

This document discloses information concerning Collective Investment Funds ("CIFs") investments maintained by TD Ameritrade Trust Company ("TDATC"). The information pertains to the objective and operations of the E-Valuator Risk Managed Strategy Portfolios. These CIFs are an investment option available to you through your employer's qualified retirement plan. It is important that you review this information prior to investing. However, this document is not a prospectus and is only part of the information you may need to make your investment decisions. Before making any investment decision, you should consider all relevant material and, as appropriate, consult an investment professional. To the extent that this information varies from the Declaration of Trust establishing the Investment Option, the Declaration of Trust shall control. You may obtain a copy of the Declaration of Trust by contacting TD Ameritrade Trust Company at 877-270-6892, ext. 515342.

E-VALUATOR RISK MANAGED STRATEGY PORTFOLIOS FOR QUALIFIED RETIREMENT PLANS

What are the E-Valuator Risk Managed Strategy Portfolios?

The E-Valuator Risk Managed Strategy Portfolios (the "Funds") are CIFs maintained by TDATC that are designed to serve the investment needs of tax-qualified retirement plans. The CIFs are not mutual funds registered under the Investment Company Act of 1940, as amended ("1940 Act"), and CIF unit holders are not entitled to protections of the 1940 Act. In addition, the CIFs' units are not securities required to be registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. The regulatory requirements applicable to CIFs differ from those applicable to a mutual fund, although both types of funds commingle participant assets with the objective of obtaining economies of scale in investment management. The CIFs' units are not traded on an exchange or "over the counter" and, as a result, the unit values are not available for publication in newspapers or on-line. Daily unit values may be obtained from the third-party administrator or recordkeeper for your employer's plan.

CIF Trustee

TDATC is a Maine-chartered, non-depository trust company and a wholly owned subsidiary of TD Ameritrade Holding Corporation. TDATC offers trust and custody services, including back-office support, to a wide range of employee benefit plans. Services are provided through TDATC's institutional clients only, such as third-party administrators, recordkeepers, and Registered Investment Advisors. In addition, TDATC serves as trustee of the CIFs described herein.

E-VALUATOR RISK MANAGED STRATEGY PORTFOLIOS

Objectives of Funds

Each of the E-Valuator Risk Managed Strategy Portfolios is a distinct, broadly diverse CIF with a different risk/reward for its investment style.

The E-Valuator Risk Managed Strategy Portfolios (E-Valuator RMS Portfolios) are collective investment funds that are "fund-of-funds" that invest in mutual funds, exchange traded funds, and other pooled vehicles. The funds are rebalanced when an allocation dispersion exceeding +/- 10% is experienced. Except for the Tactical Manager Fund, the funds utilize a core and satellite management philosophy with the assets of the fund divided between passive and active management styles.

The Funds Currently available are:

- Very Conservative Fund
- Conservative Fund
- Moderate Fund
- Growth Fund
- Aggressive Growth Fund
- Tactical Manager Fund

The investment objective and allocation strategy of each Fund are:

Very Conservative Fund:

The E-Valuator Very Conservative RMS is a "fund-of-funds" that invest in mutual funds, ETF's (exchange traded funds), or other pooled vehicles. The Fund is designed for investors seeking income and stability of principal with limited exposure to equities. The asset allocation will be rebalanced when an allocation dispersion exceeding +/-10% is experienced. In an effort to maximize the Fund's return while keeping the investment expenses low, the fund incorporates a "Core and Satellite" management philosophy with 50% - 80% of a category allocation invested in the "Core" holdings and the remaining amount invested in the "Satellite" holding.

Conservative Fund

The E-Valuator Conservative RMS is a "fund-of-funds" that invest in mutual funds, ETF's (exchange traded funds), or other pooled funds. The Fund is designed for investors seeking current income with a small exposure to equities. The asset allocation will be rebalanced whenever an allocation dispersion exceeding +/-10% is experienced. In an effort to maximize the Fund's return while keeping investment expenses low, the fund incorporates a "Core and Satellite" management philosophy with 50% - 80% of a category allocation invested in the "Core" holding and the remaining amount invested in the "Satellite" holding.

Balanced Fund

The E-Valuator Moderate RMS is a "fund-of-funds" that invest in mutual funds, ETF's (exchange traded funds), or other pooled vehicles. The Fund is designed for investors seeking both principal growth and income. The asset allocation will be rebalanced when an allocation dispersion exceeding +/-10% is experienced. In an effort to maximize the Fund's return while keeping investment expenses low, the fund incorporates a "Core and Satellite" management philosophy with 50% - 80% of a category allocation invested in the "Core" holding and the remaining amount invested in the "Satellite" holding.

Growth Fund

The E-Valuator Growth RMS is a "fund-of-funds" that invest in mutual funds, ETF's (exchange traded funds) or other pooled vehicles. The Fund is designed for investors seeking long term principal growth with minimal consideration toward current income and that can tolerate stock market volatility. The asset allocation will be rebalanced whenever an allocation dispersion exceeding +/-10% is experienced. In an effort to maximize the Fund's return while keeping investment expenses low, the fund incorporates a "Core and Satellite" management philosophy with 50% - 80% of a category allocation invested in the "Core" holding and the remaining amount invested in the "Satellite" holding.

Aggressive Growth Fund

The E-Valuator Aggressive Growth RMS is a “fund-of-funds” that invest in mutual funds, ETF’s (exchange traded funds), or other pooled vehicles. The Fund is designed for investors seeking to maximize long term total return through principal appreciation and with no income generation, and that can accept higher levels of market volatility. The asset allocation will be rebalanced whenever an allocation dispersion exceeding +/-10% is experienced. In an effort to maximize the Fund’s return while keeping investment expenses low, the fund incorporates a “Core and Satellite” management philosophy with 50% - 80% of a category allocation invested in the “Core” holding and the remaining amount invested in the “Satellite” holding.

