

Housing Agency Retirement Trust
PO Box 22669, Louisville, KY 40252
1-800-798-2044

CREDITED RATES OF RETURN

At the request of many authorities, we report, on a monthly basis, the credited net rates of return of the twenty-eight investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **May 2020**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Invesco	0.20%	0.99%
Vanguard	Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	Total Bond Market Index Institutional	0.55%	5.61%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Income Bond	1.62%	3.91%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond Fund	0.31%	4.73%
Vanguard	Vanguard Target Retirement Income Fund - Investor Class	VTINX	Target Retirement Income Fund	1.89%	0.02%
Vanguard	Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	Target Date 2015 Fund	2.10%	-0.79%
Vanguard	Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	Target Date 2020 Fund	2.82%	-2.46%
Vanguard	Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	Target Date 2025 Fund	3.29%	-3.53%
Vanguard	Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	Target Date 2030 Fund	3.63%	-4.55%
Vanguard	Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	Target Date 2035 Fund	3.96%	-5.60%
Vanguard	Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	Target Date 2040 Fund	4.34%	-6.59%
Vanguard	Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	Target Date 2045 Fund	4.67%	-7.53%
Vanguard	Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	Target Date 2050 Fund	4.67%	-7.52%
Vanguard	Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	Target Date 2055 Fund	4.67%	-7.57%
Vanguard	Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	Target Date 2060 Fund	4.66%	-7.57%
Vanguard	Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	Target Date 2065 Fund	4.67%	-7.65%
PIMCO	PIMCO All Asset Fund - Institutional Class	PAAIX	All Asset Fund	3.34%	-8.45%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund - Class C	N/A	Equity Index Fund	4.76%	-5.01%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Equity Fund	5.12%	-3.99%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund - Class C	N/A	Mid Cap Index Fund	7.30%	-13.88%
Hartford	Hartford MidCap HLS Fund - Class IA	HIMCX	Mid Cap Equity Fund	5.92%	-6.76%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Cap Blend Fund	6.48%	-16.03%
T. Rowe Price	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Cap Equity Fund	6.59%	-9.68%
Vanguard	Vanguard Total International Stock Index Fund – Institutional Class	VTSNX	International Equity Fund	4.84%	-14.26%
American Funds	American Funds EuroPacific Growth Fund - Class R6	RERGX	International Equity Fund	6.62%	-9.83%
American Funds	American Century Real Estate Fund - Class R6	AREDX	REIT Fund	0.33%	-18.16%

