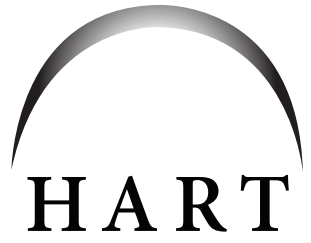




Chart the course ahead.

Enroll in a retirement plan designed exclusively for HART members with unparalleled flexibility, benefits and service.



Housing Agency Retirement Trust
www.hart-retire.com

Plan for the future.

Knowing your goals for retirement—and what it will take to reach them—is key to creating a strategy that works for you. Learn how the plan helps you save and stay on track to reach your goals.

Choose how you want to get there.

Understanding investments puts you on the right path to choosing options that best meet your goals and preferences. Get the basics to boost your knowledge and make smart investing decisions.

Start moving in the right direction.

Your plan makes it easy for you to start saving for your future financial security. Take the first step and enroll today.



You've already taken the first step.

The retirement years hold many possibilities. Do you have plans for this next phase in your life? Many of us do. Whether you see yourself working less, starting a new career, enjoying hobbies or traveling, chances are you'll need to plan ahead and save.

The future offers the potential for a longer life and the need for more income in retirement. You may need 70%-90% of your current annual income to replace your salary and live comfortably once you stop working or change your lifestyle in retirement. We all want the financial security to enjoy our retirement as we choose. And while Social Security may help, it probably won't be enough. It's up to you to make up the difference—and your plan can pave the way.

The HART Plan can help you reach your future financial goals, and it's easy to get started. Once enrolled in the plan, you can start to take advantage of the great benefits.

- **Employer contributions (may be pre-tax or after-tax)**
- **Employee voluntary after-tax contributions**
- **Convenient, automatic payroll deductions**
- **Investments that make saving easy**
- **Investment guidance to help you manage your accounts**
- **Tools and Resources that simplify planning**
- **An account you can take with you**

Once enrolled in the plan you can start to take advantage of the great benefits.

This guide contains all the information you need to get started on your path to future financial security. Take a few moments to decide how to choose the right investments for your needs and goals, and plan for your future today.



Plan for what's ahead.

Whatever you decide is ahead in retirement, you'll want to be able to afford to live comfortably. The plan is a convenient way to get you started.

Starting now can pay off.

It's important to save enough for your future, and it's also important to start as soon as you can. The chart shows how starting early puts compounding to work for you over time.



Your Contributions

How much you save will have a big impact on how much money you will have when you retire. In addition to any required employer contributions, you can also make voluntary after-tax contributions to the plan each year.

Try to save as much as you can to meet your retirement goals and take full advantage of any employer contributions and tax savings your plan offers.

Your Employer Will Help

Your employer will partner with you and will make contributions equal to or greater than your required contributions. See your Plan Information for details.

This hypothetical illustration assumes pre-tax contributions made at the beginning of the month, an 8% annual effective rate of return, the reinvestment of earnings and compounding of the accounts over 30 years. Results are for illustrative purposes only and are not meant to represent the past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than their original cost. Taxes are due upon withdrawal. Withdrawals taken prior to age 59 ½ may be subject to a 10% tax penalty.



Put the wind at your back with the benefits of a HART retirement plan.

Not sure how much to save?

You can use the www.hart-retire.com website where you'll find easy-to-use tools to help you decide.

Choose how you want to get there.

Investment Options

You control how your savings is invested. You have a variety of investment options in your plan to help you create the asset allocation that is right for your needs and goals. See the Performance Summary for a complete fund listing.

You decide which investment approach you prefer:

Choose an asset allocation fund.* Your plan offers a solution for creating a diversified asset allocation for your account with just one investment option. Just choose either the fund with the date closest to your anticipated retirement date or the risk-based fund with the allocation that most closely reflects your investor type, whichever type your plan offers. It's that easy!

Create your own asset allocation. You can create your own asset allocation from the investments offered in the plan. When you build your own mix, it's important to spread your savings among different investments, which can help smooth the ups and downs of market cycles and reduce risk.

Get professional advice: Financial Engines offers professional guidance and advice to help you manage your account. Go to www.hart-retire.com to learn more.

Your account allocation is one of the most important decisions you can make in your retirement planning and can have a big impact on your investment results. To help you get yours right, complete the Investor Profiler on the following page.

