

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**  
**457 DEFERRED COMPENSATION PLAN**  
**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-seven investment funds provided under the 457 Deferred Compensation 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 Vanguard Prime Money Market Fund Investor Class being the least amount of risk and the American Century Real Estate Fund R6 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 **September 2021**.

FUND MANAGER	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Vanguard	Vanguard Federal Money Market Fund Investor Class	VMFXX	Money Market - Taxable	0.00%	0.01%
Vanguard	Vanguard Total Bond Market Index Fund Institutional Class	VBPIX	Intermediate Core Bond	-0.90%	-1.57%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-0.60%	-0.49%
Prudential	PGIM High Yield – Class R6	PHYQX	High Yield Bond	0.25%	5.79%
Vanguard	Vanguard Inflation Protected Securities Fund Admiral Class	VAIPX	Inflation-Protection Bond	-0.72%	3.42%
Vanguard	Vanguard Institutional Target Retirement Income Fund - Institutional Class	VITRX	Institutional Target-Date	-1.75%	3.22%
Vanguard	Vanguard Institutional Target Retirement 2015 Fund - Institutional Class	VITVX	Institutional Target-Date	-1.81%	3.62%
Vanguard	Vanguard Institutional Target Retirement 2020 Fund - Institutional Class	VITWX	Institutional Target-Date	-2.34%	5.14%
Vanguard	Vanguard Institutional Target Retirement 2025 Fund - Institutional Class	VRIVX	Institutional Target-Date	-2.74%	6.12%
Vanguard	Vanguard Institutional Target Retirement 2030 Fund - Institutional Class	VTTWX	Institutional Target-Date	-2.99%	7.11%
Vanguard	Vanguard Institutional Target Retirement 2035 Fund - Institutional Class	VITFX	Institutional Target-Date	-3.24%	8.11%
Vanguard	Vanguard Institutional Target Retirement 2040 Fund - Institutional Class	VIRSX	Institutional Target-Date	-3.46%	9.17%
Vanguard	Vanguard Institutional Target Retirement 2045 Fund - Institutional Class	VITLX	Institutional Target-Date	-3.71%	10.17%
Vanguard	Vanguard Institutional Target Retirement 2050 Fund - Institutional Class	VTRLX	Institutional Target-Date	-3.76%	10.31%
Vanguard	Vanguard Institutional Target Retirement 2055 Fund - Institutional Class	VIVLX	Institutional Target-Date	-3.75%	10.32%
Vanguard	Vanguard Institutional Target Retirement 2060 Fund - Institutional Class	VILVX	Institutional Target-Date	-3.73%	10.32%
Vanguard	Vanguard Institutional Target Retirement 2065 Fund - Institutional Class	VSXFX	Institutional Target-Date	-3.73%	10.29%
PIMCO	PIMCO All Asset Fund Institutional Class	PAAIX	Risk Based	-1.71%	12.00%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	-4.86%	16.55%
Vanguard	Vanguard 500 Index Fund Admiral	VFIAX	Large Blend	-4.65%	15.90%
Vanguard	Vanguard Mid-Cap Index Fund Admiral Class	VIMAX	Mid Cap Blend	-4.16%	15.32%
Hartford	Hartford Mid Cap Fund Y	HMDYX	Mid Cap Growth	-4.49%	4.49%
Vanguard	Vanguard Small Cap Index Fund Admiral Class Shares	VSMAX	Small Blend	-3.11%	13.35%
T Rowe Price	T Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	-2.34%	12.97%
Vanguard	Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	Foreign Large Blend	-3.42%	6.42%
American Funds	American Funds EuroPacific Growth Fund R-6	RERGX	Foreign Large Growth	-4.11%	4.01%
American Century	American Century Real Estate Fund R6	AREDX	Real Estate	-6.19%	21.15%

# 457 Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 09/30/2021

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 09/30/2021		
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
<b>Money Market - Taxable</b>																	
Vanguard Federal Money Market Fund - Investor Class	VMFXX	922906300	07/13/1981	0.10	0.00	0.00	0.01	0.02	1.05	1.05	0.55	3.96	0.11	0.11	0.00	0.00	0.00
<b>Intermediate Core Bond</b>																	
Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	921937504	09/18/1995	N/A	-0.90	0.11	-1.57	-0.91	5.42	2.95	2.98	5.00	0.04	0.04	0.00	0.00	0.00
<b>Intermediate Core-Plus Bond</b>																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	-0.60	0.10	-0.49	1.99	6.23	4.19	4.25	6.57	0.42	0.42	0.00	0.08	0.00
<b>High Yield Bond</b>																	
PGIM High Yield Fund - Class R6	PHYQX	74440Y884	10/31/2011	N/A	0.25	1.34	5.79	12.20	7.62	7.06	N/A	7.14	0.41	0.41	0.00	0.00	0.00
<b>Inflation-Protected Bond</b>																	
Vanguard Inflation Protected Securities Fund - Admiral Class	VAIPX	922031737	06/10/2005	N/A	-0.72	1.69	3.42	5.09	7.29	4.16	3.02	4.12	0.10	0.10	0.00	0.00	0.00
<b>Target-Date</b>																	
Vanguard Institutional Target Retirement Income Fund - Institutional Class	VITRX	92202E698	06/26/2015	N/A	-1.75	-0.09	3.22	8.59	7.61	6.28	N/A	5.81	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2015 Fund - Institutional Class	VITVX	92202E813	06/26/2015	N/A	-1.81	-0.16	3.62	9.65	7.82	7.21	N/A	6.38	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2020 Fund - Institutional Class	VITWX	92202E797	06/26/2015	N/A	-2.34	-0.40	5.14	13.43	9.05	8.64	N/A	7.47	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2025 Fund - Institutional Class	VRIVX	92202E789	06/26/2015	N/A	-2.74	-0.61	6.12	16.06	9.92	9.68	N/A	8.21	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2030 Fund - Institutional Class	VTTWX	92202E771	06/26/2015	N/A	-2.99	-0.76	7.11	18.40	10.51	10.49	N/A	8.74	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2035 Fund - Institutional Class	VITFX	92202E763	06/26/2015	N/A	-3.24	-0.86	8.11	20.70	11.05	11.29	N/A	9.26	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2040 Fund - Institutional Class	VIRSX	92202E755	06/26/2015	N/A	-3.46	-0.96	9.17	23.12	11.59	12.08	N/A	9.76	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2045 Fund - Institutional Class	VITLX	92202E748	06/26/2015	N/A	-3.71	-1.05	10.17	25.49	12.19	12.65	N/A	10.22	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2050 Fund - Institutional Class	VRTLX	92202E730	06/26/2015	N/A	-3.76	-1.08	10.31	25.78	12.28	12.70	N/A	10.26	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2055 Fund - Institutional Class	VIVLX	92202E722	06/26/2015	N/A	-3.75	-1.07	10.32	25.78	12.31	12.72	N/A	10.27	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2060 Fund - Institutional Class	VILVX	92202E714	06/26/2015	N/A	-3.73	-1.07	10.32	25.79	12.33	12.72	N/A	10.27	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2065 Fund - Institutional Class	VVSFX	92202E672	07/12/2017	N/A	-3.73	-1.07	10.29	25.75	12.26	N/A	N/A	12.07	0.09	0.09	0.00	0.00	0.00
<b>Risk Based</b>																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	-1.71	-0.59	12.00	25.61	9.63	8.02	6.44	7.26	0.92	1.01	0.00	0.00	0.00
<b>Large Blend</b>																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	-4.86	0.07	16.55	31.05	16.82	17.35	16.61	11.30	0.25	0.34	0.00	0.00	0.00
Vanguard 500 Index Fund - Admiral Class	VFIAX	922908710	11/13/2000	N/A	-4.65	0.57	15.90	29.98	15.96	16.86	16.60	7.77	0.04	0.04	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
Vanguard Mid-Cap Index Fund - Admiral Class	VIMAX	922908645	11/12/2001	N/A	-4.16	0.00	15.32	36.09	14.74	14.59	15.55	10.91	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford Midcap Fund - Class Y	HMDYX	416645687	12/31/1997	N/A	-4.49	-3.55	4.49	31.99	12.65	15.77	16.77	13.06	0.79	0.86	0.00	0.10	0.00
<b>Small Blend</b>																	
Vanguard Small Cap Index Fund - Admiral Class	VSMAX	922908686	11/13/2000	N/A	-3.11	-2.62	13.35	44.06	11.98	13.97	15.33	9.97	0.05	0.05	0.00	0.00	0.00
<b>Small Growth</b>																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	-2.34	-1.17	12.97	40.93	16.64	17.89	17.64	11.45	0.66	0.66	0.00	0.00	0.00
<b>Foreign Large Blend</b>																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	-3.42	-3.00	6.42	24.40	8.34	9.05	7.92	6.02	0.08	0.08	0.00	0.00	0.00
<b>Foreign Large Growth</b>																	
American Funds EuroPacific Growth Fund - Class R6	RERGX	298706821	05/01/2009	N/A	-4.11	-2.35	4.01	24.76	13.21	12.17	10.63	10.37	0.46	0.46	0.00	0.00	0.00
<b>Real Estate</b>																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	-6.19	0.28	21.15	30.11	11.19	7.12	N/A	8.64	0.81	0.81	0.00	0.00	0.00

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**  
**457 DEFERRED COMPENSATION PLAN**  
**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-seven investment funds provided under the 457 Deferred Compensation 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 Vanguard Prime Money Market Fund Investor Class being the least amount of risk and the American Century Real Estate Fund R6 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 **August 2021**.