HOUSING AGENCY RETIREMENT TRUST

Historical Performance Credited Rates of Return

As of the month ending: 05/31/2020

ADP Investment Compensation as of
05/31/2020

Investment Fund	Ticker Symbol	CUSIP	Inception Date	7-Day Current Yield	1 Mo	3 Mo	YTD	12 Mo	3 Yr	5 Yr	10 Yr	Inception to Date	Net Expense Ratio	Gross Expense Ratio	12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
Stable Value																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.20	0.59	0.99	2.41	2.31	2.11	2.21	N/A	0.00	0.00	0.00	0.00	0.00
Intermediate-Term Bond																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	1.62	1.38	3.91	8.60	4.96	4.27	4.52	6.70	0.42	0.42	0.00	0.08	0.00
Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	921937504	09/18/1995	N/A	0.55	1.67	5.61	9.47	5.12	3.97	3.89	5.26	0.04	0.04	0.00	0.00	0.00
Inflation-Protected Bond																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	0.31	1.18	4.73	7.88	4.25	3.24	3.46	3.86	0.06	0.06	0.00	0.00	0.00
Target-Date																	
Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	92202E300	10/27/2003	N/A	2.10	0.60	-0.79	7.10	5.31	4.81	7.16	6.04	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	92202E805	06/07/2006	N/A	2.82	0.57	-2.46	7.14	5.54	5.21	7.81	6.09	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	92202E409	10/27/2003	N/A	3.29	0.47	-3.53	7.21	5.74	5.47	8.30	6.57	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	92202E888	06/07/2006	N/A	3.63	0.38	-4.55	6.99	5.78	5.59	8.71	6.34	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2035 Fund - Investor Class	VTTX	92202E508	10/27/2003	N/A	3.96	0.24	-5.60	6.69	5.80	5.69	9.11	7.06	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	92202E870	06/07/2006	N/A	4.34	0.16	-6.59	6.47	5.79	5.78	9.33	6.61	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	92202E607	10/27/2003	N/A	4.67	0.09	-7.53	6.08	5.66	5.78	9.33	7.38	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	92202E862	06/07/2006	N/A	4.67	0.11	-7.52	6.15	5.67	5.78	9.33	6.64	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	92202E847	08/18/2010	N/A	4.67	0.05	-7.57	6.08	5.65	5.74	N/A	9.33	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2060 Fund - Investor Class	VTTX	92202E839	01/19/2012	N/A	4.66	0.03	-7.57	6.10	5.65	5.74	N/A	8.88	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	92202E680	07/12/2017	N/A	4.67	-0.05	-7.65	6.00	N/A	N/A	N/A	5.33	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement Income Fund - Investor Class	VTINX	92202E102	10/27/2003	N/A	1.89	0.73	0.02	7.03	4.92	4.37	5.64	5.24	0.12	0.12	0.00	0.00	0.00
Risk Based																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	3.34	-3.75	-8.45	-2.09	1.35	2.53	4.23	6.13	1.12	1.25	0.00	0.00	0.00
Large Blend																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	5.12	3.92	-3.99	14.47	10.09	8.46	12.96	9.76	0.25	0.34	0.00	0.00	0.00
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	4.76	3.58	-5.01	12.77	10.17	9.81	13.10	8.47	0.05	0.05	0.00	0.00	0.00
Mid-Cap Blend																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	7.30	-2.27	-13.88	-0.85	2.46	4.63	10.41	12.40	0.05	0.05	0.00	0.00	0.00
Mid-Cap Growth																	
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	5.92	1.92	-6.76	5.35	9.25	8.77	12.62	12.85	0.70	0.70	0.00	0.00	0.00
Small Blend																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	6.48	-5.24	-16.03	-3.60	1.96	3.73	9.23	10.41	0.05	0.05	0.00	0.00	0.00
Small Growth																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	6.59	-0.94	-9.68	4.42	9.36	8.82	13.18	9.79	0.67	0.67	0.00	0.00	0.00
Foreign Large Blend																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	4.84	-4.93	-14.26	-2.64	-0.11	1.05	N/A	3.32	0.08	0.08	0.00	0.00	0.00
Foreign Large Growth																	
American Funds EuroPacific Growth Fund - Class R6	REGX	298706821	05/01/2009	N/A	6.62	-0.89	-9.83	4.18	3.20	3.39	6.81	8.04	0.46	0.46	0.00	0.00	0.00
Real Estate																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	0.33	-12.68	-18.16	-8.60	2.55	3.55	N/A	5.53	0.81	0.81	0.00	0.00	0.0

Housing Agency Retirement Trust
PO Box 22669, Louisville, KY 40252
1-800-798-2044

CREDITED RATES OF RETURN

At the request of many authorities, we report, on a monthly basis, the credited net rates of return of the twenty-eight investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **April 2020**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Invesco	0.19%	0.79%
Vanguard	Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	Total Bond Market Index Institutional	1.70%	5.04%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Income Bond	2.97%	2.25%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond Fund	2.79%	4.41%
Vanguard	Vanguard Target Retirement Income Fund - Investor Class	VTINX	Target Retirement Income Fund	4.33%	-1.84%
Vanguard	Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	Target Date 2015 Fund	4.98%	-2.83%
Vanguard	Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	Target Date 2020 Fund	6.30%	-5.13%
Vanguard	Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	Target Date 2025 Fund	7.30%	-6.60%
Vanguard	Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	Target Date 2030 Fund	8.05%	-7.90%
Vanguard	Vanguard Target Retirement 2035 Fund - Investor Class	VTTX	Target Date 2035 Fund	8.78%	-9.19%
Vanguard	Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	Target Date 2040 Fund	9.50%	-10.48%
Vanguard	Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	Target Date 2045 Fund	10.26%	-11.66%
Vanguard	Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	Target Date 2050 Fund	10.26%	-11.64%
Vanguard	Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	Target Date 2055 Fund	10.23%	-11.69%
Vanguard	Vanguard Target Retirement 2060 Fund - Investor Class	VTTX	Target Date 2060 Fund	10.20%	-11.69%
Vanguard	Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	Target Date 2065 Fund	10.18%	-11.77%
PIMCO	PIMCO All Asset Fund - Institutional Class	PAAIX	All Asset Fund	5.53%	-11.40%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund - Class C	N/A	Equity Index Fund	12.80%	-9.32%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Equity Fund	13.33%	-8.67%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund - Class C	N/A	Mid Cap Index Fund	14.15%	-19.74%
Hartford	Hartford MidCap HLS Fund - Class IA	HIMCX	Mid Cap Equity Fund	16.14%	-11.97%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Cap Blend Fund	13.69%	-21.15%
T. Rowe Price	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Cap Equity Fund	14.88%	-15.27%
Vanguard	Vanguard Total International Stock Index Fund – Institutional Class	VTSNX	International Equity Fund	8.04%	-18.22%
American Funds	American Funds EuroPacific Growth Fund - Class R6	RERGX	International Equity Fund	9.03%	-15.43%
American Funds	American Century Real Estate Fund - Class R6	AREDX	REIT Fund	6.94%	-18.43%

