

Premier Banking Opportunities Trust

Series 5

A 2 Year Unit Investment Trust

Premier Banking Opportunities

The banking industry maintains a unique and prominent position within the U.S. economy. Banking is a mature and often profitable industry, and the sector's participants act as an essential part of the nation's overall economic activity. Banking continues to be highly regulated, helping to provide financial strength and predictability. It also exhibits the characteristics of being a highly fragmented industry that provides near commodity-like products and services.

The interwoven dynamics of technology, customer preferences, and interest rates continue to drive disruptive changes within the banking industry. We believe that the importance of banking within the U.S. economy coupled with these disruptive forces will have the potential to translate into a better performing and more concentrated banking industry.

Strategy Background

We seek to identify banking and thrift institutions that:

- Have the potential to maximize the opportunities that exist in the current economic environment
- Are effective at growing and maintaining profitable customer relationships within the current high engagement, yet low contact environment
- Embrace current technology to enhance profitability while effectively managing risk

Selection Process

Analyzing companies in the banking industry requires a unique review, and for this Trust, we consider those in the Regional Banks sub-industry.

In selecting the securities for the Trust's portfolio, we sought to identify companies we define as "premier banking opportunities" which are companies that we determined have the greatest potential to achieve the Trust's investment objective based on factors including, but not limited to, those identified below.

Description of Portfolio

INCEPTION DATE:	December 14, 2023
TERMINATION DATE:	December 10, 2025
INITIAL OFFER PRICE	\$10.00
MINIMUM INVESTMENT	100 units (may vary by selling firm)
NUMBER OF ISSUES:	30
DISTRIBUTIONS: ¹	MONTHLY (if any)
HISTORICAL 12-MONTH DISTRIBUTION: ²	\$0.4343 (per unit)
CUSIP (CASH):	83207N 668
CUSIP (REINVESTMENT):	83207N 676
FEE-BASED CUSIP (CASH):	83207N 684
FEE-BASED CUSIP (REINVESTMENT):	83207N 692
MORGAN STANLEY TICKER:	STPB5



Factors we consider when identifying "Premier Banking Opportunities:"

- Financial Strength
- Profitability
- Valuations
- Assessments of Risk



More specific examples of the factors considered include, but are not limited to:

- Dividend Yield
- Institutional Ownership
- Return on Average Assets
- Return on Tangible Equity
- Net Interest Margin

Final Portfolio of 30 Stocks, approximately equal-weighted, as of the Trust's inception.

¹Distributions, if any, will be made commencing on January 25, 2024.

²The Historical 12-Month Distribution of Trust Holdings is calculated by taking the weighted average of the regular income distributions paid by the securities included in the trust's portfolio over the 12 months preceding the trust's date of deposit reduced to account for the effects of trust fees and expenses. This historical distribution is for illustrative purposes only and is not indicative of amounts that will actually be distributed by the trust. The distributions paid by the trust may be higher or lower than the amount shown above due to factors including, but not limited to, changes in the price of trust units, changes (including reductions) in distributions paid by issuers, changes in actual trust expenses and sales of securities in the portfolio. There is no guarantee that the issuers of the securities included in the trust will pay any distributions in the future.

Investors should consider the trust's investment objective, risks, charges and expenses carefully before investing. The prospectus contains this and other information relevant to an investment in the trust. Please read the prospectus carefully before you invest. If a prospectus did not accompany this literature, please contact SmartTrust at (888) 505-2872 to obtain a free prospectus.

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NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE

Sales Charges³ (based on a \$10 public offering price)

Standard Accounts	Transactional Sales Charge:		Initial	0.00%
			Deferred	2.25%
	Creation & Development Fee ⁴ :			0.50%
	Maximum Sales Charge:			2.75%

The initial sales charge is paid at the time of purchase and is the difference between the total sales charge (maximum of 2.75% of the public offering price) and the sum of the remaining deferred sales charge and the total creation and development fee. When the public offering price per unit is less than or equal to \$10, you will not pay an initial sales fee. When the public offering price per unit is greater than \$10 per unit, you will pay an initial sales fee.

The deferred sales charge is a charge of \$0.225 per unit and will be deducted in three monthly installments commencing on June 20, 2024. The initial and deferred sales fees do not apply to fee-based accounts. Please see the prospectus for sales charge details.

