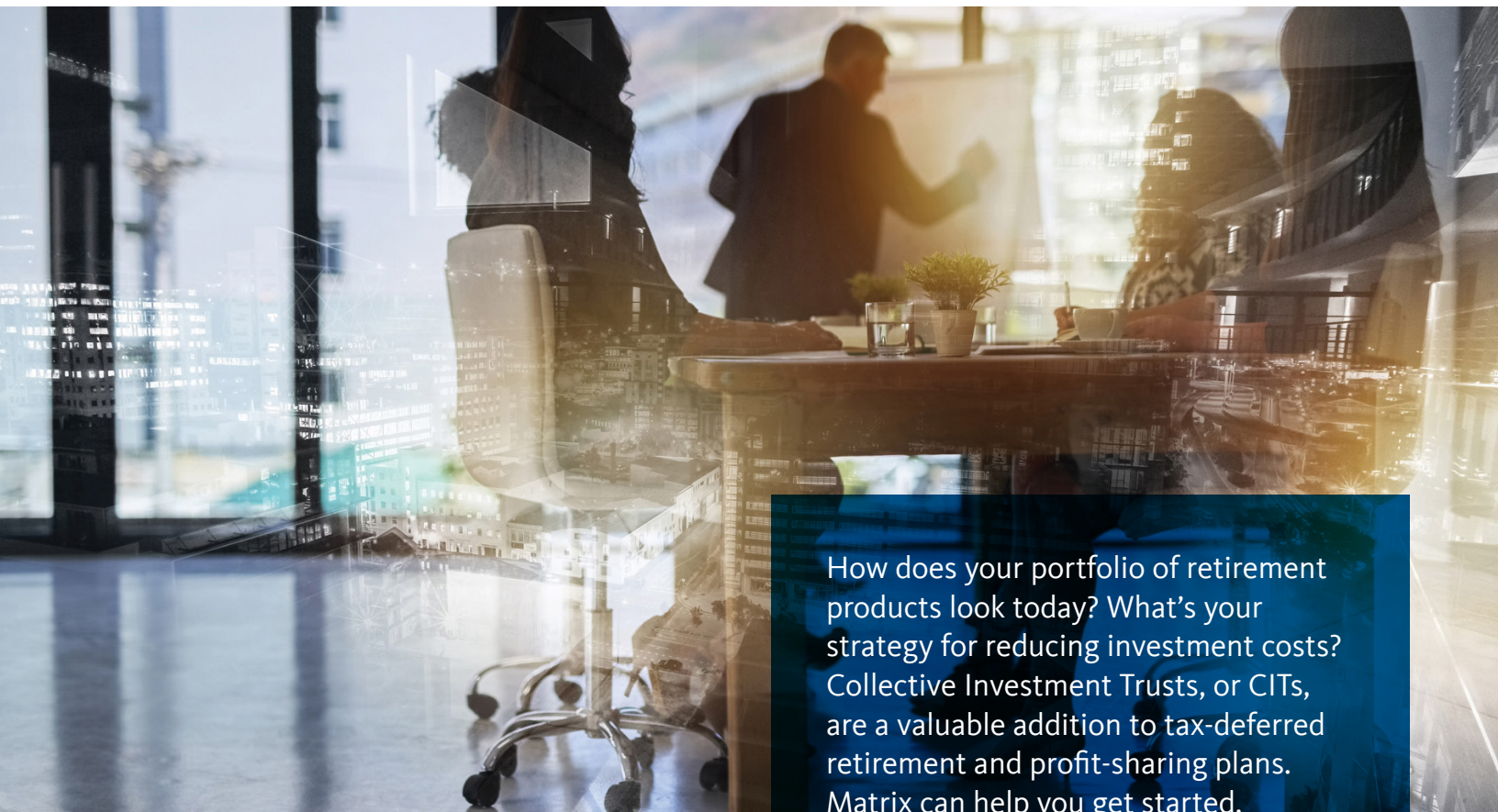


Efficiently deploy customized Collective Investment Trusts (CITs) for retirement plans

Step up to a comprehensive CIT solution, from start to finish



How does your portfolio of retirement products look today? What's your strategy for reducing investment costs? Collective Investment Trusts, or CITs, are a valuable addition to tax-deferred retirement and profit-sharing plans. Matrix can help you get started.



STAND OUT AND OFFER MORE

As plan fiduciaries, many retirement plan advisors are looking to lower costs and expand alternative investment choices. CITs are a powerful option. Differentiate your firm from other providers, retain clients and streamline operations with a comprehensive CIT solution for retirement plans.

Reduce investment cost. CITs are typically exempt securities and avoid registration with the SEC, removing expensive registration fees and extensive public disclosure requirements.

