



RELIANCE TRUST COLLECTIVE INVESTMENT TRUST (CIT) SOLUTIONS

Discover the advantages of CITs over other investment vehicles.

Modernization of the Collective Investment Trust Vehicle

As the retirement landscape continues to evolve, staying informed about innovative investment solutions is essential for consultants, plan sponsors, and participants alike. Collective Investment Trusts (CITs) are among the fastest growing investment vehicles for retirement plan assets and have gained prominence due to their unique combination of cost-efficiency, customization, flexibility, and diverse investment options.

Technological improvements in investment management platforms and tools, along with enhanced data analytics have broadened the types of eligible investors and increased fee transparency, improving the comparability and credibility of CITs throughout the industry.

Flexibility of Pricing

The flexibility of pricing in CITs is a significant advantage for both plan sponsors and participants. This flexibility allows consultants and plan sponsors to customize fee structures to better align with the specific needs and objectives of the participant demographic.

- **Negotiable fees:** CITs allow for fee negotiation, potentially securing lower costs and higher net returns.
- **Tiered pricing structures:** CITs allow for pricing incentives with predetermined breakpoints as overall assets increase, encouraging plan growth and participant outcomes.
- **Pass-through of cost savings:** Economies of scale result in lower trading and operational costs, passed on to plan participants for improved retirement outcomes.

Speed to Market

CITs benefit from a more efficient regulatory framework compared to mutual funds, as they are regulated primarily by banking authorities rather than the SEC. This results in a less complex approval process, enabling quicker product development and creation (typically 90-120 days depending on complexity of asset class).

- **Rapid response to market opportunities:** The quicker launch time for CITs enables fund providers to seize innovative market opportunities more efficiently, staying ahead of the curve on consultant and plan sponsor demand.

RELIANCE TRUST CIT SOLUTIONS

Comparing Key Advantages of CITs with Other Investment Vehicles

Investment Vehicle	Diversification	Customization	Tax Efficiency	Management	Regulatory Burden	Transparency	Fee Structure	Speed to Market
CITs	Yes	High	High	Professional	Low (Bank-regulated)	Moderate	Flexible	Fast
Mutual Funds	Yes	Low	Moderate	Professional	High (SEC-regulated)	High	Fixed	Moderate
LPs	Yes	Moderate	Moderate	Professional	Varies (Complex Structures)	Low	Flexible	Slow
Separate Accounts	Yes	High	Varies	Professional	Varies (Depends on structure)	High	Negotiable	Slow

Why FIS Reliance Trust?

In today's dynamic retirement landscape, choosing the right investment partner is essential for optimizing retirement outcomes. Reliance Trust stands out as a leading provider of CIT services, offering a unique combination of cost-efficiency, customization, and diverse investment options.

- **Expertise:** Reliance Trust's seasoned investment professionals bring years of experience in managing and administering CITs, ensuring the highest standards of performance and fiduciary oversight.
- **Modern technology:** Backed by FIS, a leading provider of technology solutions for the financial services industry, Reliance Trust leverages this expertise to create a seamless experience for plan sponsors, consultants, and participants using robust analytics and streamlined risk management.
- **Distribution support:** Reliance Trust offers unparalleled expertise in CIT distribution, providing a collaborative approach and comprehensive resources to effectively reach your target market. This includes co-branded marketing material, educational content, and dedicated sales leaders to promote your CIT strategies across all intermediary channels.

Next Step: Contact Us

Reliance Trust would enjoy discussing the potential benefits your firm can receive through the addition of CITs to your array of investment vehicles.

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