



Implementing a CIT Offering Is Easier than You Think

AllianceBernstein and Great Gray Trust Company, LLC (“Great Gray”) have teamed up to make adding a Collective Investment Trust (CIT) to an investment lineup straightforward and direct. AllianceBernstein selected Great Gray to provide administration, custody and trustee services for CITs available on their platform. Great Gray’s support enables AllianceBernstein to focus on strategic asset-management and retirement priorities. Together they offer plan sponsors and those who advise them a seamless customer experience.

Once the decision has been made to offer a CIT, the plan sponsor and their advisor or consultant complete a Great Gray Participation Agreement. The form offers many tips on how to correctly fill it in, including a direct link to the US Department of Labor website for Form 5500 Plan information.

Suggested Onboarding Timeline

| Day 1 | Days 2–6 | Days 4–10 |
|---|--|---|
| <ul style="list-style-type: none"> • Complete Great Gray Participation Agreement • Have the Plan Fiduciary sign and date the Agreement • Submit via email to cifplanonboarding@greatgray.com • Include the Plan’s name in the subject line of the email • Copy the advisor/consultant | <ul style="list-style-type: none"> • Great Gray verifies plan eligibility and data* | <ul style="list-style-type: none"> • Great Gray emails a copy of the fully executed Agreement and a newly created account number to the trading platform and/or recordkeeper so that trading can begin |

For illustrative purposes only. Timing could differ depending on the quality of the data on the participation agreement. All days listed are business days.

*Eligibility is based on the information provided in the Participation Agreement submitted by a plan sponsor or other source. Great Gray completes the review of plan documents for accuracy and confirms plan eligibility to participate in the CIT.



Do

- Make sure the Plan Tax ID matches the Form 5500
- Check the eligible Plan Type: retirement, pension, profit-sharing, etc.
- Provide the agreement signed by the Plan Fiduciary. If the advisor is signing as a 3(38), they must obtain the appropriate form of Participation Agreement from Great Gray
- Provide the National Securities Clearing Corporation firm name and number for trading purposes. Contact recordkeeper if they are not listed



Don't

- Forget to match the Tax ID number to the Plan number shown on Form 5500
- Leave off information on the Plan’s trading platform
- Forget to copy all stakeholders (advisor or consultant, recordkeeper, plan sponsor)
- Forget to include a signed IRS Determination Letter, Form W-9 or Plan Document/Adoption agreement if there is no Form 5500 filing

Learn More

For information on how AllianceBernstein and Great Gray can help plan sponsors and participants capture the benefits of CITs, please contact AllianceBernstein at 800.243.6812

Great Gray Trust Company, LLC Collective Investment Funds ("Great Gray Funds") are bank collective investment funds; they are not mutual funds. Great Gray Trust Company, LLC serves as the Trustee of the Great Gray Funds and maintains ultimate fiduciary authority over the management of, and investments made in, the Great Gray Funds. Great Gray Funds and their units are exempt from registration under the Investment Company Act of 1940 and the Securities Act of 1933, respectively.

Investments in the Great Gray Funds are not bank deposits or obligations of and are not insured or guaranteed by Great Gray Trust Company, LLC, any other bank, the FDIC, the Federal Reserve, or any other governmental agency. The Great Gray Funds are commingled investment vehicles, and as such, the values of the underlying investments will rise and fall according to market activity; it is possible to lose money by investing in the Great Gray Funds.

Participation in Collective Investment Trust Funds is limited primarily to qualified retirement plans and certain state or local government plans and is not available to IRAs, health and welfare plans and, in certain cases, Keogh (H.R. 10) plans. Collective Investment Trust Funds may be suitable investments for participants seeking to construct a well-diversified retirement savings program. Investors should consider the investment objectives, risks, charges, and expenses of any pooled investment company carefully before investing. The Additional Fund Information and Principal Risk Definitions (PRD) contains this and other information about a Collective Investment Trust Fund and is available at www.wilmingtontrust.com/PrincipalRiskDefinitions or ask for a copy by contacting Great Gray Trust Company, LLC at (866) 427-6885.

Great Gray and Great Gray Trust Company are service marks used in connection with various fiduciary and non-fiduciary services offered by Great Gray Trust Company, LLC. ©2023 Great Gray Trust Company, LLC. All rights reserved.

For Investment Professional use only. Not for inspection by, distribution to, the general public.

The [A/B] logo is a registered service mark of AllianceBernstein and AllianceBernstein® is a registered service mark used by permission of the owner, AllianceBernstein L.P. © 2023 AllianceBernstein L.P., 501 Commerce St., Nashville, TN 37203

