

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**

**457(B) 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(b) 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 2022**.

| FUND MANAGER     | FUND NAME   | TICKER | FUND CATEGORY               | MONTH   | YTD     |
|------------------|---|--------|-----------------------------|---------|---------|
| Vanguard         | Vanguard Federal Money Market Fund Investor Class                 | VMFXX  | Money Market - Taxable      | 0.19%   | 0.67%   |
| Vanguard         | Vanguard Total Bond Market Index Fund Institutional Class         | VBTIX  | Intermediate Core Bond      | -4.17%  | -14.58% |
| Dodge & Cox      | Dodge & Cox Income Fund   | DODIX  | Intermediate Core-Plus Bond | -4.21%  | -13.25% |
| Prudential       | PGIM High Yield – Class R6  | PHYQX  | High Yield Bond             | -4.28%  | -14.65% |
| Vanguard         | Vanguard Inflation Protected Securities Fund Admiral Class        | VAIPX  | Inflation-Protection Bond   | -6.62%  | -13.42% |
| Vanguard         | Vanguard Target Retirement Income Fund                            | VTINX  | Investor Class              | -5.31%  | -15.89% |
| Vanguard         | Vanguard Target Retirement 2020 Fund                              | VTWNX  | Investor Class              | -6.21%  | -18.21% |
| Vanguard         | Vanguard Target Retirement 2025 Fund                              | VTTVX  | Investor Class              | -6.95%  | -20.35% |
| Vanguard         | Vanguard Target Retirement 2030 Fund                              | VTHRX  | Investor Class              | -7.49%  | -21.60% |
| Vanguard         | Vanguard Target Retirement 2035 Fund                              | VTTX   | Investor Class              | -7.91%  | -22.40% |
| Vanguard         | Vanguard Target Retirement 2040 Fund                              | VFORX  | Investor Class              | -8.35%  | -23.27% |
| Vanguard         | Vanguard Target Retirement 2045 Fund                              | VTIVX  | Investor Class              | -8.77%  | -24.10% |
| Vanguard         | Vanguard Target Retirement 2050 Fund                              | VFIFX  | Investor Class              | -8.96%  | -24.44% |
| Vanguard         | Vanguard Target Retirement 2055 Fund                              | VFFVX  | Investor Class              | -8.97%  | -24.44% |
| Vanguard         | Vanguard Target Retirement 2060 Fund                              | VTTSX  | Investor Class              | -8.98%  | -24.44% |
| Vanguard         | Vanguard Target Retirement 2065 Fund                              | VLXVX  | Investor Class              | -8.97%  | -24.38% |
| Vanguard         | Vanguard Target Retirement 2070 Fund                              | VSVNX  | Investor Class              | -8.96%  | N/A     |
| PIMCO            | PIMCO All Asset Fund Institutional Class                          | PAAIX  | Risk Based                  | -7.84%  | -17.54% |
| JP Morgan        | JP Morgan U.S. Research Enhanced Equity Fund R6                   | JDEUX  | Large Blend                 | -9.12%  | -23.47% |
| Vanguard         | Vanguard 500 Index Fund Admiral                                   | VFIAX  | Large Blend                 | -9.21%  | -23.89% |
| Vanguard         | Vanguard Mid-Cap Index Fund Admiral Class                         | VIMAX  | Mid Cap Blend               | -9.87%  | -25.43% |
| Champlain        | Champlain Mid Cap Fund - Institutional Class                      | CIPIX  | Mid Cap Growth              | -7.57%  | -31.30% |
| Vanguard         | Vanguard Small Cap Index Fund Admiral Class Shares                | VSMAX  | Small Blend                 | -9.56%  | -23.70% |
| T Rowe Price     | T Rowe Price Institutional Small-Cap Stock Fund                   | TRSSX  | Small Growth                | -7.92%  | -26.42% |
| Vanguard         | Vanguard Total International Stock Index Fund Institutional Class | VTSNX  | Foreign Large Blend         | -10.02% | -26.76% |
| American Funds   | American Funds EuroPacific Growth Fund R-6                        | RERGX  | Foreign Large Growth        | -9.52%  | -32.09% |
| American Century | American Century Real Estate Fund R6                              | AREDX  | Real Estate                 | -12.74% | -27.66% |