HOUSING AGENCY RETIREMENT TRUST

Historical Performance Credited Rates of Return

As of the month ending: 04/30/2020

ADP Investment Compensation as of

04/30/2020

Sub-TA

Servicing

Fees

Coll Trust

Service

Payments

12b-1 Fees

Gross Expense Ratio

Net Expense Ratio

Inception to

Date

10 Yr

5 Yr

3 Yr

12 Mo

YTD

3 Mo

1 Mo

7-Day

Current

Yield

Inception Date

CUSIP

Ticker

Symbol

Investment Fund

Stable Value

Intermediate-Term Bond

Inflation-Protected Bond

Target-Date

Risk Based

Large Blend

Mid-Cap Blend

Mid-Cap Growth

Small Blend

Small Growth

Foreign Large Blend

Foreign Large Growth

Real Estate

Fixed/Stable Value Fund

Dodge & Cox Income Fund

Vanguard Total Bond Market Index Fund - Institutional Class

State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C

Vanguard Target Retirement 2015 Fund - Investor Class

Vanguard Target Retirement 2020 Fund - Investor Class

Vanguard Target Retirement 2025 Fund - Investor Class

Vanguard Target Retirement 2030 Fund - Investor Class

Vanguard Target Retirement 2035 Fund - Investor Class

Vanguard Target Retirement 2040 Fund - Investor Class

Vanguard Target Retirement 2045 Fund - Investor Class

Vanguard Target Retirement 2050 Fund - Investor Class

Vanguard Target Retirement 2055 Fund - Investor Class

Vanguard Target Retirement 2060 Fund - Investor Class

Vanguard Target Retirement 2065 Fund - Investor Class

Vanguard Target Retirement Income Fund - Investor Class

PIMCO All Asset Fund - Institutional Class

JPMorgan U.S. Research Enhanced Equity Fund - Class R6

State Street S&P 500 Index Non-Lending Series Fund - Class C

State Street S&P MidCap Index Non-Lending Series Fund - Class C

Hartford MidCap HLS Fund - Class IA

State Street Russell Small Cap Index Non-Lending Series Fund - Class S

T. Rowe Price Institutional Small-Cap Stock Fund

Vanguard Total International Stock Index Fund - Institutional Class

American Funds EuroPacific Growth Fund - Class R6

American Century Real Estate Fund - Class R6

N/A

JPMFIXED1

01/01/1970

N/A

0.19

0.58

0.79

2.42

2.29

2.11

2.22

N/A

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

Housing Agency Retirement Trust
PO Box 22669, Louisville, KY 40252
1-800-798-2044

CREDITED RATES OF RETURN

At the request of many authorities, we report, on a monthly basis, the credited net rates of return of the twenty-six investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **March 2020**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Invesco	0.20%	0.60%
Vanguard	Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	Total Bond Market Index Institutional	-0.58%	3.28%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Income Bond	-3.11%	-0.70%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond Fund	-1.87%	1.58%
Vanguard	Vanguard Target Retirement Income Fund - Investor Class	VTINX	Target Retirement Income Fund	-5.24%	-5.91%
Vanguard	Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	Target Date 2015 Fund	-6.15%	-7.44%
Vanguard	Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	Target Date 2020 Fund	-7.99%	-10.76%
Vanguard	Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	Target Date 2025 Fund	-9.34%	-12.95%
Vanguard	Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	Target Date 2030 Fund	-10.36%	-14.76%
Vanguard	Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	Target Date 2035 Fund	-11.36%	-16.52%
Vanguard	Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	Target Date 2040 Fund	-12.33%	-18.25%
Vanguard	Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	Target Date 2045 Fund	-13.28%	-19.88%
Vanguard	Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	Target Date 2050 Fund	-13.26%	-19.86%
Vanguard	Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	Target Date 2055 Fund	-13.28%	-19.89%
Vanguard	Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	Target Date 2060 Fund	-13.27%	-19.86%
Vanguard	Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	Target Date 2065 Fund	-13.32%	-19.92%
PIMCO	PIMCO All Asset Fund - Institutional Class	PAAIX	All Asset Fund	-11.74%	-16.05%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund - Class C	N/A	Equity Index Fund	-12.35%	-19.61%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Equity Fund	-12.77%	-19.41%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund - Class C	N/A	Mid Cap Index Fund	-20.21%	-29.69%
Hartford	Hartford MidCap HLS Fund - Class IA	HIMCX	Mid Cap Equity Fund	-17.15%	-24.21%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Cap Blend Fund	-21.73%	-30.64%
T. Rowe Price	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Cap Equity Fund	-19.10%	-26.24%
Vanguard	Vanguard Total International Stock Index Fund – Institutional Class	VTSNX	International Equity Fund	-16.07%	-24.31%
American Funds	American Funds EuroPacific Growth Fund - Class R6	RERGX	International Equity Fund	-14.74%	-22.43%
American Funds	American Century Real Estate Fund - Class R6	AREDX	REIT Fund	-18.61%	-23.72%