Define investment goals. CITs can be designed to adhere to certain investment strategies and/or target dates.

Expand investment vehicles. CITs offer another investment alternative. They can be used in combination with or in addition to mutual funds and other investment vehicles within retirement plans.

Choose management styles. Model portfolios, target date funds (TDFs), and single-strategy investment options are all possible within our CIT structure.

GAIN A RETIREMENT SERVICES ADVANTAGE

Matrix Trust Company, a Broadridge Company, is uniquely positioned to help you maximize your CIT opportunities. At the nexus of asset managers, retirement advisors, plan sponsors and recordkeepers, we bring flexibility, insight and knowhow to every step as we help you develop, design, implement and optimize CITs within retirement plans.

CITs: A BRIEF HISTORY

CITs are tax-deferred investment vehicles similar in design to mutual funds yet available only to qualified retirement plans. Like a mutual fund, a CIT pools assets into a single investment fund based on a set of objectives. However, CITs have key differences, including some distinct advantages, over mutual funds.

Management. CITs are managed by a trustee as a fiduciary, in line with the Employee Retirement Income Security Act of 1974 (ERISA) fiduciary responsibility provisions.

Track record. CITs were introduced in 1927 to provide fee flexibility by client and plan. They were later formalized under the Securities Act of 1933.

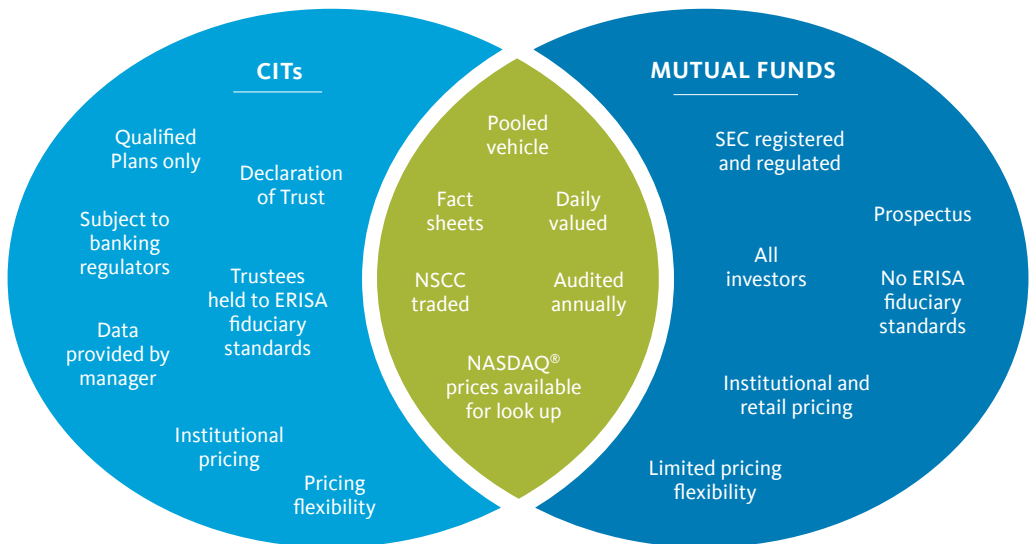
Oversight. While mutual funds are regulated by the SEC, CIT oversight and regulation falls primarily in the hands of state and federal banking regulators.¹

Risk. Though sponsored by banks and trust companies, CITs and their investors assume investment risk as they would with other pooled investments, with no guarantee from the bank, trust company or any regulatory authority such as the FDIC.

CIT QUALIFIED PLAN TYPES

- 401(a)
- 401(k)
- 457(b)
- Defined Benefit
- Deferred Compensation
- Money Purchase
- Profit Sharing

CITs VS. MUTUAL FUNDS: UNDERSTANDING THE DIFFERENCES





A ONE-STOP SHOP FOR CUSTODY, TRANSFER AGENT AND FUND ACCOUNTING SERVICES

Provide plan sponsors with a comprehensive lower-cost alternative to mutual funds—confident in the end-to-end support you'll receive from Matrix Trust. We make it seamless for you to:

- Deploy customized, advisor-managed strategies for retirement plans.
- Efficiently rebalance or make changes to investment selections or allocations.
- Build performance data for regulatory disclosure requirements.
- Access additional critical services such as custody, trust and unitization.

WHY MATRIX TRUST COMPANY?

Matrix Trust brings both extensive experience and a proven track record in CITs. The Matrix platform processes over 30,000 transactions daily including CITs, with more than \$600 billion in assets under administration.