# 457(b) Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 09/30/2022

|   |               |           |                |                     |        |        |        |        |       |       |       |                   |                   |                     |            | ADP Investment Compensation as of 09/30/2022 |                             |  |
|---|---------------|-----------|----------------|---------------------|--------|--------|--------|--------|-------|-------|-------|-------------------|-------------------|---------------------|------------|--|-----------------------------|--|
| 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 |  |
|   |               |           |                |                     |        |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| <b>Money Market - Taxable</b>                                       |               |           |                |                     |        |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Federal Money Market Fund - Investor Class                 | VMFXX         | 922906300 | 07/13/1981     | N/A                 | 0.19   | 0.50   | 0.67   | 0.67   | 0.52  | 1.06  | 0.62  | 3.88              | 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                 | -4.17  | -4.65  | -14.58 | -14.65 | -3.26 | -0.24 | 0.86  | 4.20              | 0.04              | 0.04                | 0.00       | 0.00   | 0.00                        |  |
| <b>Intermediate Core-Plus Bond</b>                                  |               |           |                |                     |        |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Dodge & Cox Income Fund - Class I                                   | DODIX         | 256210105 | 01/03/1989     | N/A                 | -4.21  | -3.98  | -13.25 | -13.62 | -1.74 | 0.67  | 1.91  | 5.91              | 0.41              | 0.41                | 0.00       | 0.08   | 0.00                        |  |
| <b>High Yield Bond</b>  |               |           |                |                     |        |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| PGIM High Yield Fund - Class R6                                     | PHYQX         | 74440Y884 | 10/31/2011     | N/A                 | -4.28  | -1.35  | -14.65 | -14.10 | -0.32 | 2.09  | 4.28  | 4.99              | 0.38              | 0.38                | 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                 | -6.62  | -5.28  | -13.42 | -11.53 | 0.69  | 1.84  | 0.89  | 3.14              | 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                 | -5.31  | -4.64  | -15.89 | -14.19 | -0.02 | 1.96  | 3.31  | 4.43              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2020 Fund - Investor Class               | VTWNX         | 92202E805 | 06/07/2006     | N/A                 | -6.21  | -5.12  | -18.21 | -15.83 | 1.17  | 2.91  | 5.46  | 5.30              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2025 Fund - Investor Class               | VTTVX         | 92202E409 | 10/27/2003     | N/A                 | -6.95  | -5.59  | -20.35 | -17.53 | 1.40  | 3.15  | 5.96  | 5.88              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2030 Fund - Investor Class               | VTHRX         | 92202E888 | 06/07/2006     | N/A                 | -7.49  | -5.93  | -21.60 | -18.42 | 1.82  | 3.43  | 6.46  | 5.69              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2035 Fund - Investor Class               | VTTHX         | 92202E508 | 10/27/2003     | N/A                 | -7.91  | -6.09  | -22.40 | -18.87 | 2.39  | 3.78  | 6.99  | 6.52              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2040 Fund - Investor Class               | VFORX         | 92202E870 | 06/07/2006     | N/A                 | -8.35  | -6.33  | -23.27 | -19.42 | 2.91  | 4.11  | 7.40  | 6.18              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2045 Fund - Investor Class               | VTIVX         | 92202E607 | 