Tactical Manager Fund

The E-Valuator Tactical Manager RMS Fund is a “fund-of-funds” that invest in mutual funds, ETF’s (exchange traded funds), or other pooled vehicles. The Fund is designed for investors seeking exposure to a diversified allocation of tactical asset managers and that can accept a higher level of market volatility. The asset allocation will be rebalanced whenever an allocation dispersion exceeding +/-10% is experienced. The Tactical Manager Fund does not utilize the “Core and Satellite” management philosophy, but instead diversifies its allocation equally across funds managed by tactical asset managers.

For liquidity and administrative purposes, TDATC, as Trustee, requires that the CIFs maintain at least 3% of their assets in cash. The mandatory cash component for the CIFs may be comprised of a depository account, which may be maintained by the Trustee or an affiliate of the Trustee.

Currently, the Trustee contemplates that all of the assets of the Funds will be invested according to corresponding strategies developed and provided by Intervest International, Inc. For more information on Intervest International, Inc., visit www.intervestintl.com.

About Risk

Units in the CIFs are not deposits or obligations of, or endorsed or guaranteed by, TD Ameritrade Trust or its affiliates, and the units are not insured by the Federal Deposit Insurance Corporation (“FDIC”) or any other independent organization. The CIFs are also subject to investment risk, including possible loss of the principal amount. There is no assurance that the stated objective of a particular CIF will be achieved. The potential risks applicable to the CIFs include, but are not limited to the following:

Market Risk. CIFs are subject to market risk, which is the chance that the value of the investments in the CIF may decline over time, causing a reduction in the value of the CIF. Stock markets tend to move in cycles, with periods of falling stock prices. Bond markets also usually move in cycles, with bond values being inversely related to the changes in interest rates. As interest rates rise, the value of a bond tends to decrease, and as interest rates decline, the value of bond tends to increase.

Foreign Market Risk. A CIF that invests in funds holding foreign securities may also be subject to the risk of investment in foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than in the U.S. markets, and this may result in higher price volatility. In addition, currency risk must also be considered. Foreign securities are denominated in foreign currencies, which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes, which could adversely affect the value of the CIF.

Real Estate Risk. A CIF that invest in funds holding real estate securities (e.g., REITs) involves many of the risk of investing directly in real estate such as declining real estate values, changing economic conditions and increasing interest rates, which could adversely affect the value of the CIF.

Commodity Risk. A CIF that invests in funds holding commodity investments is subject to commodity price fluctuations. Commodity prices generally fluctuate in relation to, among other things, the cost of producing commodities, changes in consumer demand for commodities, hedging and trading strategies of commodity market participants, disruptions in commodity supply, weather, as well as political and other global events, which could adversely affect the value of the CIF.

Small- and Mid-Cap Risk. A CIF that invests in small-capitalization and mid-capitalization companies may be subject to price volatility. The securities of both small-capitalization and mid-capitalization may trade less frequently and in smaller volume than larger, more established companies. Accordingly, their performance can be more volatile and they face greater risk of business failure, which could, depending on the allocation of the CIF’s assets to such sectors, increase the volatility of a CIF’s performance.

ETF Risk. A CIF that invests in ETFs is subject to unique risks. Like stocks or bonds, ETFs carry market risk and could decline in value because of current events, supply and demand, and other conditions that may affect the sector or group of industries the ETF represents. ETFs are able to trade intraday. Trading prices of ETFs may not reflect the actual net asset value of the underlying securities. In addition, ETFs will occasionally distribute capital gains that may impact the performance of the CIF.

A particular CIF may or may not contain one or more of the asset types described above. Please refer to the CIF Fact Sheet for information regarding asset allocation.

Who May Want to Invest

The fund may be an appropriate investment for investors seeking professional management of their retirement account assets.

Trustee and Management Fees

There are no sales commissions or redemption fees charged for purchases and sales of interests in the Funds.

Share Class I

The total Trustee Fee paid to Trustee is 0.60% per annum of total assets held in each Share Class I Fund. A portion of the Trustee Fee, 0.10%, will be paid to Intervest International, Inc. as subadvisor to the Funds. Additionally, 0.25%, may be paid to a qualified custodian for unit-holder servicing and administrative services. Such unit-holder and administrative services may include, but are not limited to, recordkeeping, unit-holder communication, transmission of purchase and redemption orders, and other services with respect to the administration of units of each CIF. TDATC may serve as a qualified custodian, in which case, the 0.25% will be paid directly to a Participating Trust account.

Share Class II

The total Trustee Fee paid to Trustee is 0.85% per annum of total assets held in each Share Class II Fund. A portion of the Trustee Fee, 0.10%, will be paid to Intervest International, Inc. as subadvisor to the Funds. Additionally, 0.50% may be paid to a qualified custodian for unit-holder servicing and administrative services. Such unit-holder and administrative services may include, but are not limited to, recordkeeping, unit-holder communication, transmission of purchase and redemption orders, and other services with respect to the administration of units of each CIF. TDATC may serve as a qualified custodian, in which case, the 0.50% will be paid directly to a Participating Trust account.

Investment Products: Not FDIC Insured * No Bank Guarantee * May Lose Value

TD Ameritrade Trust Company and Intervest International, Inc. are separate, unaffiliated companies. TD Ameritrade Trust Company is a non-depository trust company and acts as a custodian or directed trustee. TD Ameritrade Trust Company is a subsidiary of TD Ameritrade Holding Corporation. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. © 2015 TD Ameritrade IP Company, Inc. All rights reserved. Used with permission.