

Securing Your Future



STRUCTURE

The ALA Retirement Trust uses a three-fold investment strategy. ALA Funds are invested in a mix of high reward, growth, stable and secure markets. Risk is balanced with other less risky investments. The goal is to grow the pool of member funds for greater financial returns.

CONSERVATIVE

The investment objectives of the fund are (1) conservation of capital, (2) current income, (3) long-term growth of capital and income. This fund takes a balanced approach and is managed as if it constituted the complete investment program of the prudent investor. This fund may invest up to 15% of its assets in securities of issuers domiciled outside of the United States.

MODERATE

This fund strives for the balanced accomplishment of three objectives: (1) current income, (2) growth of capital, (3) and conservation of principal. This fund invests primarily in common stock, U.S. government securities, investment grade (BBB and above) bonds and cash. This fund may invest up to 20% of its assets in securities of issuers domiciled outside of the United States and not included in the S&P 500 Corporate Index, and may invest up to 5% of its assets in securities of issuers domiciled outside the United States and Canada and not included in the S&P 500 Corporate Index.

AGGRESSIVE

This fund seeks long-term growth of capital by investing primarily in U.S. companies that have solid long term growth records and the potential for good future growth. This fund primarily invests in U.S. common stocks as well as convertible preferred stocks and cash equivalents. This fund may invest in securities outside the U.S. to a limited extent.

ALA Trust

Call Today! (800) 274-3204

YOU'RE IN GOOD HANDS

THE ALA TRUST

The ALA Trust mission is to create a savings plan that will fit all individuals, families, and businesses. We dedicate our knowledge, experience and expertise to grow that wealth and the assets of the fund for the benefit of all who participate from large corporations to individuals. Because here at the ALA Trust we understand your financial security and well-being are of the utmost importance and it's not just your money, it's the legacy you've built.

ACHIEVING YOUR GOALS

We at the ALA Trust have worked diligently to ensure that your money works as hard for you as you have for it. Savings, Simplicity, and Common Sense are the core values of the ALA Trust. Its roots are based on the common sense rule that what you do now to prepare, bears fruit for the unknown future.

HOW IT WORKS

An individual may invest with pre or post tax dollars. An employer may adopt our comprehensive 401(k) to be used as a benefit for themselves and their employees. Our 401(k) plan is sponsored by the American Labor Alliance, an IRS Tax Exempt Non-Profit Organization, designated as a labor organization by the U.S. Department of Labor, Washington, D.C. The ALA Trust was organized by Conway Pension Consultants of Berkeley, California. The ERISA compliance bond for The ALA Trust is held with Travelers Casualty and Surety Company of America. The 401(k) retirement plan provided through ALA Trust is a qualified Multiple Employer Based Plan which allows any company and any individual to participate, by eliminating the need for individualized plans for separate companies. We offer a retirement pool which helps eliminate costly broker-dealer and management fees, ensuring that more of your money goes to you and not fees. Because after all, it's your money.

RETIREMENT

SECURING YOUR FUTURE

Here at ALA Trust we understand it's important for business owners and their employees to put money away for retirement. We realize that some business owners feel it may be too expensive to have a professionally managed retirement plan or even feel they cannot put any money away for their future. Here at ALA Trust we offer our own comprehensive 401(k) plan that can help you realize those retirement goals.

BENEFITS

- Lowest contribution amount in the country. (\$25/month).
- Qualified or non-qualified plans (pre or post-tax dollars).
- No management or broker dealer fees.
- Low Annual membership fee.
- Can redirect FUTA Tax to be used as retirement funds (940 exemption).
- Tax Deduction and Credit for Employees and Corporation.



ALA
Trust