10/27/2003     | N/A                 | -8.77  | -6.51  | -24.10 | -19.93 | 3.46  | 4.42  | 7.61  | 7.02              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2050 Fund - Investor Class               | VFIFX         | 92202E862 | 06/07/2006     | N/A                 | -8.96  | -6.64  | -24.44 | -20.18 | 3.41  | 4.39  | 7.60  | 6.33              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2055 Fund - Investor Class               | VFFVX         | 92202E847 | 08/18/2010     | N/A                 | -8.97  | -6.63  | -24.44 | -20.17 | 3.40  | 4.38  | 7.58  | 8.37              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2060 Fund - Investor Class               | VTTSX         | 92202E839 | 01/19/2012     | N/A                 | -8.98  | -6.64  | -24.44 | -20.16 | 3.40  | 4.38  | 7.58  | 7.91              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2065 Fund - Investor Class               | VLXVX         | 92202E680 | 07/12/2017     | N/A                 | -8.97  | -6.60  | -24.38 | -20.10 | 3.38  | 4.36  | N/A   | 4.95              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2070 Fund - Investor Class               | VSVNX         | 92202E664 | 06/28/2022     | N/A                 | -8.96  | -6.57  | N/A    | N/A    | N/A   | N/A   | N/A   | -7.50             | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| <b>Risk Based</b>   |               |           |                |                     |        |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| PIMCO All Asset Fund - Institutional Class                          | PAAIX         | 722005626 | 07/31/2002     | N/A                 | -7.84  | -6.16  | -17.54 | -14.90 | 2.53  | 2.59  | 3.10  | 6.04              | 0.89              | 1.00                | 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                 | -9.12  | -4.58  | -23.47 | -14.23 | 9.91  | 9.85  | 11.81 | 9.83              | 0.25              | 0.33                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard 500 Index Fund - Admiral Class                             | VFIAX         | 922908710 | 11/13/2000     | N/A                 | -9.21  | -4.89  | -23.89 | -15.51 | 8.12  | 9.20  | 11.66 | 6.58              | 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                 | -9.87  | -4.14  | -25.43 | -19.48 | 5.47  | 6.64  | 10.45 | 9.22              | 0.05              | 0.05                | 0.00       | 0.00   | 0.00                        |  |
| <b>Mid-Cap Growth</b>   |               |           |                |                     |        |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Champlain Mid Cap Fund - Institutional Class                        | CIPIX         | 00766Y513 | 01/03/2011     | N/A                 | -7.57  | -4.26  | -31.30 | -26.95 | 5.75  | 9.11  | 12.14 | 11.38             | 0.84              | 0.84                | 0.00       | 0.00   | 0.00                        |  |
| <b>Small Blend</b>  |               |           |                |                     |        |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Small Cap Index Fund - Admiral Class                       | VSMAX         | 922908686 | 11/13/2000     | N/A                 | -9.56  | -2.61  | -23.70 | -20.74 | 4.98  | 5.37  | 9.57  | 8.34              | 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                 | -7.92  | -2.19  | -26.42 | -23.94 | 4.90  | 7.59  | 10.98 | 9.57              | 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                 | -10.02 | -10.52 | -26.76 | -25.20 | -1.15 | -0.68 | 3.33  | 2.94              | 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                 | -9.52  | -9.33  | -32.09 | -32.85 | -1.24 | -0.23 | 4.52  | 6.36              | 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                 | -12.74 | -10.76 | -27.66 | -15.31 | -1.64 | 3.91  | N/A   | 5.73              | 0.79              | 0.79                | 0.00       | 0.00   | 0.00                        |  |

