

## PRESS RELEASE

For Immediate Release

### ***Red Cedar Investment Management Announces Launch of Red Cedar Short Term Bond Fund (RCSTX)***

**Grand Rapids, MI., December 10, 2019** - Red Cedar Investment Management, a registered investment advisor and subsidiary of Delta Dental of Michigan and Ohio has announced that it has completed the launch of the Red Cedar Fund Trust and its first mutual fund offering, Red Cedar Short Term Bond (RCSTX).

The fund is focused on capital preservation through investment in a diverse set of security types including U.S. government bonds, investment grade corporate bonds, asset-backed and mortgage backed securities. Emphasis is placed on securities with a high level of current income through rigorous capital structure analysis to identify stable sources of yield.

The fund is managed with a highly collaborative and team-based approach. Jason Schwartz, Michael Martin, Patricia Younker and John Cassady will serve as Portfolio Managers on the fund. "This is an experienced and cohesive Portfolio Manager group that has worked together for 16 years and offers expertise in managing securitized product for shareholders" said Chief Investment Officer, John Cassady.

"The Short Term Bond Fund seeks to maximize current income while preserving investor capital by focusing on securities that have demonstrated superior risk-adjusted returns over time" said Jason Schwartz, adding "Our team employs an active management approach to tilt the portfolio toward undervalued sectors and exploit inefficient markets."

"The high quality and income focus of the Red Cedar Short Term Bond fund exemplifies the core tenets of our firm's fixed income approach and we are very excited to now offer it in an accessible and client-centric vehicle", said John Cassady.

Red Cedar Short Term Bond is offered in an institutional share class (RCSTX) with a minimum investment of \$10,000. For complete information on this fund, visit: [www.redcedarfunds.com](http://www.redcedarfunds.com)

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## About Red Cedar Investment Management

Red Cedar Investment Management is an active asset manager headquartered in Grand Rapids, MI with offices in Cincinnati, OH and Lansing, MI. The firm has 14 employees and \$1.4B in assets under management. Formed in 2013, Red Cedar Investment Management has a tenured Portfolio Management team that has successfully worked together through many market cycles. The firm is focused on providing high quality, income producing strategies to clients through research across the capital structure. For more information visit [www.redcedarim.com](http://www.redcedarim.com).

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Investing in mutual funds involves risk. Principal loss is possible. Some of the risks of investing in a bond fund include that in general, the price of a fixed income security falls when interest rates rise. Values of debt securities may rise or fall in response to changes in interest rates, and this risk may be enhanced with longer-term maturities. There is a greater level of credit risk and price volatility involved with high yield securities than investment grade securities. Investment in derivative instruments involves risks different from, or possibly greater than, the risks associated with investing directly in securities and other traditional instruments. Mortgage and asset-backed securities may be subject to prepayment risk and thus may be more sensitive to interest rate changes than other types of debt securities. For additional information on risks, please see the Fund's prospectus.

***Past performance does not guarantee future results and there is no assurance that any investment strategy will achieve its investment objective. Investors should carefully consider the investment objectives, risks, charges, and expenses of the Red Cedar Short Term Bond Fund. This and other information about the fund is contained in the prospectuses and should be read carefully before investing. The prospectus can be obtained on our website [www.redcedarfunds.com](http://www.redcedarfunds.com) or by calling 888-626-2575.***

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