HOUSING AGENCY RETIREMENT TRUST																	
Historical Performance Credited Rates of Return																	
As of the month ending: 03/31/2020																	
															ADP Investment Compensation as of 03/31/2020		
Investment Fund	Ticker Symbol	CUSIP	Inception Date	7-Day Current Yield	1 Mo	3 Mo	YTD	12 Mo	3 Yr	5 Yr	10 Yr	Inception to Date	Net Expense Ratio	Gross Expense Ratio	12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
Stable Value																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.20	0.60	0.60	2.40	2.28	2.10	2.23	N/A	0.00	0.00	0.00	0.00	0.00
Intermediate-Term Bond																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	-3.11	-0.70	-0.70	5.08	3.86	3.28	4.12	6.58	0.42	0.42	0.00	0.08	0.00
Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	921937504	09/18/1995	N/A	-0.58	3.28	3.28	9.08	4.84	3.34	3.86	5.20	0.04	0.04	0.00	0.00	0.00
Inflation-Protected Bond																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-1.87	1.58	1.58	6.68	3.38	2.59	3.39	3.63	0.06	0.06	0.00	0.00	0.00
Target-Date																	
Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	92202E300	10/27/2003	N/A	-6.15	-7.44	-7.44	-0.22	3.61	3.55	6.03	5.66	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	92202E805	06/07/2006	N/A	-7.99	-10.76	-10.76	-2.64	3.28	3.58	6.39	5.48	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	92202E409	10/27/2003	N/A	-9.34	-12.95	-12.95	-4.31	3.07	3.60	6.65	5.97	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	92202E888	06/07/2006	N/A	-10.36	-14.76	-14.76	-5.78	2.80	3.56	6.87	5.55	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	92202E508	10/27/2003	N/A	-11.36	-16.52	-16.52	-7.25	2.53	3.51	7.07	6.33	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	92202E870	06/07/2006	N/A	-12.33	-18.25	-18.25	-8.74	2.23	3.43	7.18	5.67	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	92202E607	10/27/2003	N/A	-13.28	-19.88	-19.88	-10.21	1.77	3.21	7.07	6.52	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	92202E862	06/07/2006	N/A	-13.26	-19.86	-19.86	-10.18	1.79	3.23	7.07	5.62	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	92202E847	08/18/2010	N/A	-13.28	-19.89	-19.89	-10.21	1.78	3.19	N/A	7.88	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	92202E839	01/19/2012	N/A	-13.27	-19.86	-19.86	-10.18	1.79	3.20	N/A	7.19	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	92202E680	07/12/2017	N/A	-13.32	-19.92	-19.92	-10.23	N/A	N/A	N/A	0.27	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement Income Fund - Investor Class	VTINX	92202E102	10/27/2003	N/A	-5.24	-5.91	-5.91	0.91	3.38	3.17	4.92	4.90	0.12	0.12	0.00	0.00	0.00
Risk Based																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	-11.74	-16.05	-16.05	-10.61	-0.98	1.06	3.45	5.67	1.12	1.25	0.00	0.00	0.00
Large Blend																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	-12.77	-19.41	-19.41	-6.48	4.57	5.21	10.25	8.74	0.25	0.34	0.00	0.00	0.00
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	-12.35	-19.61	-19.61	-7.02	5.05	6.67	10.48	7.77	0.05	0.05	0.00	0.00	0.00
Mid-Cap Blend																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	-20.21	-29.69	-29.69	-22.52	-4.13	0.52	7.83	10.51	0.05	0.05	0.00	0.00	0.00
Mid-Cap Growth																	
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	-17.15	-24.21	-24.21	-16.22	3.08	4.50	9.91	11.93	0.69	0.69	0.00	0.00	0.00
Small Blend																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	-21.73	-30.64	-30.64	-24.07	-4.67	-0.27	6.86	5.99	0.05	0.05	0.00	0.00	0.00
Small Growth																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	-19.10	-26.24	-26.24	-15.97	2.19	4.15	10.66	8.77	0.66	0.66	0.00	0.00	0.00
Foreign Large Blend																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	-16.07	-24.31	-24.31	-16.55	-2.52	-0.65	N/A	2.01	0.08	0.08	0.00	0.00	0.00
Foreign Large Growth																	
American Funds EuroPacific Growth Fund - Class R6	REGRX	298706821	05/01/2009	N/A	-14.74	-22.43	-22.43	-12.70	0.28	0.91	3.97	6.69	0.49	0.49	0.00	0.00	0.00
Real Estate																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	-18.61	-23.72	-23.72	-13.68	0.11	0.87	N/A	4.57	0.81	0.81	0.00	0.00	0.00