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**457(B) 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-six investment funds provided under the 457(b) 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 2022**.

| FUND MANAGER     | FUND NAME   | TICKER | FUND CATEGORY               | MONTH  | YTD     |
|------------------|---|--------|-----------------------------|--------|---------|
| Vanguard         | Vanguard Federal Money Market Fund Investor Class                 | VMFXX  | Money Market - Taxable      | 0.18%  | 0.48%   |
| Vanguard         | Vanguard Total Bond Market Index Fund Institutional Class         | VBTIX  | Intermediate Core Bond      | -2.76% | -10.86% |
| Dodge & Cox      | Dodge & Cox Income Fund   | DODIX  | Intermediate Core-Plus Bond | -2.33% | -9.44%  |
| Prudential       | PGIM High Yield – Class R6  | PHYQX  | High Yield Bond             | -2.10% | -10.83% |
| Vanguard         | Vanguard Inflation Protected Securities Fund Admiral Class        | VAIPX  | Inflation-Protection Bond   | -2.68% | -7.29%  |
| Vanguard         | Vanguard Target Retirement Income Fund                            | VTINX  | Investor Class              | -3.04% | -11.17% |
| Vanguard         | Vanguard Target Retirement 2020 Fund                              | VTWNX  | Investor Class              | -3.19% | -12.80% |
| Vanguard         | Vanguard Target Retirement 2025 Fund                              | VTTVX  | Investor Class              | -3.44% | -14.41% |
| Vanguard         | Vanguard Target Retirement 2030 Fund                              | VTHRX  | Investor Class              | -3.58% | -15.25% |
| Vanguard         | Vanguard Target Retirement 2035 Fund                              | VTTHX  | Investor Class              | -3.60% | -15.73% |
| Vanguard         | Vanguard Target Retirement 2040 Fund                              | VFORX  | Investor Class              | -3.69% | -16.27% |
| Vanguard         | Vanguard Target Retirement 2045 Fund                              | VTIVX  | Investor Class              | -3.75% | -16.81% |
| Vanguard         | Vanguard Target Retirement 2050 Fund                              | VFIFX  | Investor Class              | -3.78% | -16.99% |
| Vanguard         | Vanguard Target Retirement 2055 Fund                              | VFFVX  | Investor Class              | -3.77% | -16.99% |
| Vanguard         | Vanguard Target Retirement 2060 Fund                              | VTTSX  | Investor Class              | -3.76% | -16.99% |
| Vanguard         | Vanguard Target Retirement 2065 Fund                              | VLXVX  | Investor Class              | -3.76% | -16.93% |
| PIMCO            | PIMCO All Asset Fund Institutional Class                          | PAAIX  | Risk Based                  | -2.11% | -10.53% |
| JP Morgan        | JP Morgan U.S. Research Enhanced Equity Fund R6                   | JDEUX  | Large Blend                 | -4.07% | -15.79% |
| Vanguard         | Vanguard 500 Index Fund Admiral                                   | VFIAX  | Large Blend                 | -4.08% | -16.17% |
| Vanguard         | Vanguard Mid-Cap Index Fund Admiral Class                         | VIMAX  | Mid Cap Blend               | -2.97% | -17.26% |
| Hartford         | Hartford Mid Cap Fund Y   | HMDYX  | Mid Cap Growth              | -4.63% | -22.26% |
| Vanguard         | Vanguard Small Cap Index Fund Admiral Class Shares                | VSMAX  | Small Blend                 | -2.60% | -15.63% |
| T Rowe Price     | T Rowe Price Institutional Small-Cap Stock Fund                   | TRSSX  | Small Growth                | -2.78% | -20.09% |
| Vanguard         | Vanguard Total International Stock Index Fund Institutional Class | VTSNX  | Foreign Large Blend         | -4.07% | -18.60% |
| American Funds   | American Funds EuroPacific Growth Fund R-6                        | RERGX  | Foreign Large Growth        | -4.58% | -24.94% |
| American Century | American Century Real Estate Fund R6                              | AREDX  | Real Estate                 | -5.39% | -17.10% |