FUND MANAGER	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Vanguard	Vanguard Federal Money Market Fund Investor Class	VMFXX	Money Market - Taxable	0.00%	0.01%
Vanguard	Vanguard Total Bond Market Index Fund Institutional Class	VBPIX	Intermediate Core Bond	-0.19%	-0.67%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-0.14%	0.11%
Prudential	PGIM High Yield – Class R6	PHYQX	High Yield Bond	0.63%	5.53%
Vanguard	Vanguard Inflation Protected Securities Fund Admiral Class	VAIPX	Inflation-Protection Bond	-0.10%	4.17%
Vanguard	Vanguard Institutional Target Retirement Income Fund - Institutional Class	VITRX	Institutional Target-Date	0.59%	5.06%
Vanguard	Vanguard Institutional Target Retirement 2015 Fund - Institutional Class	VITVX	Institutional Target-Date	0.62%	5.54%
Vanguard	Vanguard Institutional Target Retirement 2020 Fund - Institutional Class	VITWX	Institutional Target-Date	1.00%	7.66%
Vanguard	Vanguard Institutional Target Retirement 2025 Fund - Institutional Class	VRIVX	Institutional Target-Date	1.29%	9.11%
Vanguard	Vanguard Institutional Target Retirement 2030 Fund - Institutional Class	VTTWX	Institutional Target-Date	1.50%	10.42%
Vanguard	Vanguard Institutional Target Retirement 2035 Fund - Institutional Class	VITFX	Institutional Target-Date	1.68%	11.73%
Vanguard	Vanguard Institutional Target Retirement 2040 Fund - Institutional Class	VIRSX	Institutional Target-Date	1.90%	13.08%
Vanguard	Vanguard Institutional Target Retirement 2045 Fund - Institutional Class	VITLX	Institutional Target-Date	2.12%	14.42%
Vanguard	Vanguard Institutional Target Retirement 2050 Fund - Institutional Class	VTRLX	Institutional Target-Date	2.17%	14.61%
Vanguard	Vanguard Institutional Target Retirement 2055 Fund - Institutional Class	VIVLX	Institutional Target-Date	2.17%	14.61%
Vanguard	Vanguard Institutional Target Retirement 2060 Fund - Institutional Class	VILVX	Institutional Target-Date	2.13%	14.60%
Vanguard	Vanguard Institutional Target Retirement 2065 Fund - Institutional Class	VSXFX	Institutional Target-Date	2.13%	14.57%
PIMCO	PIMCO All Asset Fund Institutional Class	PAAIX	Risk Based	0.68%	13.94%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	2.70%	22.51%
Vanguard	Vanguard 500 Index Fund Admiral	VFIAX	Large Blend	3.04%	21.56%
Vanguard	Vanguard Mid-Cap Index Fund Admiral Class	VIMAX	Mid Cap Blend	3.02%	20.32%
Hartford	Hartford Mid Cap Fund Y	HMDYX	Mid Cap Growth	0.77%	9.40%
Vanguard	Vanguard Small Cap Index Fund Admiral Class Shares	VSMAX	Small Blend	1.97%	16.99%
T Rowe Price	T Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	1.96%	15.68%
Vanguard	Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	Foreign Large Blend	1.75%	10.19%
American Funds	American Funds EuroPacific Growth Fund R-6	RERGX	Foreign Large Growth	3.39%	8.47%
American Century	American Century Real Estate Fund R6	AREDX	Real Estate	2.46%	29.14%

# 457 Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 08/31/2021

Investment Fund	Ticker Symbol	CUSIP	Inception Date	7-Day Current Yield	Historical Performance							Performance Metrics			ADP Investment Compensation as of 08/31/2021		
					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
<b>Money Market - Taxable</b>																	
Vanguard Federal Money Market Fund - Investor Class	VMFXX	922906300	07/13/1981	0.10	0.00	0.00	0.01	0.02	1.10	1.06	0.55	3.97	0.11	0.11	0.00	0.00	0.00
<b>Intermediate Core Bond</b>																	
Vanguard Total Bond Market Index Fund - Institutional Class	VBTIX	921937504	09/18/1995	N/A	-0.19	1.81	-0.67	0.08	5.55	3.12	3.16	5.06	0.04	0.04	0.00	0.00	0.00
<b>Intermediate Core-Plus Bond</b>																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	-0.14	1.47	0.11	2.29	6.40	4.34	4.26	6.61	0.42	0.42	0.00	0.08	0.00
<b>High Yield Bond</b>																	
PGIM High Yield Fund - Class R6	PHYQX	74440Y884	10/31/2011	N/A	0.63	2.11	5.53	11.24	7.63	7.13	N/A	7.17	0.41	0.41	0.00	0.00	0.00
<b>Inflation-Protected Bond</b>																	
Vanguard Inflation Protected Securities Fund - Admiral Class	VAIPX	922031737	06/10/2005	N/A	-0.10	3.06	4.17	5.51	7.21	4.47	3.10	4.19	0.10	0.10	0.00	0.00	0.00
<b>Target-Date</b>																	
Vanguard Institutional Target Retirement Income Fund - Institutional Class	VITRX	92202E698	06/26/2015	N/A	0.59	2.46	5.06	9.69	8.17	6.72	N/A	6.19	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2015 Fund - Institutional Class	VITVX	92202E813	06/26/2015	N/A	0.62	2.53	5.54	10.66	8.42	7.67	N/A	6.78	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2020 Fund - Institutional Class	VITWX	92202E797	06/26/2015	N/A	1.00	2.95	7.66	14.63	9.88	9.24	N/A	7.99	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2025 Fund - Institutional Class	VRIVX	92202E789	06/26/2015	N/A	1.29	3.28	9.11	17.40	10.93	10.38	N/A	8.81	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2030 Fund - Institutional Class	VTTWX	92202E771	06/26/2015	N/A	1.50	3.46	10.42	19.79	11.65	11.27	N/A	9.40	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2035 Fund - Institutional Class	VITFX	92202E763	06/26/2015	N/A	1.68	3.65	11.73	22.09	12.31	12.14	N/A	9.98	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2040 Fund - Institutional Class	VIRSX	92202E755	06/26/2015	N/A	1.90	3.88	13.08	24.53	12.95	12.99	N/A	10.53	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2045 Fund - Institutional Class	VITLX	92202E748	06/26/2015	N/A	2.12	4.08	14.42	26.96	13.67	13.64	N/A	11.04	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2050 Fund - Institutional Class	VRTLX	92202E730	06/26/2015	N/A	2.17	4.12	14.61	27.27	13.78	13.69	N/A	11.09	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2055 Fund - Institutional Class	VIVLX	92202E722	06/26/2015	N/A	2.17	4.11	14.61	27.27	13.81	13.71	N/A	11.10	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2060 Fund - Institutional Class	VILVX	92202E714	06/26/2015	N/A	2.13	4.10	14.60	27.26	13.84	13.72	N/A	11.09	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2065 Fund - Institutional Class	VSXFX	92202E672	07/12/2017	N/A	2.13	4.08	14.57	27.21	13.74	N/A	N/A	13.36	0.09	0.09	0.00	0.00	0.00
<b>Risk Based</b>																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	0.68	1.87	13.94	25.80	10.49	8.64	6.00	7.39	0.92	1.01	0.00	0.00	0.00
<b>Large Blend</b>																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	2.70	7.69	22.51	31.86	19.08	18.51	16.37	11.66	0.25	0.34	0.00	0.00	0.00
Vanguard 500 Index Fund - Admiral Class	VFIAX	922908710	11/13/2000	N/A	3.04	7.94	21.56	31.13	18.04	17.98	16.30	8.05	0.04	0.04	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
Vanguard Mid-Cap Index Fund - Admiral Class	VIMAX	922908645	11/12/2001	N/A	3.02	6.22	20.32	39.56	16.19	15.65	14.84	11.19	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford Midcap Fund - Class Y	HMDYX	416645687	12/31/1997	N/A	0.77	1.83	9.40	32.70	13.83	17.08	15.96	13.33	0.79	0.86	0.00	0.10	0.00
<b>Small Blend</b>																	
Vanguard Small Cap Index Fund - Admiral Class	VSMAX	922908686	11/13/2000	N/A	1.97	1.95	16.99	44.64	12.59	14.79	14.36	10.18	0.05	0.05	0.00	0.00	0.00
<b>Small Growth</b>																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	1.96	3.90	15.68	42.32	16.88	18.37	16.58	11.62	0.66	0.66	0.00	0.00	0.00
<b>Foreign Large Blend</b>																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	1.75	-0.03	10.19	26.34	9.71	10.12	6.89	6.41	0.08	0.08	0.00	0.00	0.00
<b>Foreign Large Growth</b>																	
American Funds EuroPacific Growth Fund - Class R6	REGGX	298706821	05/01/2009	N/A	3.39	2.13	8.47	27.88	14.59	13.39	9.79	10.82	0.46	0.46	0.00	0.00	0.00
<b>Real Estate</b>																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	2.46	10.23	29.14	34.79	12.66	8.08	N/A	9.59	0.81	0.81	0.00	0.00	0.00

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**  
**457 DEFERRED COMPENSATION PLAN**  
**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-seven investment funds provided under the 457 Deferred Compensation 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 Vanguard Prime Money Market Fund Investor Class being the least amount of risk and the American Century Real Estate Fund R6 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 **July 2021**.