Housing Agency Retirement Trust
PO Box 22669, Louisville, KY 40252
1-800-798-2044

CREDITED RATES OF RETURN

At the request of many authorities, we report, on a monthly basis, the credited net rates of return of the twenty-eight investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **February 2020**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Invesco	0.19%	0.40%
Vanguard	Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	Total Bond Market Index Institutional	1.72%	3.88%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Income Bond	0.91%	2.49%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond Fund	1.38%	3.51%
Vanguard	Vanguard Target Retirement Income Fund - Investor Class	VTINX	Target Retirement Income Fund	-1.48%	-0.71%
Vanguard	Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	Target Date 2015 Fund	-2.03%	-1.38%
Vanguard	Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	Target Date 2020 Fund	-3.22%	-3.01%
Vanguard	Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	Target Date 2025 Fund	-3.98%	-3.98%
Vanguard	Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	Target Date 2030 Fund	-4.68%	-4.91%
Vanguard	Vanguard Target Retirement 2035 Fund - Investor Class	VTTX	Target Date 2035 Fund	-5.35%	-5.82%
Vanguard	Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	Target Date 2040 Fund	-6.03%	-6.75%
Vanguard	Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	Target Date 2045 Fund	-6.67%	-7.61%
Vanguard	Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	Target Date 2050 Fund	-6.66%	-7.62%
Vanguard	Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	Target Date 2055 Fund	-6.67%	-7.62%
Vanguard	Vanguard Target Retirement 2060 Fund - Investor Class	VTTX	Target Date 2060 Fund	-6.65%	-7.60%
Vanguard	Vanguard Target Retirement 2065 Fund - Investor Class	VLVX	Target Date 2065 Fund	-6.68%	-7.61%
SSgA	SSgA Balanced Fund	N/A	Balanced Fund	-3.24%	-2.32%
PIMCO	PIMCO All Asset Fund - Institutional Class	PAAIX	All Asset Fund	-3.42%	-4.88%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund - Class C	N/A	Equity Index Fund	-8.25%	-8.28%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Equity Fund	-7.71%	-7.61%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund - Class C	N/A	Mid Cap Index Fund	-9.51%	-11.88%
Hartford	Hartford MidCap HLS Fund - Class IA	HIMCX	Mid Cap Equity Fund	-8.06%	-8.51%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Cap Blend Fund	-8.42%	-11.39%
T. Rowe Price	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Cap Equity Fund	-7.38%	-8.82%
Vanguard	Vanguard Total International Stock Index Fund – Institutional Class	VTSNX	International Equity Fund	-6.71%	-9.81%
American Funds	American Funds EuroPacific Growth Fund - Class R6	RERGX	International Equity Fund	-6.16%	-9.02%
DFA	DFA Emerging Markets Portfolio – Institutional Class Shares	DFEMX	Diversified Emerging Markets Fund	-4.89%	-10.72%
American Funds	American Century Real Estate Fund - Class R6	AREDX	REIT Fund	-8.21%	-6.28%