# 457(b) Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 08/31/2022

|   |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            | ADP Investment Compensation as of 08/31/2022 |                             |  |
|---|---------------|-----------|----------------|---------------------|-------|-------|--------|--------|-------|-------|-------|-------------------|-------------------|---------------------|------------|--|-----------------------------|--|
| 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 |  |
| <b>Money Market - Taxable</b>                                       |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Federal Money Market Fund - Investor Class                 | VMFXX         | 922906300 | 07/13/1981     | N/A                 | 0.18  | 0.40  | 0.48   | 0.48   | 0.51  | 1.04  | 0.60  | 3.88              | 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                 | -2.76 | -1.98 | -10.86 | -11.74 | -2.07 | 0.51  | 1.30  | 4.38              | 0.04              | 0.04                | 0.00       | 0.00   | 0.00                        |  |
| <b>Intermediate Core-Plus Bond</b>                                  |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Dodge & Cox Income Fund - Class I                                   | DODIX         | 256210105 | 01/03/1989     | N/A                 | -2.33 | -1.95 | -9.44  | -10.36 | -0.34 | 1.55  | 2.42  | 6.06              | 0.41              | 0.41                | 0.00       | 0.08   | 0.00                        |  |
| <b>High Yield Bond</b>  |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| PGIM High Yield Fund - Class R6                                     | PHYQX         | 74440Y884 | 10/31/2011     | N/A                 | -2.10 | -3.47 | -10.83 | -10.04 | 1.36  | 3.13  | 4.88  | 5.46              | 0.38              | 0.38                | 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                 | -2.68 | -1.66 | -7.29  | -5.95  | 2.63  | 3.10  | 1.63  | 3.57              | 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                 | -3.04 | -2.90 | -11.17 | -10.95 | 1.93  | 3.16  | 3.99  | 4.75              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2020 Fund - Investor Class               | VTWNX         | 92202E805 | 06/07/2006     | N/A                 | -3.19 | -3.50 | -12.80 | -12.33 | 3.64  | 4.45  | 6.34  | 5.74              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2025 Fund - Investor Class               | VTTVX         | 92202E409 | 10/27/2003     | N/A                 | -3.44 | -4.02 | -14.41 | -13.78 | 4.24  | 4.90  | 6.96  | 6.31              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2030 Fund - Investor Class               | VTHRX         | 92202E888 | 06/07/2006     | N/A                 | -3.58 | -4.38 | -15.25 | -14.45 | 4.95  | 5.35  | 7.54  | 6.23              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2035 Fund - Investor Class               | VTTHX         | 92202E508 | 10/27/2003     | N/A                 | -3.60 | -4.61 | -15.73 | -14.75 | 5.75  | 5.86  | 8.14  | 7.02              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2040 Fund - Investor Class               | VFORX         | 92202E870 | 06/07/2006     | N/A                 | -3.69 | -4.89 | -16.27 | -15.11 | 6.53  | 6.33  | 8.62  | 6.78              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2045 Fund - Investor Class               | VTIVX         | 92202E607 | 10/27/2003     | N/A                 | -3.75 | -5.18 | -16.81 | -15.48 | 7.32  | 6.76  | 8.89  | 7.58              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2050 Fund - Investor Class               | VFIFX         | 92202E862 | 06/07/2006     | N/A                 | -3.78 | -5.28 | -16.99 | -15.61 | 7.35  | 6.78  | 8.90  | 6.98              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2055 Fund - Investor Class               | VFFVX         | 92202E847 | 08/18/2010     | N/A                 | -3.77 | -5.27 | -16.99 | -15.59 | 7.34  | 6.77  | 8.88  | 9.28              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2060 Fund - Investor Class               | VTTSX         | 92202E839 | 01/19/2012     | N/A                 | -3.76 | -5.27 | -16.99 | -15.58 | 7.34  | 6.77  | 8.88  | 8.93              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2065 Fund - Investor Class               | VLXVX         | 92202E680 | 07/12/2017     | N/A                 | -3.76 | -5.23 | -16.93 | -15.55 | 7.32  | 6.75  | N/A   | 6.97              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| <b>Risk Based</b>   |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| PIMCO All Asset Fund - Institutional Class                          | PAAIX         | 722005626 | 07/31/2002     | N/A                 | -2.11 | -5.17 | -10.53 | -9.24  | 5.72  | 4.26  | 4.18  | 6.50              | 0.89              | 1.00                | 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                 | -4.07 | -3.77 | -15.79 | -10.21 | 14.22 | 12.38 | 13.10 | 10.41             | 0.25              | 0.33                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard 500 Index Fund - Admiral Class                             | VFIAX         | 922908710 | 11/13/2000     | N/A                 | -4.08 | -3.89 | -16.17 | -11.27 | 12.36 | 11.79 | 13.04 | 7.08              | 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                 | -2.97 | -3.64 | -17.26 | -14.38 | 9.94  | 9.37  | 11.83 | 9.80              | 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                 | -4.63 | -3.72 | -22.26 | -21.91 | 4.19  | 7.67  | 11.64 | 11.63             | 0.79              | 0.84                | 0.00       | 0.10   | 0.00                        |  |
| <b>Small Blend</b>  |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Small Cap Index Fund - Admiral Class                       | VSMAX         | 922908686 | 11/13/2000     | N/A                 | -2.60 | -2.42 | -15.63 | -15.09 | 9.06  | 8.44  | 10.98 | 8.87              | 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                 | -2.78 | -0.38 | -20.09 | -19.33 | 8.13  | 10.42 | 12.16 | 10.01             | 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                 | -4.07 | -8.83 | -18.60 | -19.71 | 3.30  | 1.80  | 4.80  | 3.89              | 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                 | -4.58 | -8.66 | -24.94 | -28.84 | 2.72  | 2.09  | 5.96  | 7.20              | 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                 | -5.39 | -4.22 | -17.10 | -8.96  | 3.56  | 6.61  | N/A   | 7.38              | 0.79              | 0.79                | 0.00       | 0.00   | 0.00                        |  |

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**

**457(B) 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-six investment funds provided under the 457(b) 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 2022**.

