Alternative Growth Strategies

**ALPS | CoreCommodity Management CompleteCommodities Strategy Fund**
- Inception Date: 6/29/2010
- Focus: Commodities
- Investment Style: Active
- Available Classes: I (JCRIX), Inv (JCRAI), A (JCCSX), C (JCCRX)

**ALPS | Kotak India ESG Fund**
- Inception Date: 2/14/2011
- Focus: India
- Investment Style: Active
- Available Classes: I (INDIX), II (INDSX), Inv (INDAX), A (INAAX), C (INFCX)

**ALPS | Red Rocks Global Opportunity Fund**
- Inception Date: 12/31/2007
- Focus: Global Equity
- Investment Style: Active
- Available Classes: I (LPEIX), Inv (LPFX), A (LPFAX), C (LPFCX), R (LPFX)

**RiverFront Asset Allocation Growth & Income**
- Inception Date: 8/2/2010
- Focus: Asset Allocation
- Investment Style: Active
- Available Classes: I (RLIIX), Inv (RLGAX), A (RAGIX), C (RLGCX)

Dynamic Portfolio Positioning: Defensive, neutral and opportunistic positioning for allocation flexibility

**ALPS | Smith Total Return Bond Fund**
- Inception Date: 6/29/2018
- Focus: Fixed Income
- Investment Style: Active
- Available Classes: I (SMTHX), Inv (SMTRX), A (SMAMX), C (SMCHX)

**ALPS | Smith Short Duration Bond Fund**
- Inception Date: 6/29/2018
- Focus: Fixed Income
- Investment Style: Active
- Available Classes: I (SMDSX), Inv (SMRSX), A (SMASX), C (SMCMX)

**ALPS | Smith Credit Opportunities Fund**
- Inception Date: 9/15/2020
- Focus: Fixed Income
- Investment Style: Active
- Available Classes: I (SMCRX), Inv (SMCVX), A (SMCAK), C (SMCCX)

**ALPS | Smith Balanced Opportunity Fund**
- Inception Date: 9/15/2020
- Focus: Asset Allocation
- Investment Style: Active
- Available Classes: I (ALPBX), Inv (ALIBX), A (ALABX), C (ALCBX)

Please note that product availability may vary by firm.
Inception date shown reflects the inception date for Class I shares. Please visit www.alpsfunds.com for the inception dates of other available share classes.
* Effective May 1, 2022, the ALPS | Kotak India Growth Fund changed its name to the ALPS | Kotak India ESG Fund.
### Variable Insurance Trusts (VITs)

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<td>Asset Allocation</td>
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**Important Disclosures & Definitions**

Visit [www.alpsfunds.com](http://www.alpsfunds.com) for more information on the above listed funds. An investor should consider the investment objectives, risks, charges and expenses carefully before investing. To obtain a prospectus containing this and other information, call 1-866-759-5679 or visit [www.alpsfunds.com](http://www.alpsfunds.com). Read the prospectus carefully before investing.

All investments are subject to risks, including the loss of money and the possible loss of the entire principal amount invested. Additional information regarding the risks of an investment is available in the prospectus.

Shares of the Portfolios are only offered to participating insurance companies and their separate accounts to fund the benefits of variable annuity contracts and variable life insurance policies. Shares of the Portfolios also may be used as investment vehicles for qualified pension and retirement plans and certain registered and unregistered separate accounts.

Asset allocation cannot assure a profit nor protect against a loss. The stocks of smaller companies are subject to above-average market price fluctuations. There are specific risks associated with international investing, such as currency fluctuations, foreign taxation, differences in financial reporting practices and rapid changes in political and economic conditions. Fixed income securities are subject to interest rate risk, prepayment risk and market risk. Commodity trading is highly speculative and involves a high degree of risk. Funds focusing on a single sector generally experience greater price volatility.

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ALPS Portfolio Solutions Distributor, Inc. is the distributor for the Funds.

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