FUND MANAGER	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Vanguard	Vanguard Federal Money Market Fund Investor Class	VMFXX	Money Market - Taxable	0.00%	0.01%
Vanguard	Vanguard Total Bond Market Index Fund Institutional Class	VBPIX	Intermediate Core Bond	1.22%	-0.48%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	0.84%	0.25%
Prudential	PGIM High Yield – Class R6	PHYQX	High Yield Bond	0.46%	4.87%
Vanguard	Vanguard Inflation Protected Securities Fund Admiral Class	VAIPX	Inflation-Protection Bond	2.53%	4.28%
Vanguard	Vanguard Institutional Target Retirement Income Fund - Institutional Class	VITRX	Institutional Target-Date	1.08%	4.44%
Vanguard	Vanguard Institutional Target Retirement 2015 Fund - Institutional Class	VITVX	Institutional Target-Date	1.06%	4.89%
Vanguard	Vanguard Institutional Target Retirement 2020 Fund - Institutional Class	VITWX	Institutional Target-Date	0.97%	6.59%
Vanguard	Vanguard Institutional Target Retirement 2025 Fund - Institutional Class	VRIVX	Institutional Target-Date	0.89%	7.72%
Vanguard	Vanguard Institutional Target Retirement 2030 Fund - Institutional Class	VTTWX	Institutional Target-Date	0.79%	8.78%
Vanguard	Vanguard Institutional Target Retirement 2035 Fund - Institutional Class	VITFX	Institutional Target-Date	0.77%	9.89%
Vanguard	Vanguard Institutional Target Retirement 2040 Fund - Institutional Class	VIRSX	Institutional Target-Date	0.68%	10.97%
Vanguard	Vanguard Institutional Target Retirement 2045 Fund - Institutional Class	VITLX	Institutional Target-Date	0.63%	12.04%
Vanguard	Vanguard Institutional Target Retirement 2050 Fund - Institutional Class	VTRLX	Institutional Target-Date	0.60%	12.18%
Vanguard	Vanguard Institutional Target Retirement 2055 Fund - Institutional Class	VIVLX	Institutional Target-Date	0.60%	12.18%
Vanguard	Vanguard Institutional Target Retirement 2060 Fund - Institutional Class	VILVX	Institutional Target-Date	0.62%	12.21%
Vanguard	Vanguard Institutional Target Retirement 2065 Fund - Institutional Class	VSXFX	Institutional Target-Date	0.62%	12.18%
PIMCO	PIMCO All Asset Fund Institutional Class	PAAIX	Risk Based	0.45%	13.18%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	2.42%	19.28%
Vanguard	Vanguard 500 Index Fund Admiral	VFIAX	Large Blend	2.37%	17.97%
Vanguard	Vanguard Mid-Cap Index Fund Admiral Class	VIMAX	Mid Cap Blend	1.28%	16.79%
Hartford	Hartford Mid Cap Fund Y	HMDYX	Mid Cap Growth	0.21%	8.57%
Vanguard	Vanguard Small Cap Index Fund Admiral Class Shares	VSMAX	Small Blend	-1.44%	14.72%
T Rowe Price	T Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	-0.74%	13.46%
Vanguard	Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	Foreign Large Blend	-1.28%	8.30%
American Funds	American Funds EuroPacific Growth Fund R-6	RERGX	Foreign Large Growth	-1.50%	4.91%
American Century	American Century Real Estate Fund R6	AREDX	Real Estate	4.33%	26.04%

# 457 Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 07/31/2021

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 07/31/2021		
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
<b>Money Market - Taxable</b>																	
Vanguard Federal Money Market Fund - Investor Class	VMFXX	922906300	07/13/1981	0.10	0.00	0.00	0.01	0.03	1.15	1.06	0.55	3.98	0.11	0.11	0.00	0.00	0.00
<b>Intermediate Core Bond</b>																	
Vanguard Total Bond Market Index Fund - Institutional Class	VBTIX	921937504	09/18/1995	N/A	1.22	2.26	-0.48	-0.74	5.81	3.12	3.34	5.08	0.04	0.04	0.00	0.00	0.00
<b>Intermediate Core-Plus Bond</b>																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	0.84	1.83	0.25	2.15	6.53	4.49	4.22	6.63	0.42	0.42	0.00	0.08	0.00
<b>High Yield Bond</b>																	
PGIM High Yield Fund - Class R6	PHYQX	74440Y884	10/31/2011	N/A	0.46	1.95	4.87	11.73	7.75	7.43	N/A	7.17	0.41	0.41	0.00	0.00	0.00
<b>Inflation-Protected Bond</b>																	
Vanguard Inflation Protected Securities Fund - Admiral Class	VAIPX	922031737	06/10/2005	N/A	2.53	4.30	4.28	6.67	7.47	4.40	3.19	4.22	0.10	0.10	0.00	0.00	0.00
<b>Target-Date</b>																	
Vanguard Institutional Target Retirement Income Fund - Institutional Class	VITRX	92202E698	06/26/2015	N/A	1.08	2.60	4.44	10.63	8.19	6.60	N/A	6.17	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2015 Fund - Institutional Class	VITVX	92202E813	06/26/2015	N/A	1.06	2.63	4.89	11.97	8.47	7.57	N/A	6.77	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2020 Fund - Institutional Class	VITWX	92202E797	06/26/2015	N/A	0.97	2.83	6.59	16.48	9.82	9.07	N/A	7.93	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2025 Fund - Institutional Class	VRIVX	92202E789	06/26/2015	N/A	0.89	2.96	7.72	19.63	10.79	10.16	N/A	8.71	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2030 Fund - Institutional Class	VTTWX	92202E771	06/26/2015	N/A	0.79	3.03	8.78	22.42	11.44	11.01	N/A	9.27	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2035 Fund - Institutional Class	VITFX	92202E763	06/26/2015	N/A	0.77	3.14	9.89	25.21	12.06	11.84	N/A	9.82	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2040 Fund - Institutional Class	VIRSX	92202E755	06/26/2015	N/A	0.68	3.20	10.97	28.01	12.64	12.66	N/A	10.34	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2045 Fund - Institutional Class	VITLX	92202E748	06/26/2015	N/A	0.63	3.30	12.04	30.91	13.31	13.25	N/A	10.82	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2050 Fund - Institutional Class	VTRLX	92202E730	06/26/2015	N/A	0.60	3.32	12.18	31.20	13.38	13.30	N/A	10.86	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2055 Fund - Institutional Class	VIVLX	92202E722	06/26/2015	N/A	0.60	3.31	12.18	31.23	13.41	13.31	N/A	10.87	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2060 Fund - Institutional Class	VILVX	92202E714	06/26/2015	N/A	0.62	3.33	12.21	31.26	13.45	13.33	N/A	10.87	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2065 Fund - Institutional Class	VSXFX	92202E672	07/12/2017	N/A	0.62	3.34	12.18	31.20	13.35	N/A	N/A	13.07	0.09	0.09	0.00	0.00	0.00
<b>Risk Based</b>																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	0.45	3.81	13.18	26.05	9.71	8.59	5.72	7.39	0.92	1.01	0.00	0.00	0.00
<b>Large Blend</b>																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	2.42	5.56	19.28	38.39	19.20	17.93	15.41	11.55	0.25	0.34	0.00	0.00	0.00
Vanguard 500 Index Fund - Admiral Class	VFIAX	922908710	11/13/2000	N/A	2.37	5.49	17.97	36.41	18.12	17.31	15.31	7.93	0.04	0.04	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
Vanguard Mid-Cap Index Fund - Admiral Class	VIMAX	922908645	11/12/2001	N/A	1.28	3.95	16.79	39.74	16.00	15.00	13.67	11.07	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford Midcap Fund - Class Y	HMDYX	416645687	12/31/1997	N/A	0.21	-0.45	8.57	35.16	14.88	16.91	14.85	13.35	0.79	0.86	0.00	0.10	0.00
<b>Small Blend</b>																	
Vanguard Small Cap Index Fund - Admiral Class	VSMAX	922908686	11/13/2000	N/A	-1.44	0.04	14.72	47.61	13.51	14.49	13.15	10.12	0.05	0.05	0.00	0.00	0.00
<b>Small Growth</b>																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	-0.74	0.52	13.46	45.98	18.44	18.28	15.29	11.57	0.66	0.66	0.00	0.00	0.00
<b>Foreign Large Blend</b>																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	-1.28	1.34	8.30	29.51	8.27	9.89	5.77	6.29	0.08	0.08	0.00	0.00	0.00
<b>Foreign Large Growth</b>																	
American Funds EuroPacific Growth Fund - Class R6	REGX	298706821	05/01/2009	N/A	-1.50	1.69	4.91	30.53	12.42	12.93	8.38	10.60	0.46	0.46	0.00	0.00	0.00
<b>Real Estate</b>																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	4.33	8.89	26.04	31.60	12.87	6.83	N/A	9.36	0.81	0.81	0.00	0.00	0.00

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**  
**457 DEFERRED COMPENSATION PLAN**  
**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-seven investment funds provided under the 457 Deferred Compensation 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 Vanguard Prime Money Market Fund Investor Class being the least amount of risk and the American Century Real Estate Fund R6 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 **June 2021**.

FUND MANAGER	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Vanguard	Vanguard Federal Money Market Fund Investor Class	VMFXX	Money Market - Taxable	0.00%	0.01%
Vanguard	Vanguard Total Bond Market Index Fund Institutional Class	VBPIX	Intermediate Core Bond	0.78%	-1.68%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	0.77%	-0.58%
Prudential	PGIM High Yield – Class R6	PHYQX	High Yield Bond	1.00%	4.39%
Vanguard	Vanguard Inflation Protected Securities Fund Admiral Class	VAIPX	Inflation-Protection Bond	0.62%	1.70%
Vanguard	Vanguard Institutional Target Retirement Income Fund - Institutional Class	VITRX	Institutional Target-Date	0.77%	3.32%
Vanguard	Vanguard Institutional Target Retirement 2015 Fund - Institutional Class	VITVX	Institutional Target-Date	0.83%	3.79%
Vanguard	Vanguard Institutional Target Retirement 2020 Fund - Institutional Class	VITWX	Institutional Target-Date	0.95%	5.56%
Vanguard	Vanguard Institutional Target Retirement 2025 Fund - Institutional Class	VRIVX	Institutional Target-Date	1.07%	6.78%
Vanguard	Vanguard Institutional Target Retirement 2030 Fund - Institutional Class	VTTWX	Institutional Target-Date	1.13%	7.93%
Vanguard	Vanguard Institutional Target Retirement 2035 Fund - Institutional Class	VITFX	Institutional Target-Date	1.16%	9.05%
Vanguard	Vanguard Institutional Target Retirement 2040 Fund - Institutional Class	VIRSX	Institutional Target-Date	1.25%	10.22%
Vanguard	Vanguard Institutional Target Retirement 2045 Fund - Institutional Class	VITLX	Institutional Target-Date	1.28%	11.34%
Vanguard	Vanguard Institutional Target Retirement 2050 Fund - Institutional Class	VTRLX	Institutional Target-Date	1.30%	11.51%
Vanguard	Vanguard Institutional Target Retirement 2055 Fund - Institutional Class	VIVLX	Institutional Target-Date	1.30%	11.51%
Vanguard	Vanguard Institutional Target Retirement 2060 Fund - Institutional Class	VILVX	Institutional Target-Date	1.30%	11.51%
Vanguard	Vanguard Institutional Target Retirement 2065 Fund - Institutional Class	VSXFX	Institutional Target-Date	1.28%	11.49%
PIMCO	PIMCO All Asset Fund Institutional Class	PAAIX	Risk Based	0.73%	12.66%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	2.38%	16.47%
Vanguard	Vanguard 500 Index Fund Admiral	VFIAX	Large Blend	2.38%	15.29%
Vanguard	Vanguard Mid-Cap Index Fund Admiral Class	VIMAX	Mid Cap Blend	1.81%	15.31%
Hartford	Hartford Mid Cap Fund Y	HMDYX	Mid Cap Growth	0.84%	8.34%
Vanguard	Vanguard Small Cap Index Fund Admiral Class Shares	VSMAX	Small Blend	1.43%	16.39%
T Rowe Price	T Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	2.67%	14.30%
Vanguard	Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	Foreign Large Blend	-0.45%	9.70%
American Funds	American Funds EuroPacific Growth Fund R-6	RERGX	Foreign Large Growth	0.29%	6.51%
American Century	American Century Real Estate Fund R6	AREDX	Real Estate	3.11%	20.81%