| FUND MANAGER     | FUND NAME   | TICKER | FUND CATEGORY               | MONTH  | YTD     |
|------------------|---|--------|-----------------------------|--------|---------|
| Vanguard         | Vanguard Federal Money Market Fund Investor Class                 | VMFXX  | Money Market - Taxable      | 0.13%  | 0.30%   |
| Vanguard         | Vanguard Total Bond Market Index Fund Institutional Class         | VBTIX  | Intermediate Core Bond      | 2.32%  | -8.33%  |
| Dodge & Cox      | Dodge & Cox Income Fund   | DODIX  | Intermediate Core-Plus Bond | 2.63%  | -7.28%  |
| Prudential       | PGIM High Yield – Class R6  | PHYQX  | High Yield Bond             | 5.27%  | -8.92%  |
| Vanguard         | Vanguard Inflation Protected Securities Fund Admiral Class        | VAIPX  | Inflation-Protection Bond   | 4.15%  | -4.81%  |
| Vanguard         | Vanguard Target Retirement Income Fund                            | VTINX  | Investor Class              | 3.87%  | -8.38%  |
| Vanguard         | Vanguard Target Retirement 2020 Fund                              | VTWNX  | Investor Class              | 4.49%  | -9.93%  |
| Vanguard         | Vanguard Target Retirement 2025 Fund                              | VTTVX  | Investor Class              | 5.07%  | -11.36% |
| Vanguard         | Vanguard Target Retirement 2030 Fund                              | VTHRX  | Investor Class              | 5.47%  | -12.10% |
| Vanguard         | Vanguard Target Retirement 2035 Fund                              | VTTHX  | Investor Class              | 5.79%  | -12.58% |
| Vanguard         | Vanguard Target Retirement 2040 Fund                              | VFORX  | Investor Class              | 6.13%  | -13.06% |
| Vanguard         | Vanguard Target Retirement 2045 Fund                              | VTIVX  | Investor Class              | 6.47%  | -13.57% |
| Vanguard         | Vanguard Target Retirement 2050 Fund                              | VFIFX  | Investor Class              | 6.59%  | -13.73% |
| Vanguard         | Vanguard Target Retirement 2055 Fund                              | VFFVX  | Investor Class              | 6.60%  | -13.73% |
| Vanguard         | Vanguard Target Retirement 2060 Fund                              | VTTSX  | Investor Class              | 6.58%  | -13.74% |
| Vanguard         | Vanguard Target Retirement 2065 Fund                              | VLXVX  | Investor Class              | 6.60%  | -13.69% |
| PIMCO            | PIMCO All Asset Fund Institutional Class                          | PAAIX  | Risk Based                  | 4.01%  | -8.60%  |
| JP Morgan        | JP Morgan U.S. Research Enhanced Equity Fund R6                   | JDEUX  | Large Blend                 | 9.45%  | -12.22% |
| Vanguard         | Vanguard 500 Index Fund Admiral                                   | VFIAX  | Large Blend                 | 9.22%  | -12.60% |
| Vanguard         | Vanguard Mid-Cap Index Fund Admiral Class                         | VIMAX  | Mid Cap Blend               | 9.61%  | -14.73% |
| Hartford         | Hartford Mid Cap Fund Y   | HMDYX  | Mid Cap Growth              | 10.72% | -18.49% |
| Vanguard         | Vanguard Small Cap Index Fund Admiral Class Shares                | VSMAX  | Small Blend                 | 10.57% | -13.37% |
| T Rowe Price     | T Rowe Price Institutional Small-Cap Stock Fund                   | TRSSX  | Small Growth                | 9.27%  | -17.81% |
| Vanguard         | Vanguard Total International Stock Index Fund Institutional Class | VTSNX  | Foreign Large Blend         | 3.67%  | -15.15% |
| American Funds   | American Funds EuroPacific Growth Fund R-6                        | REGX   | Foreign Large Growth        | 5.02%  | -21.34% |
| American Century | American Century Real Estate Fund R6                              | AREDX  | Real Estate                 | 8.10%  | -12.38% |