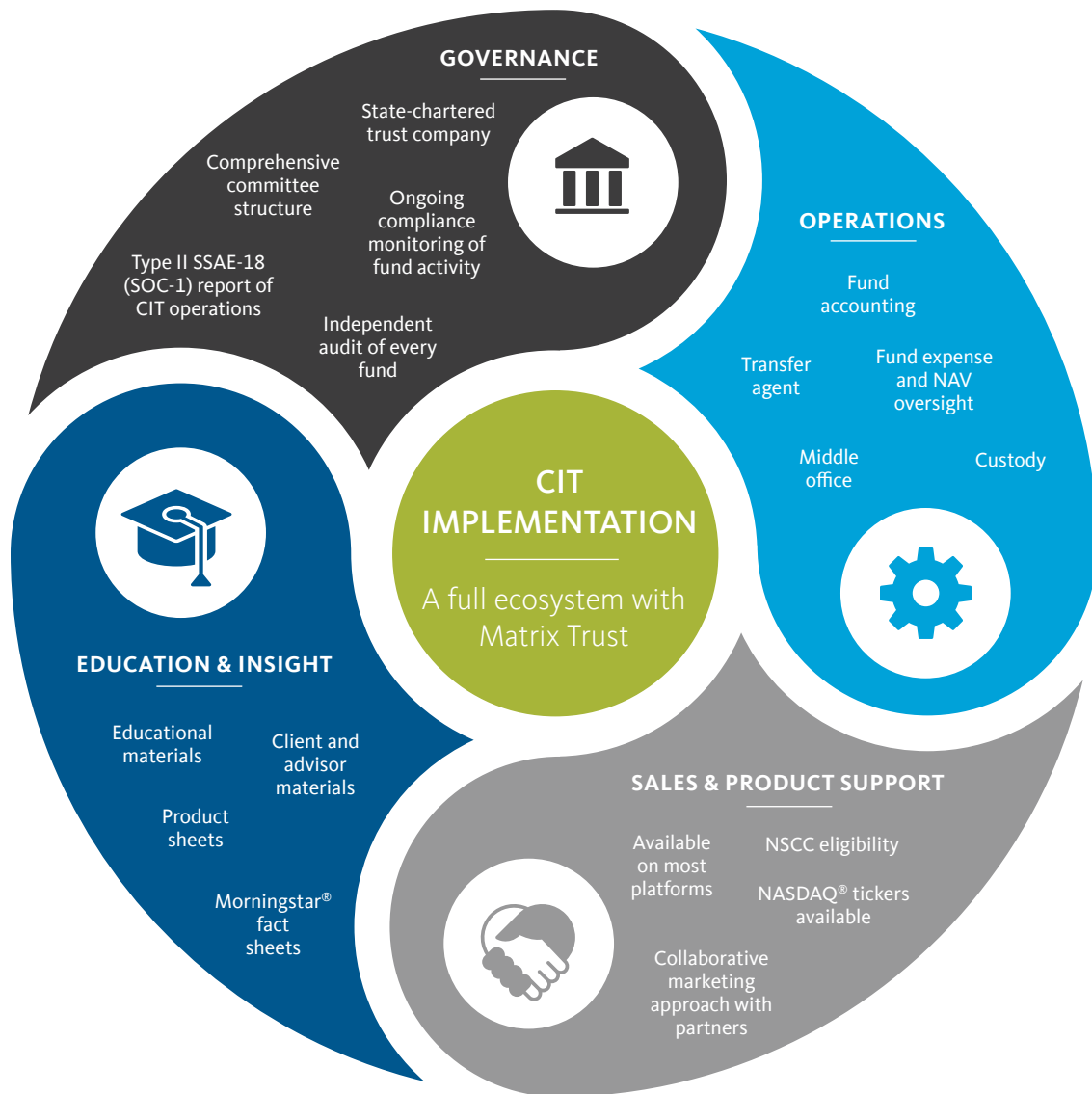
Matrix does not compete with its clients on investment management—unlike others in this space, our focus is exclusively on facilitating your business. We have exclusive management of every CIT and maintain a Declaration of Trust for each CIT.

Matrix Trust can help you build a customizable solution that meets your needs today and in years to come. Connections are already built in, providing custody and necessary conduits to many other retirement platforms through the National Securities Clearing Corporation (NSCC). And internal account setup includes a portfolio system that strikes a daily price, with price feeds routed to NSCC.

BUILD A SOLID FOUNDATION

CITs generally come with lower administrative and distribution expenses than mutual funds. Plus, they do not require SEC registration, a separate board of directors or their respective costs. CITs also allow for greater fee flexibility—and greater portability than unitized managed accounts.