# 457 Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 06/30/2021

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 06/30/2021			
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments	
<b>Money Market - Taxable</b>																		
Vanguard Federal Money Market Fund - Investor Class	VMFXX	922906300	07/13/1981	0.10	0.00	0.00	0.01	0.03	1.21	1.07	0.55	3.98	0.11	0.11	0.00	0.00	0.00	
<b>Intermediate Core Bond</b>																		
Vanguard Total Bond Market Index Fund - Institutional Class	VBTIX	921937504	09/18/1995	N/A	0.78	2.00	-1.68	-0.41	5.40	3.01	3.37	5.05	0.04	0.04	0.00	0.00	0.00	
<b>Intermediate Core-Plus Bond</b>																		
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	0.77	1.98	-0.58	3.39	6.42	4.54	4.26	6.62	0.42	0.42	0.00	0.08	0.00	
<b>High Yield Bond</b>																		
PGIM High Yield Fund - Class R6	PHYQX	74440Y884	10/31/2011	N/A	1.00	2.89	4.39	16.38	7.97	7.90	N/A	7.18	0.41	0.41	0.00	0.00	0.00	
<b>Inflation-Protected Bond</b>																		
Vanguard Inflation Protected Securities Fund - Admiral Class	VAIPX	922031737	06/10/2005	N/A	0.62	3.11	1.70	6.47	6.41	4.02	3.33	4.08	0.10	0.10	0.00	0.00	0.00	
<b>Target-Date</b>																		
Vanguard Institutional Target Retirement Income Fund - Institutional Class	VITRX	92202E698	06/26/2015	N/A	0.77	3.21	3.32	12.04	8.12	6.70	N/A	6.07	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2015 Fund - Institutional Class	VITVX	92202E813	06/26/2015	N/A	0.83	3.41	3.79	13.61	8.51	7.82	N/A	6.68	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2020 Fund - Institutional Class	VITWX	92202E797	06/26/2015	N/A	0.95	4.21	5.56	18.96	10.06	9.44	N/A	7.87	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2025 Fund - Institutional Class	VRIVX	92202E789	06/26/2015	N/A	1.07	4.79	6.78	22.81	11.17	10.62	N/A	8.68	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2030 Fund - Institutional Class	VTTWX	92202E771	06/26/2015	N/A	1.13	5.27	7.93	26.11	11.92	11.55	N/A	9.26	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2035 Fund - Institutional Class	VITFX	92202E763	06/26/2015	N/A	1.16	5.70	9.05	29.34	12.64	12.45	N/A	9.83	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2040 Fund - Institutional Class	VIRSX	92202E755	06/26/2015	N/A	1.25	6.14	10.22	32.73	13.34	13.34	N/A	10.37	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2045 Fund - Institutional Class	VITLX	92202E748	06/26/2015	N/A	1.28	6.56	11.34	36.10	14.07	13.96	N/A	10.86	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2050 Fund - Institutional Class	VTRLX	92202E730	06/26/2015	N/A	1.30	6.64	11.51	36.49	14.17	14.01	N/A	10.91	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2055 Fund - Institutional Class	VIVLX	92202E722	06/26/2015	N/A	1.30	6.65	11.51	36.50	14.20	14.03	N/A	10.92	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2060 Fund - Institutional Class	VILVX	92202E714	06/26/2015	N/A	1.30	6.66	11.51	36.54	14.23	14.04	N/A	10.92	0.09	0.09	0.00	0.00	0.00	
Vanguard Institutional Target Retirement 2065 Fund - Institutional Class	VSXFX	92202E672	07/12/2017	N/A	1.28	6.62	11.49	36.49	14.13	N/A	N/A	13.19	0.09	0.09	0.00	0.00	0.00	
<b>Risk Based</b>																		
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	0.73	6.09	12.66	29.55	9.98	8.97	5.81	7.40	1.19	1.34	0.00	0.00	0.00	
<b>Large Blend</b>																		
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	2.38	8.93	16.47	43.09	19.80	18.31	14.89	11.46	0.25	0.34	0.00	0.00	0.00	
Vanguard 500 Index Fund - Admiral Class	VFIAX	922908710	11/13/2000	N/A	2.38	8.59	15.29	40.83	18.66	17.62	14.81	7.84	0.04	0.04	0.00	0.00	0.00	
<b>Mid-Cap Blend</b>																		
Vanguard Mid-Cap Index Fund - Admiral Class	VIMAX	922908645	11/12/2001	N/A	1.81	7.58	15.31	46.90	16.49	15.75	13.12	11.05	0.05	0.05	0.00	0.00	0.00	
<b>Mid-Cap Growth</b>																		
Hartford Midcap Fund - Class Y	HMDYX	416645687	12/31/1997	N/A	0.84	3.02	8.34	42.87	15.72	17.62	14.19	13.39	0.79	0.86	0.00	0.10	0.00	
<b>Small Blend</b>																		
Vanguard Small Cap Index Fund - Admiral Class	VSMAX	922908686	11/13/2000	N/A	1.43	5.60	16.39	56.51	14.75	15.96	12.89	10.24	0.05	0.05	0.00	0.00	0.00	
<b>Small Growth</b>																		
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	2.67	5.33	14.30	54.46	19.50	19.59	15.00	11.65	0.66	0.66	0.00	0.00	0.00	
<b>Foreign Large Blend</b>																		
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	-0.45	5.53	9.70	36.54	9.64	11.14	5.74	6.47	0.08	0.08	0.00	0.00	0.00	
<b>Foreign Large Growth</b>																		
American Funds EuroPacific Growth Fund - Class R6	REGRX	298706821	05/01/2009	N/A	0.29	6.97	6.51	40.10	13.79	14.50	8.33	10.81	0.46	0.46	0.00	0.00	0.00	
<b>Real Estate</b>																		
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	3.11	12.19	20.81	34.14	11.55	6.73	N/A	8.88	0.81	0.81	0.00	0.00	0.00	



**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**  
**457 DEFERRED COMPENSATION PLAN**  
**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-seven investment funds provided under the 457 Deferred Compensation 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 Vanguard Prime Money Market Fund Investor Class being the least amount of risk and the American Century Real Estate Fund R6 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 2021**.

FUND MANAGER	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Vanguard	Vanguard Federal Money Market Fund Investor Class	VMFXX	Money Market Taxable Fund	0.00%	0.00%
Vanguard	Vanguard Total Bond Market Index Fund Institutional Class	VBPIX	Bond Index Fund	0.25%	-2.44%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Bond Fund	0.21%	-1.35%
Prudential	PGIM High Yield – Class R6	PHYQX	High Yield Bond Fund	0.47%	3.36%
Vanguard	Vanguard Inflation Protected Securities Fund Admiral Class	VAIPX	Inflation Protection Index Fund	1.10%	1.08%
Vanguard	Vanguard Institutional Target Retirement Income Fund - Institutional Class	VITRX	Institutional Target Retirement Income Fund	0.73%	2.54%
Vanguard	Vanguard Institutional Target Retirement 2015 Fund - Institutional Class	VITVX	Institutional Target Date 2015 Fund	0.72%	2.93%
Vanguard	Vanguard Institutional Target Retirement 2020 Fund - Institutional Class	VITWX	Institutional Target Date 2020 Fund	0.88%	4.57%
Vanguard	Vanguard Institutional Target Retirement 2025 Fund - Institutional Class	VRIVX	Institutional Target Date 2025 Fund	0.97%	5.65%
Vanguard	Vanguard Institutional Target Retirement 2030 Fund - Institutional Class	VTTWX	Institutional Target Date 2030 Fund	1.08%	6.72%
Vanguard	Vanguard Institutional Target Retirement 2035 Fund - Institutional Class	VITFX	Institutional Target Date 2035 Fund	1.18%	7.80%
Vanguard	Vanguard Institutional Target Retirement 2040 Fund - Institutional Class	VIRSX	Institutional Target Date 2040 Fund	1.24%	8.86%
Vanguard	Vanguard Institutional Target Retirement 2045 Fund - Institutional Class	VITLX	Institutional Target Date 2045 Fund	1.36%	9.94%
Vanguard	Vanguard Institutional Target Retirement 2050 Fund - Institutional Class	VTRLX	Institutional Target Date 2050 Fund	1.38%	10.08%
Vanguard	Vanguard Institutional Target Retirement 2055 Fund - Institutional Class	VIVLX	Institutional Target Date 2055 Fund	1.38%	10.08%
Vanguard	Vanguard Institutional Target Retirement 2060 Fund - Institutional Class	VILVX	Institutional Target Date 2060 Fund	1.37%	10.09%
Vanguard	Vanguard Institutional Target Retirement 2065 Fund - Institutional Class	VSFXF	Institutional Target Date 2065 Fund	1.40%	10.08%
PIMCO	PIMCO All Asset Fund Institutional Class	PAAIX	Inflation Protection Fund	2.59%	11.85%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend Fund	0.67%	13.76%
Vanguard	Vanguard 500 Index Fund Admiral	VFIAF	Large Blend Fund	0.69%	12.62%
Vanguard	Vanguard Mid-Cap Index Fund Admiral Class	VIMAX	Mid Cap Index Fund	0.81%	13.27%
Hartford	Hartford Mid Cap Fund Y	HMDYX	Mid Cap Value Fund	-1.49%	7.43%
Vanguard	Vanguard Small Cap Index Fund Admiral Class Shares	VSMAX	Small Cap Index	0.07%	14.75%
T Rowe Price	T Rowe Price Institutional Small Cap Stock Fund	TRSSX	Small Blend Fund	-1.36%	11.33%
Vanguard	Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	International Stock Index Fund	3.12%	10.20%
American Funds	American Funds EuroPacific Growth Fund R-6	REGX	World Stock Fund	2.94%	6.20%
American Century	American Century Real Estate Fund R6	AREDX	Specialty Real Estate Fund	1.22%	17.16%