*The underlying mutual funds in the portfolios of asset allocation funds are subject to stock market risk and invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost. The target date of a target date mutual fund is the approximate date when an investor plans to begin withdrawing their money from the fund. The principal value of a target date fund is not guaranteed at any time, including at the target date.

Ibbotson, Roger and Kaplan, Paul, "Does asset allocation policy explain 40 percent, 90 percent or 100 percent of performance?" Financial Analysts Journal, Jan./Feb. 2000.

Diversification and dollar cost averaging does not guarantee a profit or protect against a loss in a declining market. There is no guarantee that your balance will increase over time.

Guidelines every investor should know:

- **Put time on your side.** Starting now can increase your chances of affording a comfortable retirement. It will give your account more time to benefit from compounding. With more time, you can consider investing more aggressively, which may provide greater growth potential.
- **Understand risk.** All investments carry some risk. **Market risk**, the change in value of your investment in response to stock market conditions, is usually the risk people think of. However, **inflation risk**, the risk your money will not maintain its purchasing power over time, is equally important. In general, the more risk an investment carries, the greater the potential for a higher return. Those with less risk offer lower potential return.
- **Diversify.** A diversified allocation can help manage risk. Spreading your money across different asset classes can help smooth out stock market fluctuations and reduce overall risk.
- **Think long term.** Once you've created a diversified investment mix for your age, years to retirement and risk tolerance, stick with it. Of course, you'll want to review your strategy as life changes occur or you near retirement.
- **Invest regularly.** Making regular automatic contributions, like you do in the plan, is an easy way to invest. Each contribution buys shares in your investment funds—some at lower prices and some at higher prices. Over time, this process may lower the average purchase price of your investments.

» **Need help choosing investments?**
Visit www.hart-retire.com to access calculators, tools and information to help with your planning.

PERSONAL INVESTOR PROFILE

Answer the following questions to determine your investor profile score.

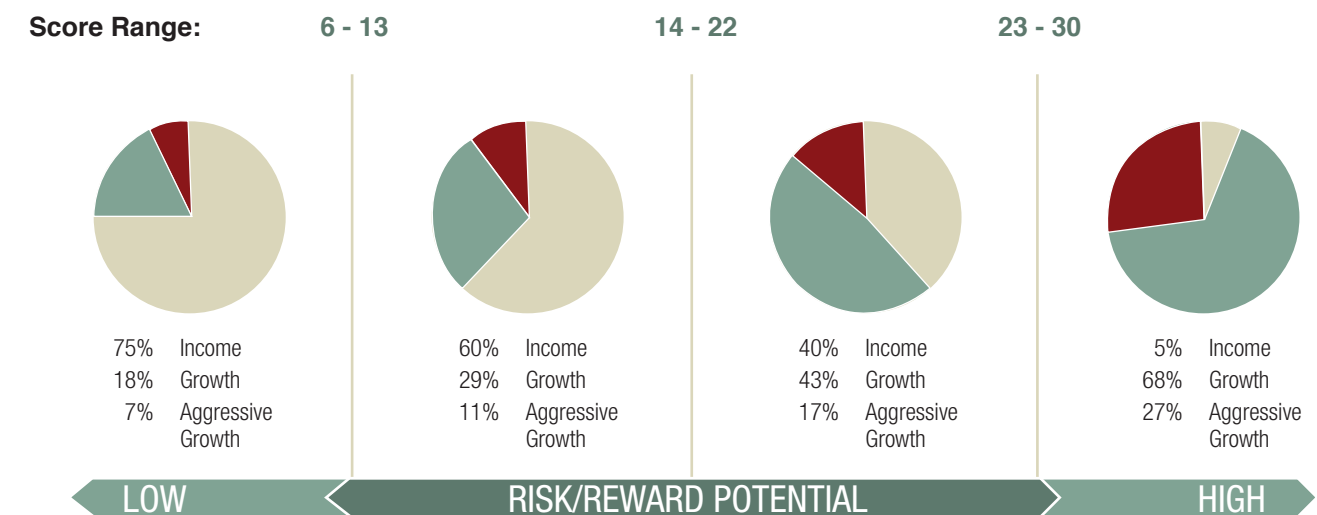
Key A-D	Risk Tolerance	Circle Score
1 - Strongly Disagree 2 - Disagree 3 - Neutral 4 - Agree 5 - Strongly Agree	A I'm willing to risk short-term loss for a potentially higher long-term gain.	1 2 3 4 5
	B Earning higher long-term returns to allow my money to outpace inflation is one of my most important investment objectives.	1 2 3 4 5
	C I'm willing to tolerate sharp up and down swings in the value of my investments for a potentially higher return than I might expect from more stable investments.	1 2 3 4 5
	D I do not expect to withdraw money from my retirement savings within the next five years.	1 2 3 4 5
Key E-F	Time Horizon	Circle Score
1 - 0 - 4 Years 2 - 5 - 9 Years 3 - 10 - 14 Years 4 - 15 - 19 Years 5 - 20+ Years	E Number of years until I expect to take distributions from my retirement plan.	1 2 3 4 5
	F Number of years until I plan to retire.	1 2 3 4 5

Total the circled numbers for your score.