# 457(b) Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 07/31/2022

|   |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            | ADP Investment Compensation as of 07/31/2022 |                             |  |
|---|---------------|-----------|----------------|---------------------|-------|-------|--------|--------|-------|-------|-------|-------------------|-------------------|---------------------|------------|--|-----------------------------|--|
| 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 |  |
| <b>Money Market - Taxable</b>                                       |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Federal Money Market Fund - Investor Class                 | VMFXX         | 922906300 | 07/13/1981     | N/A                 | 0.13  | 0.27  | 0.30   | 0.30   | 0.51  | 1.02  | 0.58  | 3.88              | 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                 | 2.32  | 1.39  | -8.33  | -9.41  | -0.24 | 1.24  | 1.59  | 4.50              | 0.04              | 0.04                | 0.00       | 0.00   | 0.00                        |  |
| <b>Intermediate Core-Plus Bond</b>                                  |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Dodge & Cox Income Fund - Class I                                   | DODIX         | 256210105 | 01/03/1989     | N/A                 | 2.63  | 1.09  | -7.28  | -8.35  | 0.99  | 2.10  | 2.70  | 6.15              | 0.41              | 0.41                | 0.00       | 0.08   | 0.00                        |  |
| <b>High Yield Bond</b>  |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| PGIM High Yield Fund - Class R6                                     | PHYQX         | 74440Y884 | 10/31/2011     | N/A                 | 5.27  | -1.06 | -8.92  | -7.53  | 2.22  | 3.57  | 5.23  | 5.71              | 0.38              | 0.38                | 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                 | 4.15  | 0.03  | -4.81  | -3.53  | 4.32  | 3.84  | 1.88  | 3.75              | 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                 | 3.87  | 0.46  | -8.38  | -7.62  | 3.26  | 3.92  | 4.39  | 4.95              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2020 Fund - Investor Class               | VTWNX         | 92202E805 | 06/07/2006     | N/A                 | 4.49  | 0.00  | -9.93  | -8.52  | 4.78  | 5.25  | 6.86  | 5.99              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2025 Fund - Investor Class               | VTTVX         | 92202E409 | 10/27/2003     | N/A                 | 5.07  | -0.28 | -11.36 | -9.56  | 5.35  | 5.75  | 7.53  | 6.54              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2030 Fund - Investor Class               | VTHRX         | 92202E888 | 06/07/2006     | N/A                 | 5.47  | -0.50 | -12.10 | -9.94  | 6.00  | 6.23  | 8.15  | 6.50              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2035 Fund - Investor Class               | VTTHX         | 92202E508 | 10/27/2003     | N/A                 | 5.79  | -0.71 | -12.58 | -10.06 | 6.70  | 6.73  | 8.78  | 7.26              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2040 Fund - Investor Class               | VFORX         | 92202E870 | 06/07/2006     | N/A                 | 6.13  | -0.87 | -13.06 | -10.19 | 7.39  | 7.22  | 9.28  | 7.07              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2045 Fund - Investor Class               | VTIVX         | 92202E607 | 10/27/2003     | N/A                 | 6.47  | -1.09 | -13.57 | -10.35 | 8.08  | 7.66  | 9.56  | 7.83              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2050 Fund - Investor Class               | VFIFX         | 92202E862 | 06/07/2006     | N/A                 | 6.59  | -1.17 | -13.73 | -10.41 | 8.13  | 7.69  | 9.57  | 7.27              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2055 Fund - Investor Class               | VFFVX         | 92202E847 | 08/18/2010     | N/A                 | 6.60  | -1.16 | -13.73 | -10.39 | 8.12  | 7.68  | 9.55  | 9.70              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2060 Fund - Investor Class               | VTTSX         | 92202E839 | 01/19/2012     | N/A                 | 6.58  | -1.19 | -13.74 | -10.41 | 8.12  | 7.68  | 9.55  | 9.40              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2065 Fund - Investor Class               | VLXVX         | 92202E680 | 07/12/2017     | N/A                 | 6.60  | -1.17 | -13.69 | -10.34 | 8.09  | 7.67  | N/A   | 7.91              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| <b>Risk Based</b>   |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| PIMCO All Asset Fund - Institutional Class                          | PAAIX         | 722005626 | 07/31/2002     | N/A                 | 4.01  | -3.05 | -8.60  | -6.66  | 6.05  | 4.97  | 4.57  | 6.64              | 0.89              | 1.00                | 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                 | 9.45  | 0.53  | -12.22 | -3.87  | 15.03 | 13.44 | 13.93 | 10.70             | 0.25              | 0.33                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard 500 Index Fund - Admiral Class                             | VFIAX         | 922908710 | 11/13/2000     | N/A                 | 9.22  | 0.38  | -12.60 | -4.68  | 13.32 | 12.79 | 13.76 | 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                 | 9.61  | -1.01 | -14.73 | -9.10  | 10.03 | 9.91  | 12.51 | 10.01             | 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                 | 10.72 | 0.84  | -18.49 | -17.49 | 5.08  | 8.58  | 12.40 | 11.89             | 0.79              | 0.84                | 0.00       | 0.10   | 0.00                        |  |
| <b>Small Blend</b>  |               |           |                |                     |       |       |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Small Cap Index Fund - Admiral Class                       | VSMAX         | 922908686 | 11/13/2000     | N/A                 | 10.57 | 0.16  | -13.37 | -11.10 | 8.53  | 8.81  | 11.65 | 9.04              | 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                 | 9.27  | 1.39  | -17.81 | -15.40 | 8.28  | 10.99 | 12.88 | 10.19             | 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                 | 3.67  | -3.60 | -15.15 | -14.85 | 3.93  | 2.79  | 5.53  | 4.29              | 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                 | 5.02  | -3.09 | -21.34 | -22.89 | 3.45  | 3.24  | 6.63  | 7.63              | 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                 | 8.10  | -5.01 | -12.38 | -1.41  | 7.35  | 7.97  | N/A   | 8.11              | 0.79              | 0.79                | 0.00       | 0.00   | 0.00                        |  |