# 457 Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 05/31/2021

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 05/31/2021		
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
<b>Money Market - Taxable</b>																	
Vanguard Federal Money Market Fund - Investor Class	VMFXX	922906300	07/13/1981	0.10	0.00	0.00	0.00	0.05	1.25	1.07	0.55	3.99	0.11	0.11	0.00	0.00	0.00
<b>Intermediate Core Bond</b>																	
Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	921937504	09/18/1995	N/A	0.25	-0.17	-2.44	-0.48	5.14	3.24	3.25	5.03	0.04	0.04	0.00	0.00	0.00
<b>Intermediate Core-Plus Bond</b>																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	0.21	0.16	-1.35	3.92	6.11	4.69	4.14	6.61	0.42	0.42	0.00	0.08	0.00
<b>High Yield Bond</b>																	
PGIM High Yield Fund - Class R6	PHYQX	74440Y884	10/31/2011	N/A	0.47	2.02	3.36	16.03	7.80	7.80	N/A	7.14	0.41	0.41	0.00	0.00	0.00
<b>Inflation-Protected Bond</b>																	
Vanguard Inflation Protected Securities Fund - Admiral Class	VAIPX	922031737	06/10/2005	N/A	1.10	2.38	1.08	6.90	6.42	4.36	3.34	4.06	0.10	0.10	0.00	0.00	0.00
<b>Target-Date</b>																	
Vanguard Institutional Target Retirement Income Fund - Institutional Class	VITRX	92202E698	06/26/2015	N/A	0.73	2.88	2.54	12.80	7.84	6.79	N/A	6.03	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2015 Fund - Institutional Class	VITVX	92202E813	06/26/2015	N/A	0.72	3.10	2.93	14.45	8.20	7.83	N/A	6.63	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2020 Fund - Institutional Class	VITWX	92202E797	06/26/2015	N/A	0.88	4.21	4.57	20.10	9.65	9.38	N/A	7.81	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2025 Fund - Institutional Class	VRIVX	92202E789	06/26/2015	N/A	0.97	5.00	5.65	24.11	10.69	10.49	N/A	8.61	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2030 Fund - Institutional Class	VTTWX	92202E771	06/26/2015	N/A	1.08	5.67	6.72	27.61	11.42	11.36	N/A	9.19	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2035 Fund - Institutional Class	VITFX	92202E763	06/26/2015	N/A	1.18	6.35	7.80	31.04	12.10	12.22	N/A	9.76	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2040 Fund - Institutional Class	VIRSX	92202E755	06/26/2015	N/A	1.24	7.00	8.86	34.56	12.75	13.06	N/A	10.29	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2045 Fund - Institutional Class	VITLX	92202E748	06/26/2015	N/A	1.36	7.70	9.94	38.22	13.46	13.67	N/A	10.78	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2050 Fund - Institutional Class	VTRLX	92202E730	06/26/2015	N/A	1.38	7.81	10.08	38.57	13.56	13.72	N/A	10.83	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2055 Fund - Institutional Class	VIVLX	92202E722	06/26/2015	N/A	1.38	7.82	10.08	38.57	13.57	13.73	N/A	10.84	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2060 Fund - Institutional Class	VILVX	92202E714	06/26/2015	N/A	1.37	7.83	10.09	38.61	13.60	13.74	N/A	10.84	0.09	0.09	0.00	0.00	0.00
Vanguard Institutional Target Retirement 2065 Fund - Institutional Class	VSXFX	92202E672	07/12/2017	N/A	1.40	7.81	10.08	38.56	13.52	N/A	N/A	13.12	0.09	0.09	0.00	0.00	0.00
<b>Risk Based</b>																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	2.59	7.18	11.85	32.44	9.29	9.52	5.65	7.39	1.19	1.34	0.00	0.00	0.00
<b>Large Blend</b>																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	0.67	11.52	13.76	43.12	19.23	17.51	14.47	11.37	0.25	0.34	0.00	0.00	0.00
Vanguard 500 Index Fund - Admiral Class	VFIAX	922908710	11/13/2000	N/A	0.69	10.71	12.62	40.29	17.97	17.13	14.35	7.75	0.04	0.04	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
Vanguard Mid-Cap Index Fund - Admiral Class	VIMAX	922908645	11/12/2001	N/A	0.81	8.18	13.27	47.12	16.16	15.32	12.65	11.00	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford Midcap Fund - Class Y	HMDYX	416645687	12/31/1997	N/A	-1.49	2.70	7.43	44.17	15.41	17.16	13.89	13.40	0.79	0.86	0.00	0.10	0.00
<b>Small Blend</b>																	
Vanguard Small Cap Index Fund - Admiral Class	VSMAX	922908686	11/13/2000	N/A	0.07	5.79	14.75	58.22	14.48	15.69	12.50	10.21	0.05	0.05	0.00	0.00	0.00
<b>Small Growth</b>																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	-1.36	4.67	11.33	54.09	18.99	19.10	14.46	11.56	0.66	0.66	0.00	0.00	0.00
<b>Foreign Large Blend</b>																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	3.12	7.83	10.20	43.03	9.05	11.02	5.63	6.57	0.08	0.08	0.00	0.00	0.00
<b>Foreign Large Growth</b>																	
American Funds EuroPacific Growth Fund - Class R6	REGX	298706821	05/01/2009	N/A	2.94	5.52	6.20	47.54	12.78	13.97	8.14	10.87	0.46	0.46	0.00	0.00	0.00
<b>Real Estate</b>																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	1.22	13.66	17.16	31.70	11.58	7.48	N/A	8.56	0.81	0.81	0.00	0.00	0.00

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**  
**457 DEFERRED COMPENSATION PLAN**  
**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-seven investment funds provided under the 457 Deferred Compensation 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 Vanguard Prime Money Market Fund Investor Class being the least amount of risk and the American Century Real Estate Fund R6 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 2021**.

FUND MANAGER	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Vanguard	Vanguard Federal Money Market Fund Investor Class	VMFXX	Money Market Taxable Fund	0.00%	0.00%
Vanguard	Vanguard Total Bond Market Index Fund Institutional Class	VBPIX	Bond Index Fund	0.96%	-2.68%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Bond Fund	0.99%	-1.55%
Prudential	PGIM High Yield – Class R6	PHYQX	High Yield Bond Fund	1.38%	2.87%
Vanguard	Vanguard Inflation Protected Securities Fund Admiral Class	VAIPX	Inflation Protection Index Fund	1.36%	-0.02%
Vanguard	Vanguard Target Retirement Income Fund	VTINX	Target Retirement Income Fund	1.68%	1.75%
Vanguard	Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	Target Date 2015 Fund	1.84%	2.16%
Vanguard	Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	Target Date 2020 Fund	2.30%	3.62%
Vanguard	Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	Target Date 2025 Fund	2.69%	4.60%
Vanguard	Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	Target Date 2030 Fund	2.98%	5.55%
Vanguard	Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	Target Date 2035 Fund	3.23%	6.50%
Vanguard	Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	Target Date 2040 Fund	3.52%	7.48%
Vanguard	Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	Target Date 2045 Fund	3.80%	8.44%
Vanguard	Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	Target Date 2050 Fund	3.83%	8.54%
Vanguard	Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	Target Date 2055 Fund	3.84%	8.55%
Vanguard	Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	Target Date 2060 Fund	3.82%	8.53%
Vanguard	Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	Target Date 2065 Fund	3.86%	8.58%
PIMCO	PIMCO All Asset Fund Institutional Class	PAAIX	Inflation Protection Fund	2.66%	9.02%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend Fund	5.69%	13.01%
Vanguard	Vanguard 500 Index Fund Admiral	VFIAX	Large Blend Fund	5.33%	11.84%
Vanguard	Vanguard Mid-Cap Index Fund Admiral Class	VIMAX	Mid Cap Index Fund	4.82%	12.35%
Hartford	Hartford Mid Cap Fund Y	HMDYX	Mid Cap Value Fund	3.70%	9.05%
Vanguard	Vanguard Small Cap Index Fund Admiral Class Shares	VSMAX	Small Cap Index	4.04%	14.68%
T Rowe Price	T Rowe Price Institutional Small Cap Stock Fund	TRSSX	Small Blend Fund	4.00%	12.87%
Vanguard	Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	International Stock Index Fund	2.80%	6.87%
American Funds	American Funds EuroPacific Growth Fund R-6	RERGX	World Stock Fund	3.62%	3.17%
American Century	American Century Real Estate Fund R6	AREDX	Specialty Real Estate Fund	7.49%	15.75%