DISCOVER THE COMPREHENSIVE CIT SOLUTION FOR RETIREMENT PLANS FROM MATRIX TRUST



MATRIX TRUST, A BROADRIDGE COMPANY*

25⁺

years of experience providing trust and custody services for employer sponsored benefit plans and institutional assets

\$600⁺
billion

in AUA on platform

4
million⁺

trades processed
per month

30,000⁺

funds
available

400⁺

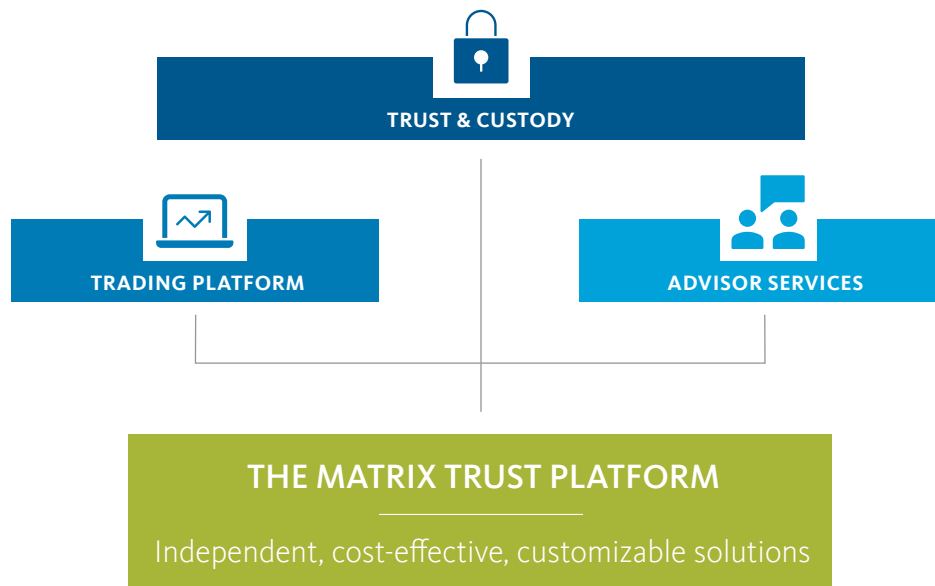
financial institutions
as clients

100⁺

custodian connections for
assets held-away

*As of June 30, 2022

THE CAPABILITIES YOU REQUIRE ON ONE FLEXIBLE PLATFORM



CIT CREATION LIFECYCLE

1. Discovery.

Explore alignment for creating a family of funds.

2. Due Diligence.

Review sub-advisor and its investment strategies; issue formal approval of fund launch.

3. Fund Preparation and Launch.

Facilitate Fund Declaration adoption through customer onboarding.

4. Post Launch.

Help fund stay compliant and on track through quarterly reviews and annual fund audits.

To learn how a comprehensive CIT solution for retirement plans can help differentiate your firm, retain clients and streamline operations, contact Matrix Trust today.

broadridge.com/cit/matrix-cits

LEARN MORE



+1 855 205 8004



matrixadvisorsales@broadridge.com



broadridge.com/cit/about-us

ABOUT BROADRIDGE

Broadridge Financial Solutions, a global Fintech leader with \$5 billion in revenues, provides the critical infrastructure that powers investing, corporate governance, and communications to enable better financial lives. We deliver technology-driven solutions that drive business transformation for banks, broker-dealers, asset and wealth managers and public companies. Broadridge's infrastructure serves as a global communications hub enabling corporate governance by linking thousands of public companies and mutual funds to tens of millions of individual and institutional investors around the world. Our technology and operations platforms underpin the daily trading of more than U.S. \$9 trillion of equities, fixed income and other securities globally.



To scan, simply open the camera app on your mobile device and point the camera at the QR code.

¹In addition to state and federal bank regulatory agencies, CITs are subject to many laws and regulations, including those overseen by the DOL, the IRS, the SEC, and to the extent applicable, FINRA and CFTC.

Matrix Trust CITs include data from Morningstar fact sheets. Morningstar is a registered trademark of Morningstar, Inc.

Matrix Trust CITs include data from NASDAQ. NASDAQ is a registered trademark of Nasdaq Stock Market, Inc.

The Matrix Trust Company collective investment trusts are investment options available to tax-qualified, employer-sponsored retirement plans and are not available to the general public. Investments in the Matrix Trust Company CITs are not bank deposits, are not guaranteed by Matrix Trust Company, are not insured by the Federal Deposit Insurance Corporation (“FDIC”) nor any other agency of the U.S. Government, are not registered with the US Securities and Exchange Commission, and are subject to investment risks, including loss of principal. The interests offered hereby are exempt from registration under the federal securities laws and accordingly this disclosure does not contain information which would otherwise be included if registration were required.

Broadridge, a global Fintech leader with over \$5 billion in revenues, provides the critical infrastructure that powers investing, corporate governance and communications to enable better financial lives. We deliver technology-driven solutions that drive business transformation for our clients and help them get ahead of today’s challenges to capitalize on what’s next.

broadridge.com