HOUSING AGENCY RETIREMENT TRUST																ADP Investment Compensation as of 02/29/2020		
Historical Performance Credited Rates of Return																12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
As of the month ending: 02/29/2020																		
Investment Fund	Ticker Symbol	CUSIP	Inception Date	7-Day Current Yield	1 Mo	3 Mo	YTD	12 Mo	3 Yr	5 Yr	10 Yr	Inception to Date	Net Expense Ratio	Gross Expense Ratio				
Stable Value	Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.19	0.60	0.40	2.40	2.26	2.09	2.25	N/A	0.10	0.10	0.00	0.00	0.00
Intermediate-Term Bond	Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	0.91	2.78	2.49	10.31	4.99	3.99	4.55	6.71	0.42	0.42	0.00	0.08	0.00
	Vanguard Total Bond Market Index Fund - Institutional Class	VBTIX	921937504	09/18/1995	N/A	1.72	3.73	3.88	11.87	5.02	3.55	3.91	5.25	0.04	0.04	0.00	0.00	0.00
Inflation-Protected Bond	State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	1.38	3.89	3.51	10.68	4.01	2.87	3.59	3.84	0.06	0.06	0.00	0.00	0.00
Target-Date	Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	92202E300	10/27/2003	N/A	-2.03	-0.17	-1.38	7.93	5.98	4.79	7.09	6.10	0.13	0.13	0.00	0.00	0.00
	Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	92202E805	06/07/2006	N/A	-3.22	-1.35	-3.01	7.38	6.41	5.21	7.72	6.16	0.13	0.13	0.00	0.00	0.00
	Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	92202E409	10/27/2003	N/A	-3.98	-2.11	-3.98	7.12	6.74	5.52	8.19	6.64	0.13	0.13	0.00	0.00	0.00
	Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	92202E888	06/07/2006	N/A	-4.68	-2.79	-4.91	6.59	6.91	5.69	8.59	6.43	0.14	0.14	0.00	0.00	0.00
	Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	92202E508	10/27/2003	N/A	-5.35	-3.46	-5.82	6.02	7.06	5.85	8.98	7.15	0.14	0.14	0.00	0.00	0.00
	Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	92202E870	06/07/2006	N/A	-6.03	-4.14	-6.75	5.42	7.17	5.98	9.20	6.72	0.14	0.14	0.00	0.00	0.00
	Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	92202E607	10/27/2003	N/A	-6.67	-4.82	-7.61	4.80	7.08	5.99	9.21	7.49	0.15	0.15	0.00	0.00	0.00
	Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	92202E862	06/07/2006	N/A	-6.66	-4.80	-7.62	4.82	7.09	5.98	9.21	6.76	0.15	0.15	0.00	0.00	0.00
	Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	92202E847	08/18/2010	N/A	-6.67	-4.80	-7.62	4.83	7.10	5.95	N/A	9.58	0.15	0.15	0.00	0.00	0.00
	Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	92202E839	01/19/2012	N/A	-6.65	-4.78	-7.60	4.87	7.10	5.96	N/A	9.17	0.15	0.15	0.00	0.00	0.00
	Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	92202E680	07/12/2017	N/A	-6.68	-4.83	-7.61	4.82	N/A	N/A	N/A	5.87	0.15	0.15	0.00	0.00	0.00
	Vanguard Target Retirement Income Fund - Investor Class	VTINX	92202E102	10/27/2003	N/A	-1.48	0.28	-0.71	8.11	5.37	4.26	5.68	5.27	0.12	0.12	0.00	0.00	0.00
Risk Based	PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	-3.42	-2.30	-4.88	1.89	3.55	3.24	4.88	6.45	1.12	1.25	0.00	0.00	0.00
Moderate Allocation	State Street Balanced Fund	N/A	HUDSSG002	12/31/1994	N/A	-3.24	-0.89	-2.32	10.30	7.70	6.60	8.47	7.41	0.05	0.05	0.00	0.00	0.00
Large Blend	JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	-7.71	-4.52	-7.61	9.09	9.56	7.78	12.43	9.66	0.25	0.34	0.00	0.00	0.00
	State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	-8.25	-5.52	-8.28	8.13	9.81	9.17	12.60	8.40	0.05	0.05	0.00	0.00	0.00
Mid-Cap Blend	State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	-9.51	-9.42	-11.88	-3.46	3.23	5.43	11.05	12.95	0.05	0.05	0.00	0.00	0.00
Mid-Cap Growth	Hartford MidCap HLS Fund - Class 1A	HIMCX	416528701	07/14/1997	N/A	-8.06	-6.65	-8.51	2.62	9.69	8.51	12.71	12.91	0.69	0.69	0.00	0.00	0.00
Small Blend	State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	-8.42	-8.86	-11.39	-5.02	3.53	5.14	10.42	11.24	0.05	0.05	0.00	0.00	0.00
Small Growth	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	-7.38	-7.03	-8.82	3.44	9.61	9.00	14.00	9.97	0.66	0.66	0.00	0.00	0.00
Foreign Large Blend	Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	-6.71	-5.96	-9.81	0.15	4.31	2.58	N/A	3.98	0.08	0.08	0.00	0.00	0.00
Foreign Large Growth	American Funds EuroPacific Growth Fund - Class R6	REGX	298706821	05/01/2009	N/A	-6.16	-5.11	-9.02	4.50	6.98	4.23	6.34	8.33	0.49	0.49	0.00	0.00	0.00
Diversified Emerging Mkts	DFA Emerging Markets Portfolio - Institutional Class	DFEMX	233203785	04/25/1994	N/A	-4.89	-4.43	-10.72	-3.38	3.72	2.15	3.24	6.35	0.43	0.53	0.00	0.00	0.00
Real Estate	American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	-8.21	-7.67	-6.28	10.03	6.35	5.46	N/A	7.95	0.80	0.80	0.00	0.00	0.00