# 457 Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 04/30/2021

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 04/30/2021		
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
<b>Money Market - Taxable</b>																	
Vanguard Federal Money Market Fund - Investor Class	VMFXX	922906300	07/13/1981	0.10	0.00	0.00	0.00	0.07	1.30	1.08	0.55	4.00	0.11	0.11	0.00	0.00	0.00
<b>Intermediate Core Bond</b>																	
Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	921937504	09/18/1995	N/A	0.96	-1.91	-2.68	-0.18	5.27	3.20	3.36	5.04	0.04	0.04	0.00	0.00	0.00
<b>Intermediate Core-Plus Bond</b>																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	0.99	-1.15	-1.55	5.38	6.11	4.60	4.22	6.62	0.42	0.42	0.00	0.08	0.00
<b>High Yield Bond</b>																	
PGIM High Yield Fund - Class R6	PHYQX	74440Y884	10/31/2011	N/A	1.38	2.18	2.87	21.36	7.69	7.82	N/A	7.15	0.41	0.41	0.00	0.00	0.00
<b>Inflation-Protected Bond</b>																	
Vanguard Inflation Protected Securities Fund - Admiral Class	VAIPX	922031737	06/10/2005	N/A	1.36	-0.48	-0.02	6.33	6.13	3.99	3.25	4.01	0.10	0.10	0.00	0.00	0.00
<b>Target-Date</b>																	
Vanguard Target Retirement Income Fund - Investor Class	VTINX	92202E102	10/27/2003	N/A	1.68	2.10	1.75	14.05	7.71	6.63	5.61	5.63	0.12	0.12	0.00	0.00	0.00
Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	92202E300	10/27/2003	N/A	1.84	2.49	2.16	15.99	8.09	7.68	6.64	6.49	0.12	0.12	0.00	0.00	0.00
Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	92202E805	06/07/2006	N/A	2.30	3.98	3.62	22.37	9.53	9.23	7.62	6.95	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	92202E409	10/27/2003	N/A	2.69	5.04	4.60	26.88	10.55	10.33	8.28	7.47	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	92202E888	06/07/2006	N/A	2.98	5.94	5.55	30.77	11.26	11.20	8.81	7.61	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2035 Fund - Investor Class	VTTX	92202E508	10/27/2003	N/A	3.23	6.88	6.50	34.63	11.92	12.04	9.32	8.26	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	92202E870	06/07/2006	N/A	3.52	7.82	7.48	38.63	12.57	12.89	9.80	8.24	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	92202E607	10/27/2003	N/A	3.80	8.75	8.44	42.76	13.27	13.47	10.09	8.89	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	92202E862	06/07/2006	N/A	3.83	8.85	8.54	42.97	13.34	13.51	10.10	8.47	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	92202E847	08/18/2010	N/A	3.84	8.84	8.55	42.99	13.33	13.50	10.11	11.71	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	92202E839	01/19/2012	N/A	3.82	8.83	8.53	42.96	13.31	13.50	N/A	11.67	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	92202E680	07/12/2017	N/A	3.86	8.90	8.58	42.97	13.27	N/A	N/A	12.92	0.15	0.15	0.00	0.00	0.00
<b>Risk Based</b>																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	2.66	7.12	9.02	33.40	7.89	8.48	5.35	7.28	1.19	1.34	0.00	0.00	0.00
<b>Large Blend</b>																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	5.69	13.76	13.01	49.45	19.83	17.83	14.24	11.39	0.25	0.34	0.00	0.00	0.00
Vanguard 500 Index Fund - Admiral Class	VFIAX	922908710	11/13/2000	N/A	5.33	12.98	11.84	45.96	18.63	17.38	14.14	7.75	0.04	0.04	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
Vanguard Mid-Cap Index Fund - Admiral Class	VIMAX	922908645	11/12/2001	N/A	4.82	12.94	12.35	56.33	16.53	15.55	12.51	11.00	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford Midcap Fund - Class Y	HMDYX	416645687	12/31/1997	N/A	3.70	9.87	9.05	54.96	17.55	18.15	13.87	13.52	0.79	0.86	0.00	0.10	0.00
<b>Small Blend</b>																	
Vanguard Small Cap Index Fund - Admiral Class	VSMAX	922908686	11/13/2000	N/A	4.04	12.21	14.68	70.36	16.36	16.12	12.26	10.25	0.05	0.05	0.00	0.00	0.00
<b>Small Growth</b>																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	4.00	12.03	12.87	66.51	21.63	19.92	14.44	11.69	0.67	0.67	0.00	0.00	0.00
<b>Foreign Large Blend</b>																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	2.80	6.98	6.87	45.42	7.24	10.12	5.00	6.31	0.08	0.08	0.00	0.00	0.00
<b>Foreign Large Growth</b>																	
American Funds EuroPacific Growth Fund - Class R6	REGX	298706821	05/01/2009	N/A	3.62	4.79	3.17	52.82	11.42	13.40	7.56	10.68	0.46	0.46	0.00	0.00	0.00
<b>Real Estate</b>																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	7.49	16.44	15.75	30.54	12.21	7.80	N/A	8.48	0.81	0.81	0.00	0.00	0.00

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**  
**457 DEFERRED COMPENSATION PLAN**  
**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-seven investment funds provided under the 457 Deferred Compensation 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 Vanguard Prime Money Market Fund Investor Class being the least amount of risk and the American Century Real Estate Fund R6 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 2021**.

FUND MANAGER	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Vanguard	Vanguard Federal Money Market Fund Investor Class	VMFXX	Money Market Taxable Fund	0.00%	0.00%
Vanguard	Vanguard Total Bond Market Index Fund Institutional Class	VBPIX	Bond Index Fund	-1.37%	-3.61%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Bond Fund	-1.03%	-2.52%
Prudential	PGIM High Yield – Class R6	PHYQX	High Yield Bond Fund	0.15%	1.47%
Vanguard	Vanguard Inflation Protected Securities Fund Admiral Class	VAIPX	Inflation Protection Index Fund	-0.09%	-1.36%
Vanguard	Vanguard Target Retirement Income Fund	VTINX	Target Retirement Income Fund	0.41%	0.08%
Vanguard	Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	Target Date 2015 Fund	0.51%	0.32%
Vanguard	Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	Target Date 2020 Fund	0.96%	1.28%
Vanguard	Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	Target Date 2025 Fund	1.25%	1.86%
Vanguard	Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	Target Date 2030 Fund	1.51%	2.49%
Vanguard	Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	Target Date 2035 Fund	1.80%	3.17%
Vanguard	Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	Target Date 2040 Fund	2.09%	3.82%
Vanguard	Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	Target Date 2045 Fund	2.36%	4.47%
Vanguard	Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	Target Date 2050 Fund	2.39%	4.53%
Vanguard	Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	Target Date 2055 Fund	2.38%	4.54%
Vanguard	Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	Target Date 2060 Fund	2.40%	4.54%
Vanguard	Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	Target Date 2065 Fund	2.42%	4.55%
PIMCO	PIMCO All Asset Fund Institutional Class	PAAIX	Inflation Protection Fund	1.76%	6.19%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend Fund	4.81%	6.92%
Vanguard	Vanguard 500 Index Fund Admiral	VFIAX	Large Blend Fund	4.38%	6.18%
Vanguard	Vanguard Mid-Cap Index Fund Admiral Class	VIMAX	Mid Cap Index Fund	2.37%	7.18%
Hartford	Hartford Mid Cap Fund Y	HMDYX	Mid Cap Value Fund	0.53%	5.16%
Vanguard	Vanguard Small Cap Index Fund Admiral Class Shares	VSMAX	Small Cap Index	1.61%	10.22%
T Rowe Price	T Rowe Price Institutional Small Cap Stock Fund	TRSSX	Small Blend Fund	2.03%	8.52%
Vanguard	Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	International Stock Index Fund	1.72%	3.95%
American Funds	American Funds EuroPacific Growth Fund R-6	REGRX	World Stock Fund	-1.08%	-0.43%
American Century	American Century Real Estate Fund R6	AREDX	Specialty Real Estate Fund	4.47%	7.68%