Your Score

INVESTOR PROFILE SCORE

Match your investor profile score to one of the sample portfolios. Next, using the list of plan investments in the performance summary, choose investments that match the asset categories for the portfolio you selected.



Sample asset allocation models are for illustrative purposes only. They are not intended to be, or construed as, investment advice.

Start moving in the right direction.

Get Where You Need To Go.

You have several investment options to choose from when investing your savings ... each with its own investment objective to help you meet your investment goals. Included in this brochure are fund sheets describing each of your investment choices. Participants in the HART Plan also receive quarterly statements which reflect the activity in their individual accounts (contributions, withdrawals, loans, gains and losses) for the preceding 3 months. Participants can also obtain this information, as well as change investment elections, request a loan and perform other functions at the HART website (www.hart-retire.com) or by using HART's interactive voice response telephone system at 1-800-798-2044.

NAMING A BENEFICIARY FOR YOUR ACCOUNT IS IMPORTANT.

In the event of your death, your account will be passed to the person(s) you name in your Beneficiary Designation Form.

NOTE---If you name a beneficiary and later experience a life event (such as marriage, divorce, birth of child, death, etc.) and you want to name a different beneficiary, YOU MUST COMPLETE A NEW BENEFICIARY DESIGNATION FORM. If you do not make a beneficiary change after experiencing a life event, then in the event of your death, your account will be passed to the person(s) named on the current beneficiary form on file with the plan.

Be sure to complete this important step in your retirement planning, and be sure to keep your Beneficiary Designation Form up to date.



Resources At Your Fingertips

Account Resources

Once you set up your account, it's easy to stay connected and get information.

Online: www.hart-retire.com

The website provides instant access to your retirement account and the ability to make changes and perform transactions. You'll also find tools and calculators to help with your investment planning decisions so you can make the most of your plan benefit:

- **Research plan investments**
- **Transfer balances**
- **Financial Engines**
- **Change your voluntary contribution amounts**
- **Automatic Account Rebalancing**
- **Get prospectuses**

Phone: 1-888-801-3534

The Voice Response System connects you to your plan account over the phone. Call 1-888-801-3534 to get account information and perform many of the transactions available on the website.

You can also speak to a Customer Service Representative **Monday – Friday, 9am – 7pm ET.**

QUARTERLY ACCOUNT STATEMENT

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period. Available on your plan website.

AFTER YOU OPEN YOUR ACCOUNT AND YOUR PLAN IS LIVE, YOU CAN:

- access the resources on the website and Voice-Response System
- speak to a representative
- review your quarterly account statements (when available)
- get help with your retirement planning from Financial Engines

Use your User ID and Password to get your account information and access the website. Your Password will be mailed to you. If you lose your Password or want to change it, just call 1888-801-3534 or go to www.hart-retire.com and follow the prompts.

Get there one step at a time.

You now have access to retirement advice for your retirement savings plan account.

Financial Engines is here to help.

Your employer wants you to retire successfully. So they've asked us, Financial Engines, to be one of the retirement advice providers for your retirement savings plan account. As part of your retirement benefit, we:

- Offer several ways you can get financial advice, like online tools or having your own advisor
- Help you save for both today's and tomorrow's financial needs
- Create an integrated plan for your retirement and other savings, including those of your spouse or partner

Plan for the big picture.

Log in to your account at www.hart-retire.com and click on the Financial Engines tile on the home page, or call one of our advisors to get started at **(844) 861-0028**.



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For complete information about a particular fund or to obtain a fund prospectus (or information statement, in the case of commingled funds), go to www.hart-retire.com or call the Voice-Response System. You should carefully consider an investment option's objectives, risks, charges and expenses before investing. The prospectus (or information statement, as applicable) contains this and other important information about the investment option and investment company. Please read the prospectus/information statement carefully before you invest or send money.



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