



What is COLOTRUST?

Colorado Local Government Liquid Asset Trust (COLOTRUST) is Colorado's original and largest pooled investment trust. Designed specifically for Colorado's local governments, COLOTRUST began operations on January 1, 1985. The purpose of COLOTRUST is to provide Colorado local governments with a convenient option for investing in short-term investments carefully chosen with the goal of maximizing safety, liquidity, and dividend earnings.

Who oversees and manages COLOTRUST?

The COLOTRUST Board of Trustees, who are active members of the pool elected by the Participants, oversees the management of COLOTRUST. The Board retains the services of Public Trust Advisors, LLC (Public Trust) located in Denver. Public Trust serves as the investment advisor and provides administrative and marketing services for COLOTRUST.

How can you participate in COLOTRUST?

Enrolling in COLOTRUST is simple. After reading the Indenture of Trust and Information Statement (available at www.colotrust.com), follow these steps:

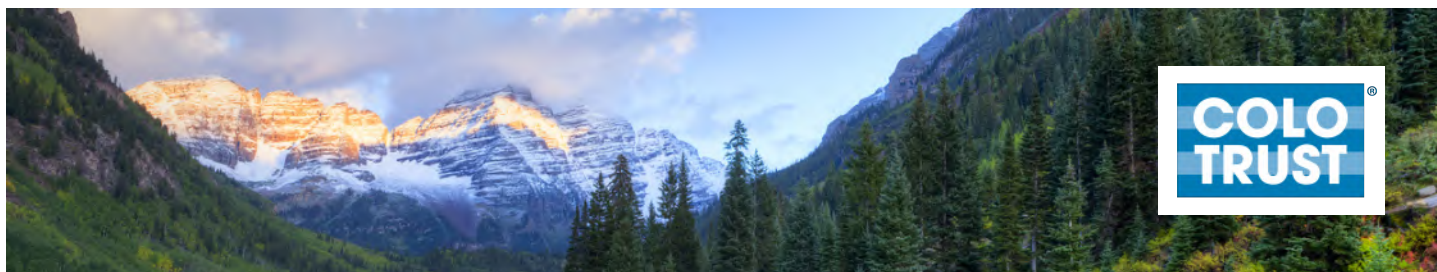
- 1** Adopt an authorizing resolution. COLOTRUST can provide you with a basic model resolution form or you can create your own.
- 2** Submit the resolution together with the Trust Registration to COLOTRUST Client Services.
- 3** After we review and approve the above documents, you will receive confirmation that you have been accepted as a COLOTRUST Participant.

COLOTRUST FEATURES

As a COLOTRUST Participant, you have access to many convenient features:

- Same-day cash liquidity in PRIME and PLUS+ funds (11:00 a.m. MT cut-off)
- Contributions by wire or ACH
- Secure online access for transactions and account statements
- Professionally managed since 1985
- Competitive daily yields
- Unlimited subaccounts
- No minimum investment requirements
- Dividends accrue daily
- No transaction fees*
- Audited annually by an independent auditing firm**
- Direct investment of state and federal payments
- Dedicated client service representatives available via email, phone or fax on any business day

*You may incur fees associated with wires and/or ACH transactions by your bank, but there will be no fees charged from COLOTRUST for such transactions. **External audits may not catch all instances of accounting errors and do not provide an absolute guarantee of accuracy.



What are the objectives of COLOTRUST?

Safety

The primary investment objective of COLOTRUST is the safety of public funds. To meet your own investment objectives, you can choose between three different portfolios. COLOTRUST PRIME can invest in U.S. Treasury securities, Federal instrumentality securities, agency securities, repurchase agreements, and tri-party repurchase agreements. COLOTRUST PLUS+ can invest in all of the above as well as collateralized bank deposits, commercial paper that, at the time of purchase, is rated in its highest rating category by one or more nationally recognized organizations that regularly rate such obligations, and corporate bonds. COLOTRUST EDGE can invest in all of the security types listed above, but for longer duration. No matter which fund you choose, all COLOTRUST portfolios include only securities authorized for use by Colorado local governments under Colorado Revised Statutes. COLOTRUST PRIME and COLOTRUST PLUS+ have been rated 'AAAm' by S&P Global Ratings. COLOTRUST EDGE is rated 'AAAF'/'S1' by Fitch. The custodian for all COLOTRUST cash and securities is UMB Bank, N.A.

Liquidity

When you invest with COLOTRUST PRIME and COLOTRUST PLUS+, you have access to your funds on any business day. You must notify COLOTRUST of your funds transaction requests by 11:00 a.m. MT. By offering daily liquidity, we provide you with the flexibility you need to meet your daily cash needs. COLOTRUST EDGE is a variable NAV fund that provides next-day liquidity.

Convenience

To make cash management simple and efficient, COLOTRUST includes many features that make it easy to access account information and simplify record keeping. Transactions are conducted via the COLOTRUST Online

Transaction Portal at www.colotrust.com and may be entered at any time - up to 365 days in advance.

Our dedicated Client Service team is available to assist with any matters related to the administration of your account and can be reached by email at clientservices@colotrust.com, by phone at (877) 311-0219, by fax at (877) 311-0220, or via the COLOTRUST Online Transaction Portal at www.colotrust.com.

Flexibility

Participants may establish multiple COLOTRUST subaccounts to track and parallel their own internal fund accounting structures. You will receive an email notification when your comprehensive monthly statement is available online; statements show your transaction activity, dividend postings, and yield summaries. These statements have been specifically designed to facilitate public sector fund accounting and to establish a clear accounting and audit trail for your investment records.

Competitive Returns

COLOTRUST Participants can benefit from the professional investment expertise provided by Public Trust. Participants in COLOTRUST can take advantage of economies of scale relative to purchasing power, transaction, and clearance costs as well as custody arrangements. Overall portfolio performance may be enhanced by the different cash flow cycles of the various Participants.

Legality

COLOTRUST invests only in investments legally permitted under Colorado State Law.

Have Questions? Contact us or visit www.colotrust.com for more information.



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Any financial and/or investment decision should be made only after considerable research, consideration, and involvement with an experienced professional engaged for the specific purpose. The information presented should not be used in making any investment decisions. This material is not a recommendation to buy, sell, implement, or change any securities or investment strategy, function, or process. Please review the COLOTRUST Information Statement(s) before investing. COLOTRUST is not a bank. An investment in COLOTRUST is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although COLOTRUST PLUS+ and COLOTRUST PRIME seek to preserve the value of your investment at \$1.00 per share, they cannot guarantee they will do so. Past performance is not an indication of future performance. No assurance can be given that the performance objectives of a given strategy will be achieved. Any financial and/or investment decision may incur losses. A 'AAAm' rating by S&P Global Ratings is obtained after S&P evaluates a number of factors including credit quality, market price exposure, and management. For more information on rating methodologies, visit www.spglobal.com. COLOTRUST EDGE is rated by 'AAAF/S1' by FitchRatings. The 'AAAF' rating is Fitch's opinion on the overall credit profile within a fixed-income fund/portfolio and indicates the highest underlying credit quality of the pool's investments. The 'S1' volatility rating is Fitch's opinion on the relative sensitivity of a portfolio's total return and/or net asset value to assumed changes in credit spreads and interest rates. The 'S1' volatility rating indicates that the fund possesses a low sensitivity to market risks. For a full description on rating methodology, please visit www.fitchratings.com. Ratings are subject to change and do not remove credit risk.