# 457 Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 03/31/2021

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 03/31/2021		
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
<b>Money Market - Taxable</b>																	
Vanguard Federal Money Market Fund - Investor Class	VMFXX	922906300	07/13/1981	0.10	0.00	0.00	0.00	0.11	1.34	1.08	0.55	4.01	0.11	0.11	0.00	0.00	0.00
<b>Intermediate Core Bond</b>																	
Vanguard Total Bond Market Index Fund - Institutional Class	VBTIX	921937504	09/18/1995	N/A	-1.37	-3.61	-3.61	0.55	4.64	3.08	3.40	5.02	0.04	0.04	0.00	0.00	0.00
<b>Intermediate Core-Plus Bond</b>																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	-1.03	-2.52	-2.52	7.44	5.61	4.68	4.24	6.61	0.42	0.42	0.00	0.08	0.00
<b>High Yield Bond</b>																	
PGIM High Yield Fund - Class R6	PHYQX	74440Y884	10/31/2011	N/A	0.15	1.47	1.47	24.97	7.38	8.23	N/A	7.06	0.41	0.41	0.00	0.00	0.00
<b>Inflation-Protected Bond</b>																	
Vanguard Inflation Protected Securities Fund - Admiral Class	VAIPX	922031737	06/10/2005	N/A	-0.09	-1.36	-1.36	7.53	5.61	3.75	3.37	3.94	0.10	0.10	0.00	0.00	0.00
<b>Target-Date</b>																	
Vanguard Target Retirement Income Fund - Investor Class	VTINX	92202E102	10/27/2003	N/A	0.41	0.08	0.08	17.02	7.06	6.38	5.66	5.56	0.12	0.12	0.00	0.00	0.00
Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	92202E300	10/27/2003	N/A	0.51	0.32	0.32	19.57	7.41	7.45	6.73	6.41	0.12	0.12	0.00	0.00	0.00
Vanguard Target Retirement 2020 Fund - Investor Class	VTWVX	92202E805	06/07/2006	N/A	0.96	1.28	1.28	27.16	8.73	8.92	7.68	6.82	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	92202E409	10/27/2003	N/A	1.25	1.86	1.86	32.57	9.62	9.95	8.31	7.34	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	92202E888	06/07/2006	N/A	1.51	2.49	2.49	37.19	10.26	10.77	8.84	7.44	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	92202E508	10/27/2003	N/A	1.80	3.17	3.17	41.87	10.86	11.57	9.33	8.11	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	92202E870	06/07/2006	N/A	2.09	3.82	3.82	46.64	11.43	12.36	9.79	8.03	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	92202E607	10/27/2003	N/A	2.36	4.47	4.47	51.64	12.03	12.89	10.04	8.70	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	92202E862	06/07/2006	N/A	2.39	4.53	4.53	51.82	12.09	12.93	10.06	8.24	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	92202E847	08/18/2010	N/A	2.38	4.54	4.54	51.79	12.07	12.92	10.06	11.41	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	92202E839	01/19/2012	N/A	2.40	4.54	4.54	51.75	12.06	12.91	N/A	11.32	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	92202E680	07/12/2017	N/A	2.42	4.55	4.55	51.66	12.02	N/A	N/A	12.07	0.15	0.15	0.00	0.00	0.00
<b>Risk Based</b>																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	1.76	6.19	6.19	37.13	6.98	8.55	5.35	7.16	1.19	1.34	0.00	0.00	0.00
<b>Large Blend</b>																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	4.81	6.92	6.92	60.24	17.68	16.64	13.92	11.10	0.25	0.34	0.00	0.00	0.00
Vanguard 500 Index Fund - Admiral Class	VFIAX	922908710	11/13/2000	N/A	4.38	6.18	6.18	56.33	16.75	16.26	13.88	7.50	0.04	0.04	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
Vanguard Mid-Cap Index Fund - Admiral Class	VIMAX	922908645	11/12/2001	N/A	2.37	7.18	7.18	70.62	14.65	14.60	12.29	10.78	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford Midcap Fund - Class Y	HMDYX	416645687	12/31/1997	N/A	0.53	5.16	5.16	73.51	16.06	17.48	13.77	13.40	0.79	0.86	0.00	0.10	0.00
<b>Small Blend</b>																	
Vanguard Small Cap Index Fund - Admiral Class	VSMAX	922908686	11/13/2000	N/A	1.61	10.22	10.22	87.72	14.97	15.60	12.15	10.08	0.05	0.05	0.00	0.00	0.00
<b>Small Growth</b>																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	2.03	8.52	8.52	83.92	20.00	19.37	14.34	11.53	0.67	0.67	0.00	0.00	0.00
<b>Foreign Large Blend</b>																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	1.72	3.95	3.95	52.83	6.54	10.00	5.25	6.08	0.08	0.08	0.00	0.00	0.00
<b>Foreign Large Growth</b>																	
American Funds EuroPacific Growth Fund - Class R6	REGX	298706821	05/01/2009	N/A	-1.08	-0.43	-0.43	60.79	10.20	12.90	7.72	10.43	0.46	0.46	0.00	0.00	0.00
<b>Real Estate</b>																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	4.47	7.68	7.68	29.86	9.93	5.70	N/A	7.56	0.81	0.81	0.00	0.00	0.00

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**  
**457 DEFERRED COMPENSATION PLAN**  
**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-seven investment funds provided under the 457 Deferred Compensation 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 Vanguard Prime Money Market Fund Investor Class being the least amount of risk and the American Century Real Estate Fund R6 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 2021**.

FUND MANAGER	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Vanguard	Vanguard Federal Money Market Fund Investor Class	VMFXX	Money Market Taxable Fund	0.00%	0.00%
Vanguard	Vanguard Total Bond Market Index Fund Institutional Class	VBPIX	Bond Index Fund	-1.50%	-2.28%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Bond Fund	-1.10%	-1.50%
Prudential	PGIM High Yield – Class R6	PHYQX	High Yield Bond Fund	0.63%	1.31%
Vanguard	Vanguard Inflation Protected Securities Fund Admiral Class	VAIPX	Inflation Protection Index Fund	-1.72%	-1.27%
Vanguard	Vanguard Target Retirement Income Fund	VTINX	Target Retirement Income Fund	0.00%	-0.33%
Vanguard	Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	Target Date 2015 Fund	0.13%	-0.19%
Vanguard	Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	Target Date 2020 Fund	0.67%	0.32%
Vanguard	Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	Target Date 2025 Fund	1.03%	0.60%
Vanguard	Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	Target Date 2030 Fund	1.34%	0.96%
Vanguard	Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	Target Date 2035 Fund	1.71%	1.35%
Vanguard	Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	Target Date 2040 Fund	2.02%	1.69%
Vanguard	Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	Target Date 2045 Fund	2.35%	2.06%
Vanguard	Vanguard Target Retirement 2050 Fund - Investor Class	VFIX	Target Date 2050 Fund	2.38%	2.09%
Vanguard	Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	Target Date 2055 Fund	2.38%	2.11%
Vanguard	Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	Target Date 2060 Fund	2.37%	2.09%
Vanguard	Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	Target Date 2065 Fund	2.37%	2.07%
PIMCO	PIMCO All Asset Fund Institutional Class	PAAIX	Inflation Protection Fund	2.54%	4.35%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend Fund	2.69%	2.01%
Vanguard	Vanguard 500 Index Fund Admiral	VFIAX	Large Blend Fund	2.76%	1.72%
Vanguard	Vanguard Mid-Cap Index Fund Admiral Class	VIMAX	Mid Cap Index Fund	5.25%	4.70%
Hartford	Hartford Mid Cap Fund Y	HMDYX	Mid Cap Value Fund	5.39%	4.61%
Vanguard	Vanguard Small Cap Index Fund Admiral Class Shares	VSMAX	Small Cap Index	6.14%	8.47%
T Rowe Price	T Rowe Price Institutional Small Cap Stock Fund	TRSSX	Small Blend Fund	5.58%	6.37%
Vanguard	Vanguard Total International Stock Index Fund - Institutional Class	VTISX	International Stock Index Fund	2.31%	2.20%
American Funds	American Funds EuroPacific Growth Fund R-6	RERGX	World Stock Fund	2.23%	0.65%
American Century	American Century Real Estate Fund R6	AREDX	Specialty Real Estate Fund	3.69%	3.08%

# 457 Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 02/28/2021

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 02/28/2021		
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
<b>Money Market - Taxable</b>																	
Vanguard Federal Money Market Fund - Investor Class	VMFXX	922906300	07/13/1981	0.10	0.00	0.00	0.00	0.20	1.39	1.09	0.55	4.02	0.11	0.11	0.00	0.00	0.00
<b>Intermediate Core Bond</b>																	
Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	921937504	09/18/1995	N/A	-1.50	-2.12	-2.28	1.36	5.35	3.56	3.54	5.09	0.04	0.04	0.00	0.00	0.00
<b>Intermediate Core-Plus Bond</b>																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	-1.10	-0.95	-1.50	5.18	6.04	5.37	4.37	6.66	0.42	0.42	0.00	0.08	0.00
<b>High Yield Bond</b>																	
PGIM High Yield Fund - Class R6	PHYQX	74440Y884	10/31/2011	N/A	0.63	3.45	1.31	8.93	7.13	9.10	N/A	7.11	0.41	0.41	0.00	0.00	0.00
<b>Inflation-Protected Bond</b>																	
Vanguard Inflation Protected Securities Fund - Admiral Class	VAIPX	922031737	06/10/2005	N/A	-1.72	-0.17	-1.27	6.22	5.99	4.15	3.47	3.97	0.10	0.10	0.00	0.00	0.00
<b>Target-Date</b>																	
Vanguard Target Retirement Income Fund - Investor Class	VTINX	92202E102	10/27/2003	N/A	0.00	1.38	-0.33	10.44	6.92	6.90	5.65	5.56	0.12	0.12	0.00	0.00	0.00
Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	92202E300	10/27/2003	N/A	0.13	1.73	-0.19	11.65	7.16	8.19	6.69	6.41	0.12	0.12	0.00	0.00	0.00
Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	92202E805	06/07/2006	N/A	0.67	2.94	0.32	15.89	8.21	9.73	7.59	6.79	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	92202E409	10/27/2003	N/A	1.03	3.64	0.60	18.71	8.93	10.81	8.20	7.30	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	92202E888	06/07/2006	N/A	1.34	4.40	0.96	21.15	9.41	11.68	8.69	7.37	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	92202E508	10/27/2003	N/A	1.71	5.18	1.35	23.52	9.85	12.53	9.16	8.04	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	92202E870	06/07/2006	N/A	2.02	5.90	1.69	25.92	10.24	13.37	9.58	7.93	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	92202E607	10/27/2003	N/A	2.35	6.64	2.06	28.47	10.70	13.85	9.81	8.60	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	92202E862	06/07/2006	N/A	2.38	6.72	2.09	28.62	10.75	13.88	9.82	8.12	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	92202E847	08/18/2010	N/A	2.38	6.71	2.11	28.56	10.74	13.87	9.83	11.25	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	92202E839	01/19/2012	N/A	2.37	6.70	2.09	28.52	10.72	13.87	N/A	11.14	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	92202E680	07/12/2017	N/A	2.37	6.65	2.07	28.35	10.65	N/A	N/A	11.63	0.15	0.15	0.00	0.00	0.00
<b>Risk Based</b>																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	2.54	8.70	4.35	18.94	6.48	9.60	5.30	7.09	1.19	1.34	0.00	0.00	0.00
<b>Large Blend</b>																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	2.69	6.04	2.01	33.37	14.82	17.13	13.41	10.87	0.25	0.34	0.00	0.00	0.00
Vanguard 500 Index Fund - Admiral Class	VFIAX	922908710	11/13/2000	N/A	2.76	5.64	1.72	31.27	14.10	16.79	13.39	7.31	0.04	0.04	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
Vanguard Mid-Cap Index Fund - Admiral Class	VIMAX	922908645	11/12/2001	N/A	5.25	9.01	4.70	36.01	13.72	15.82	12.22	10.70	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford Midcap Fund - Class Y	HMDYX	416645687	12/31/1997	N/A	5.39	12.93	4.61	42.98	16.23	19.09	13.88	13.42	0.79	0.86	0.00	0.10	0.00
<b>Small Blend</b>																	
Vanguard Small Cap Index Fund - Admiral Class	VSMAX	922908686	11/13/2000	N/A	6.14	16.49	8.47	44.39	14.79	17.10	12.24	10.04	0.05	0.05	0.00	0.00	0.00
<b>Small Growth</b>																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	5.58	13.81	6.37	45.83	19.96	20.77	14.51	11.47	0.67	0.67	0.00	0.00	0.00
<b>Foreign Large Blend</b>																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	2.31	8.15	2.20	26.10	5.71	11.37	5.02	5.96	0.08	0.08	0.00	0.00	0.00
<b>Foreign Large Growth</b>																	
American Funds EuroPacific Growth Fund - Class R6	REGX	298706821	05/01/2009	N/A	2.23	7.45	0.65	38.58	10.31	14.71	7.89	10.61	0.46	0.46	0.00	0.00	0.00
<b>Real Estate</b>																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	3.69	5.81	3.08	1.17	9.59	6.78	N/A	7.03	0.81	0.81	0.00	0.00	0.00