Fee/Wrap Accounts	Creation & Development Fee ⁴ :			0.50%
	Maximum Sales Charge:			0.50%

³Percentages are based on a \$10.00 per unit offering price. For unit prices other than \$10.00, percentages of initial sales charge, creation and development fee, and deferred sales charges will vary. Early redemption will still cause payment of the deferred sales charge. The table above shows the initial offering period sales charges only.

⁴The creation and development fee is a charge of \$.050 per unit collected at the end of the initial offering period. If the price you pay exceeds \$10 per unit, the creation and development fee will be less than 0.50%; if the price you pay is less than \$10 per unit, the creation and development fee will exceed 0.50%. In addition to the sales charges listed, UITs are subject to annual operating expenses and organization costs.

Portfolio Holdings as of December 14, 2023:

EQUITY SECURITIES – 100.00%		HOPE	Hope Bancorp, Inc.
Financials - 100%		IBOC	International Bancshares Corporation
ASB	Associated Banc-Corp	MBWM	Mercantile Bank Corporation
OZK	Bank OZK	NYCB	New York Community Bancorp, Inc.
BKU	BankUnited, Inc.	OCFC	OceanFirst Financial Corp.
BRKL	Brookline Bancorp, Inc.	NWBI	Northwest Bancshares, Inc.
CFG	Citizens Financial Group, Inc.	PEBO	Peoples Bancorp Inc.
CTBI	Community Trust Bancorp, Inc.	PFC	Premier Financial Corp.
DCOM	Dime Community Bancshares, Inc.	PFS	Provident Financial Services, Inc.
EGBN	Eagle Bancorp, Inc.	STBA	S&T Bancorp, Inc.
FFBC	First Financial Bancorp.	SASR	Sandy Spring Bancorp, Inc.
FIBK	First Interstate BancSystem, Inc.	SFNC	Simmons First National Corporation
FRME	First Merchants Corporation	SBSI	Southside Bancshares, Inc.
HAFC	Hanmi Financial Corporation	VLY	Valley National Bancorp
HTBK	Heritage Commerce Corp	WAFD	WaFd, Inc
HFWA	Heritage Financial Corporation	WSBC	WesBanco, Inc.

Risk Considerations

Unitholders can lose money by investing in this trust. An investment in units of the trust should be made with an understanding of the risks related to the trust, such as the following:

- Security prices will fluctuate. The value of your investment may fall over time. The potential economic impacts of COVID-19, which spread rapidly around the globe and led the World Health Organization to declare the COVID-19 outbreak a pandemic in March 2020, are not fully known. The COVID-19 pandemic, or any future public health crisis, is impossible to predict and could result in adverse market conditions which may negatively impact the performance of the securities in the portfolio and the trust.
- The financial condition of an issuer may worsen or its credit ratings may drop, resulting in a reduction in the value of your units. This may occur at any point in time, including during the initial offering period.
- An issuer may be unwilling or unable to declare dividends in the future or may reduce the level of dividends declared. This may reduce the level of income the trust receives which would reduce your income and cause the value of your units to fall. The COVID-19 pandemic has resulted in a decline in economic activity and caused many companies to reduce the level of dividends declared and many companies may be unwilling or unable to declare dividends for the foreseeable future. It is also possible that current or future government aid programs could limit companies from paying dividends as a condition to receiving government aid or discourage companies from doing so.
- The trust is considered to be concentrated in securities issued by companies in the financials sector. Negative developments in this sector may affect the value of your investment more than would be the case in a more diversified investment. General risks of companies in the financials sector include developments in financial markets, interest rates, cost of capital funds, credit losses and the impacts of existing and changing government regulations.
- The trust invests significantly in banks and thrifts. Banks, thrifts and their holding companies are subject to the risks associated with the adverse effects of economic recession, currency exchange rates, extensive government regulation at both the federal and state level, competition from non-traditional lending sources, decreases in the availability of capital and volatile interest rates. Negative developments impacting these companies and related industries will affect the value of your investment more than would be the case in a more diversified investment.
- The trust may invest in stocks of small and mid-size companies. These stocks are often more volatile and have lower trading volumes than stocks or larger companies. Small and mid-size companies may have limited products or financial resources, management inexperience and less publicly available information.
- The trust is not actively managed. Except in limited circumstances, the trust will hold, and continue to buy, shares of the same securities even if their market value declines.
- The sponsor may offer successive Trusts with similar portfolios thereby allowing the investor to pursue the same strategy over a number of years. Investors should consider their ability to pursue investing in successive Trusts, if available. There may be tax consequences associated with investing in the Trust and rolling over an investment from one Trust to the next.