Housing Agency Retirement Trust
PO Box 22669, Louisville, KY 40252
1-800-798-2044

CREDITED RATES OF RETURN

At the request of many authorities, we report, on a monthly basis, the credited net rates of return of the twenty-eight investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **January 2020**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Invesco	0.21%	0.21%
Vanguard	Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	Total Bond Market Index Institutional	2.12%	2.12%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Income Bond	1.57%	1.57%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond Fund	2.10%	2.10%
Vanguard	Vanguard Target Retirement Income Fund - Investor Class	VTINX	Target Retirement Income Fund	0.78%	0.78%
Vanguard	Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	Target Date 2015 Fund	0.66%	0.66%
Vanguard	Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	Target Date 2020 Fund	0.22%	0.22%
Vanguard	Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	Target Date 2025 Fund	0.00%	0.00%
Vanguard	Vanguard Target Retirement 2030 Fund - Investor Class	VTHRFX	Target Date 2030 Fund	-0.25%	-0.25%
Vanguard	Vanguard Target Retirement 2035 Fund - Investor Class	VTTTHX	Target Date 2035 Fund	-0.49%	-0.49%
Vanguard	Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	Target Date 2040 Fund	-0.77%	-0.77%
Vanguard	Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	Target Date 2045 Fund	-1.01%	-1.01%
Vanguard	Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	Target Date 2050 Fund	-1.03%	-1.03%
Vanguard	Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	Target Date 2055 Fund	-1.02%	-1.02%
Vanguard	Vanguard Target Retirement 2060 Fund - Investor Class	VTTTSX	Target Date 2060 Fund	-1.02%	-1.02%
Vanguard	Vanguard Target Retirement 2065 Fund - Investor Class	VLVXVX	Target Date 2065 Fund	-1.00%	-1.00%
SSgA	SSgA Balanced Fund	N/A	Balanced Fund	0.94%	0.94%
PIMCO	PIMCO All Asset Fund - Institutional Class	PAAIX	All Asset Fund	-1.52%	-1.52%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund - Class C	N/A	Equity Index Fund	-0.04%	-0.04%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Equity Fund	0.11%	0.11%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund - Class C	N/A	Mid Cap Index Fund	-2.62%	-2.62%
Hartford	Hartford MidCap HLS Fund - Class IA	HIMCX	Mid Cap Equity Fund	-0.50%	-0.50%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Cap Blend Fund	-3.24%	-3.24%
T. Rowe Price	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Cap Equity Fund	-1.56%	-1.56%
Vanguard	Vanguard Total International Stock Index Fund – Institutional Class	VTSNX	International Equity Fund	-3.32%	-3.32%
American Funds	American Funds EuroPacific Growth Fund - Class R6	RERGX	International Equity Fund	-3.04%	-3.04%
DFA	DFA Emerging Markets Portfolio – Institutional Class Shares	DFEMX	Diversified Emerging Markets Fund	-6.13%	-6.13%
American Funds	American Century Real Estate Fund - Class R6	AREDX	REIT Fund	2.10%	2.10%