**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**  
**457 DEFERRED COMPENSATION PLAN**  
**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-seven investment funds provided under the 457 Deferred Compensation 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 Vanguard Prime Money Market Fund Investor Class being the least amount of risk and the American Century Real Estate Fund R6 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 2021**.

FUND MANAGER	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Vanguard	Vanguard Federal Money Market Fund Investor Class	VMFXX	Money Market Taxable Fund	0.00%	0.00%
Vanguard	Vanguard Total Bond Market Index Fund Institutional Class	VBPIX	Bond Index Fund	-0.79%	-0.79%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Bond Fund	-0.41%	-0.41%
Prudential	PGIM High Yield – Class R6	PHYQX	High Yield Bond Fund	0.67%	0.67%
Vanguard	Vanguard Inflation Protected Securities Fund Admiral Class	VAIPX	Inflation Protection Index Fund	0.46%	0.46%
Vanguard	Vanguard Target Retirement Income Fund	VTINX	Target Retirement Income Fund	-0.33%	-0.33%
Vanguard	Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	Target Date 2015 Fund	-0.32%	-0.32%
Vanguard	Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	Target Date 2020 Fund	-0.35%	-0.35%
Vanguard	Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	Target Date 2025 Fund	-0.42%	-0.42%
Vanguard	Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	Target Date 2030 Fund	-0.37%	-0.37%
Vanguard	Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	Target Date 2035 Fund	-0.36%	-0.36%
Vanguard	Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	Target Date 2040 Fund	-0.32%	-0.32%
Vanguard	Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	Target Date 2045 Fund	-0.28%	-0.28%
Vanguard	Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	Target Date 2050 Fund	-0.29%	-0.29%
Vanguard	Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	Target Date 2055 Fund	-0.26%	-0.26%
Vanguard	Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	Target Date 2060 Fund	-0.28%	-0.28%
Vanguard	Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	Target Date 2065 Fund	-0.29%	-0.29%
PIMCO	PIMCO All Asset Fund Institutional Class	PAAIX	Inflation Protection Fund	1.77%	1.77%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend Fund	-0.66%	-0.66%
Vanguard	Vanguard 500 Index Fund Admiral	VFIAX	Large Blend Fund	-1.01%	-1.01%
Vanguard	Vanguard Mid-Cap Index Fund Admiral Class	VIMAX	Mid Cap Index Fund	-0.52%	-0.52%
Hartford	Hartford Mid Cap Fund Y	HMDYX	Mid Cap Value Fund	-0.74%	-0.74%
Vanguard	Vanguard Small Cap Index Fund Admiral Class Shares	VSMAX	Small Cap Index	2.21%	2.21%
T Rowe Price	T Rowe Price Institutional Small Cap Stock Fund	TRSSX	Small Blend Fund	0.75%	0.75%
Vanguard	Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	International Stock Index Fund	-0.11%	-0.11%
American Funds	American Funds EuroPacific Growth Fund R-6	RERGX	World Stock Fund	-1.54%	-1.54%
American Century	American Century Real Estate Fund R6	AREDX	Specialty Real Estate Fund	-0.59%	-0.59%

# 457 Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 01/31/2021

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 01/31/2021		
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
<b>Money Market - Taxable</b>																	
Vanguard Federal Money Market Fund - Investor Class	VMFXX	922906300	07/13/1981	0.10	0.00	0.01	0.00	0.32	1.42	1.09	0.55	4.03	0.11	0.11	0.00	0.00	0.00
<b>Intermediate Core Bond</b>																	
Vanguard Total Bond Market Index Fund - Institutional Class	VBTIX	921937504	09/18/1995	N/A	-0.79	0.49	-0.79	4.67	5.52	4.01	3.72	5.17	0.04	0.04	0.00	0.00	0.00
<b>Intermediate Core-Plus Bond</b>																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	-0.41	2.13	-0.41	7.32	6.17	5.63	4.56	6.71	0.42	0.42	0.00	0.08	0.00
<b>High Yield Bond</b>																	
PGIM High Yield Fund - Class R6	PHYQX	74440Y884	10/31/2011	N/A	0.67	6.64	0.67	6.81	6.62	9.08	N/A	7.09	0.41	0.41	0.00	0.00	0.00
<b>Inflation-Protected Bond</b>																	
Vanguard Inflation Protected Securities Fund - Admiral Class	VAIPX	922031737	06/10/2005	N/A	0.46	2.74	0.46	9.19	6.25	4.74	3.74	4.10	0.10	0.10	0.00	0.00	0.00
<b>Target-Date</b>																	
Vanguard Target Retirement Income Fund - Investor Class	VTINX	92202E102	10/27/2003	N/A	-0.33	5.67	-0.33	8.80	6.35	6.94	5.78	5.59	0.12	0.12	0.00	0.00	0.00
Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	92202E300	10/27/2003	N/A	-0.32	6.39	-0.32	9.25	6.38	8.14	6.90	6.43	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	92202E805	06/07/2006	N/A	-0.35	8.77	-0.35	11.41	7.05	9.53	7.76	6.78	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	92202E409	10/27/2003	N/A	-0.42	10.43	-0.42	12.82	7.51	10.51	8.35	7.27	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	92202E888	06/07/2006	N/A	-0.37	11.81	-0.37	13.96	7.76	11.28	8.84	7.32	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2035 Fund - Investor Class	VTTX	92202E508	10/27/2003	N/A	-0.36	13.13	-0.36	14.94	7.95	12.02	9.29	7.97	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	92202E870	06/07/2006	N/A	-0.32	14.49	-0.32	16.00	8.13	12.75	9.69	7.82	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	92202E607	10/27/2003	N/A	-0.28	15.87	-0.28	17.15	8.40	13.15	9.88	8.49	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	92202E862	06/07/2006	N/A	-0.29	15.97	-0.29	17.27	8.44	13.17	9.89	7.99	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	92202E847	08/18/2010	N/A	-0.26	15.99	-0.26	17.21	8.43	13.16	9.90	11.09	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	92202E839	01/19/2012	N/A	-0.28	15.94	-0.28	17.20	8.42	13.16	N/A	10.95	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	92202E680	07/12/2017	N/A	-0.29	15.93	-0.29	17.00	8.35	N/A	N/A	11.16	0.15	0.15	0.00	0.00	0.00
<b>Risk Based</b>																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	1.77	15.58	1.77	12.03	4.74	9.03	5.18	6.98	1.19	1.34	0.00	0.00	0.00
<b>Large Blend</b>																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	-0.66	14.77	-0.66	19.86	12.27	16.33	13.45	10.75	0.25	0.34	0.00	0.00	0.00
Vanguard 500 Index Fund - Admiral Class	VFIAX	922908710	11/13/2000	N/A	-1.01	14.05	-1.01	17.21	11.67	16.12	13.47	7.19	0.04	0.04	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
Vanguard Mid-Cap Index Fund - Admiral Class	VIMAX	922908645	11/12/2001	N/A	-0.52	17.51	-0.52	17.91	10.26	14.92	12.08	10.45	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford Midcap Fund - Class Y	HMDYX	416645687	12/31/1997	N/A	-0.74	23.54	-0.74	24.72	13.23	18.22	13.76	13.21	0.79	0.85	0.00	0.10	0.00
<b>Small Blend</b>																	
Vanguard Small Cap Index Fund - Admiral Class	VSMAX	922908686	11/13/2000	N/A	2.21	27.35	2.21	24.26	10.99	15.93	12.15	9.75	0.05	0.05	0.00	0.00	0.00
<b>Small Growth</b>																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	0.75	21.35	0.75	27.94	16.74	19.52	14.44	11.22	0.67	0.67	0.00	0.00	0.00
<b>Foreign Large Blend</b>																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	-0.11	19.45	-0.11	14.98	3.09	10.36	5.07	5.76	0.08	0.08	0.00	0.00	0.00
<b>Foreign Large Growth</b>																	
American Funds EuroPacific Growth Fund - Class R6	REMGX	298706821	05/01/2009	N/A	-1.54	19.23	-1.54	27.20	8.00	13.53	7.92	10.47	0.46	0.46	0.00	0.00	0.00
<b>Real Estate</b>																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	-0.59	10.30	-0.59	-10.44	5.72	5.75	N/A	6.59	0.81	0.81	0.00	0.00	0.00