



WILMINGTON
TRUST

PART OF THE M&T BANK FAMILY

IMPLEMENTING A CIT OFFERING IS EASIER THAN YOU THINK

AllianceBernstein and Wilmington Trust, N.A. have teamed up to make adding a Collective Investment Trust (CIT) to an investment lineup straightforward and direct. AllianceBernstein selected Wilmington Trust to provide administration, custody and trustee services for CITs available on their platform. Wilmington Trust'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, completes a Wilmington Trust Participation Agreement. The form offers many tips on how to correctly fill it in, including a direct link to the U.S. Department of Labor (DOL) website for Form 5500 Plan information.

SUGGESTED ONBOARDING TIMELINE

Day 1	Days 2-6	Days 4-10
<ul style="list-style-type: none">+ Complete Wilmington Trust Participation Agreement+ Have the Plan Fiduciary sign and date the Agreement+ Submit via email to fundaccountingclientsvcs@WilmingtonTrust.com+ Include the Plan's name in the subject line of the email+ Copy the advisor/consultant	<ul style="list-style-type: none">+ Wilmington Trust verifies plan eligibility and data*	<ul style="list-style-type: none">+ Wilmington Trust emails a copy of the fully executed Agreement and a newly created account number to the trading platform and/or record-keeper 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. Wilmington Trust completes the review of plan documents for accuracy and confirms plan eligibility to participate in the CIT.

DO'S



- ✓ 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 Wilmington Trust
- ✓ Provide the National Securities Clearing Corporation (NSCC) firm name and number for trading purposes. Contact recordkeeper if they are not listed

DON'TS

- ✗ 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 WILMINGTON TRUST CAN HELP PLAN SPONSORS AND PARTICIPANTS CAPTURE THE BENEFITS OF CITS, PLEASE CONTACT ALLIANCEBERNSTEIN AT 800.243.6812.

Wilmington Trust, N.A. Collective Investment Funds ("WTNA Funds") are bank collective investment funds; they are not mutual funds. Wilmington Trust, N.A. serves as the Trustee of the Wilmington Trust Collective Investment Trust and maintains ultimate fiduciary authority over the management of, and investments made in, the WTNA Funds. The WTNA Funds and units therein are exempt from registration under the Securities Act of 1933, as amended, and the Investment Company Act of 1940, as amended. Investments in the WTNA Funds are not deposits or obligations of or guaranteed by Wilmington Trust, and are not insured by the FDIC, the Federal Reserve, or any other governmental agency. The WTNA 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 WTNA Funds. Participation in Collective Investment Trust Funds is limited primarily to qualified defined contribution 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 Wilmington Trust, N.A. at (866)427-6885.

Securities offered through AllianceBernstein.

The AB Collective Investment Trust Series Trust (the "Trust") is a Collective Trust formed by the AB Trust Company, LLC as Trustee. The Trust is not a mutual fund and units of the Collective Trust are not deposits of AllianceBernstein Trust Company, LLC or AllianceBernstein Investments. The Units are securities which have not been registered under the Securities Act of 1933 and exempted from investment company registration under the Investment Act of 1940. Therefore, Participating Plans and their Participants will not be entitled to the protections under these Acts. AllianceBernstein L.P. is the Trust Advisor and provides investment management services to AllianceBernstein Trust Company, LLC as the Trust's Trustee; the Trust's trustee also provides customized securities processing services. Effective April 2, 2007, AllianceBernstein Trust Company, LLC was appointed successor trustee to the Trusts.

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