HOUSING AGENCY RETIREMENT TRUST

Historical Performance Credited Rates of Return

As of the month ending: 01/31/2020

Investment Fund	Ticker Symbol	CUSIP	Inception Date	7-Day Current Yield	1 Mo	3 Mo	YTD	12 Mo	3 Yr	5 Yr	10 Yr	Inception to Date	Net Expense Ratio	Gross Expense Ratio	ADP Investment Compensation as of 01/31/2020		
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
Stable Value																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.21	0.60	0.21	2.39	2.24	2.08	2.26	N/A	0.00	0.00	0.00	0.00	0.00
Intermediate-Term Bond																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	1.57	2.02	1.57	9.82	4.94	3.75	4.46	6.69	0.42	0.42	0.00	0.08	0.00
Vanguard Total Bond Market Index Fund - Institutional Class	VBTVX	921937504	09/18/1995	N/A	2.12	1.93	2.12	9.92	4.66	2.97	3.75	5.19	0.04	0.04	0.00	0.00	0.00
Inflation-Protected Bond																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	2.10	2.62	2.10	9.17	3.69	2.35	3.33	3.74	0.06	0.06	0.00	0.00	0.00
Target-Date																	
Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	92202E300	10/27/2003	N/A	0.66	2.87	0.66	11.39	7.29	5.71	7.50	6.26	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	92202E805	06/07/2006	N/A	0.22	3.28	0.22	12.58	8.25	6.53	8.29	6.45	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	92202E409	10/27/2003	N/A	0.00	3.61	0.00	13.49	8.95	7.12	8.87	6.94	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	92202E888	06/07/2006	N/A	-0.25	3.83	-0.25	13.97	9.44	7.55	9.37	6.85	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	92202E508	10/27/2003	N/A	-0.49	4.09	-0.49	14.42	9.90	7.98	9.85	7.55	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	92202E870	06/07/2006	N/A	-0.77	4.29	-0.77	14.84	10.34	8.35	10.15	7.25	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	92202E607	10/27/2003	N/A	-1.01	4.45	-1.01	15.13	10.53	8.51	10.24	7.99	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	92202E862	06/07/2006	N/A	-1.03	4.45	-1.03	15.13	10.52	8.51	10.24	7.34	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	92202E847	08/18/2010	N/A	-1.02	4.47	-1.02	15.13	10.54	8.48	N/A	10.47	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	92202E839	01/19/2012	N/A	-1.02	4.45	-1.02	15.15	10.53	8.48	N/A	10.20	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	92202E680	07/12/2017	N/A	-1.00	4.44	-1.00	15.14	N/A	N/A	N/A	8.97	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement Income Fund - Investor Class	VTINX	92202E102	10/27/2003	N/A	0.78	2.59	0.78	10.66	6.33	4.80	5.91	5.40	0.12	0.12	0.00	0.00	0.00
Risk Based																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	-1.52	1.25	-1.52	5.78	5.39	4.24	5.27	6.70	1.12	1.25	0.00	0.00	0.00
Moderate Allocation																	
State Street Balanced Fund	N/A	HUDSSG002	12/31/1994	N/A	0.94	4.26	0.94	15.79	9.73	7.82	9.02	7.58	0.05	0.05	0.00	0.00	0.00
Large Blend																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	0.11	7.39	0.11	21.68	13.96	10.79	13.68	10.24	0.25	0.34	0.00	0.00	0.00
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	-0.04	6.70	-0.04	21.62	14.48	12.31	13.92	8.83	0.05	0.05	0.00	0.00	0.00
Mid-Cap Blend																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	-2.62	3.09	-2.62	11.20	7.65	8.64	12.74	14.12	0.05	0.05	0.00	0.00	0.00
Mid-Cap Growth																	
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	-0.50	5.80	-0.50	18.93	13.92	11.92	14.20	13.38	0.69	0.69	0.00	0.00	0.00
Small Blend																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	-3.24	3.60	-3.24	9.09	7.29	8.25	11.88	12.27	0.05	0.05	0.00	0.00	0.00
Small Growth																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	-1.56	3.96	-1.56	19.13	13.35	11.89	15.40	10.44	0.66	0.66	0.00	0.00	0.00
Foreign Large Blend																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	-3.32	1.92	-3.32	9.19	7.28	5.13	N/A	4.81	0.08	0.08	0.00	0.00	0.00
Foreign Large Growth																	
American Funds EuroPacific Growth Fund - Class R6	REGRX	298706821	05/01/2009	N/A	-3.04	3.19	-3.04	14.18	9.70	6.53	6.99	9.03	0.49	0.49	0.00	0.00	0.00
Diversified Emerging Mkts																	
DFA Emerging Markets Portfolio - Institutional Class	DFEMX	233203785	04/25/1994	N/A	-6.13	-0.03	-6.13	0.68	6.63	3.80	3.89	6.57	0.47	0.57	0.00	0.00	0.00
Real Estate																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	2.10	-0.84	2.10	20.78	10.62	6.60	N/A	9.48	0.80	0.80	0.00	0.00	0.00