to change and may not immediately reflect such changes.

The Annual Operating Expense is an addition to certain expenses charged directly against the Preferred Trust such as audit, custodial, legal, and brokerage and trading fees and expenses.

The Stable Fixed Investment Account is available in the Ameritas Retirement Advantage Series group variable annuity contracts (form AL 64349) issued by Ameritas Life Insurance Corp. The Stable Fixed Investment Account is also available on Ameritas GPS (form 64352) offered by Ameritas Life Insurance Corp.

The Stable Fixed Investment Account is not FDIC Insured. The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, The Federal Reserve Board, or any other U.S. governmental agency.

[1]Performance Disclosures

Performance is based on the declared interest rates to the underlying Ameritas Stable Fixed Account of the Ameritas Group Variable Annuity contract. Such rates apply to new and existing deposits invested during each monthly deposit period. The declared rates are net of the applicable contract management charge of the Group Variable Annuity contract.

Holdings of the Fund may enter into security investment contracts (sometimes called "wrap agreements") issued by banks and insurance companies. These contracts are linked to Fund holding's fixed income investments and allow for plan participant transactions at book value and the amortization of underlying fixed income gains and losses over a specified period of time through adjustments to the future contract interest crediting rate (which is the rate earned by investors). The investment contracts provide that the adjustments to the interest crediting rate will not result in a future interest crediting rate that is less than zero. In general, if the book value of the investment contracts exceeds the market value of the underlying investments (including accrued interest), the investment contract issuer becomes obligated to pay that difference in the event permitted redemptions result in a total contract liquidation. The circumstance under which payments are made and the timing of payments between Fund holdings and the contract issuer may vary based on the terms of the investment contracts and the investment contract issuer's obligation to pay is subject to significant conditions relating to the types and frequency of redemptions from or by Fund holdings.

Past performance may not be indicative of future results. Investors have the opportunity for losses as well as profits. Current performance may be higher or lower than performance quoted. Before investing the prospectus or other applicable descriptive document should be reviewed carefully. The Collective Investment Trust (CIT) is not a mutual fund. The CIT is a security which has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Act of 1940.

The historical index performance results are provided exclusively for comparison purposes only. It is not possible to invest directly in an index. It should not be assumed that any account holdings will correspond directly to any comparative index reflected herein. Benchmark is as follows: US Treasury T-Bill Auction Average 3 Month.

Fees and expenses are only one of several factors that should be considered when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of the account. For an example demonstrating the long-term effect of fees and expenses, visit the Employee Benefit Security Administration's Web site. Different types of investments involve varying degrees of risk. The investment return and principal value of investment securities will fluctuate based on a variety of factors, including, but not limited to, the type of investment, amount and timing of investments, changing market conditions, currency exchange differences, stability of financial and other markets, and diversification. No assurance can be given that capital market assumptions will prove to be correct, and the difference between assumptions and actual conditions could vary materially. When comparing the performance of different managers, bear in mind that there may be differences in the investment styles of managers even though they may be grouped in the same assets category. The choice of any money manager should not be based on performance alone. Also, the composition and variability of the indexes and composition and variability of any managed account are materially different. Diversification does not assure a profit or protect against a loss in declining markets. Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The fund prospectus and/or fund summary prospectus contains this and other important information about the investment options available through your plan. You should read the fund prospectus and/or fund summary prospectus carefully before investing.

Mid Atlantic Disclosures

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