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**457(B) DEFERRED COMPENSATION PLAN**  
**CREDITED RATES OF RETURN**

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| FUND MANAGER     | FUND NAME   | TICKER | FUND CATEGORY               | MONTH  | YTD     |
|------------------|---|--------|-----------------------------|--------|---------|
| Vanguard         | Vanguard Federal Money Market Fund Investor Class                 | VMFXX  | Money Market - Taxable      | 0.09%  | 0.17%   |
| Vanguard         | Vanguard Total Bond Market Index Fund Institutional Class         | VBTIX  | Intermediate Core Bond      | -1.49% | -10.41% |
| Dodge & Cox      | Dodge & Cox Income Fund   | DODIX  | Intermediate Core-Plus Bond | -2.19% | -9.65%  |
| Prudential       | PGIM High Yield – Class R6  | PHYQX  | High Yield Bond             | -6.34% | -13.48% |
| Vanguard         | Vanguard Inflation Protected Securities Fund Admiral Class        | VAIPX  | Inflation-Protection Bond   | -3.05% | -8.60%  |
| Vanguard         | Vanguard Target Retirement Income Fund                            | VTINX  | Investor Class              | -3.58% | -11.79% |
| Vanguard         | Vanguard Target Retirement 2020 Fund                              | VTWNX  | Investor Class              | -4.60% | -13.80% |
| Vanguard         | Vanguard Target Retirement 2025 Fund                              | VTTVX  | Investor Class              | -5.40% | -15.63% |
| Vanguard         | Vanguard Target Retirement 2030 Fund                              | VTHRX  | Investor Class              | -5.96% | -16.66% |
| Vanguard         | Vanguard Target Retirement 2035 Fund                              | VTTHX  | Investor Class              | -6.46% | -17.37% |
| Vanguard         | Vanguard Target Retirement 2040 Fund                              | VFORX  | Investor Class              | -6.95% | -18.08% |
| Vanguard         | Vanguard Target Retirement 2045 Fund                              | VTIVX  | Investor Class              | -7.47% | -18.82% |
| Vanguard         | Vanguard Target Retirement 2050 Fund                              | VFIFX  | Investor Class              | -7.64% | -19.06% |
| Vanguard         | Vanguard Target Retirement 2055 Fund                              | VFFVX  | Investor Class              | -7.65% | -19.07% |
| Vanguard         | Vanguard Target Retirement 2060 Fund                              | VTTSX  | Investor Class              | -7.65% | -19.07% |
| Vanguard         | Vanguard Target Retirement 2065 Fund                              | VLXVX  | Investor Class              | -7.63% | -19.03% |
| PIMCO            | PIMCO All Asset Fund Institutional Class                          | PAAIX  | Risk Based                  | -6.87% | -12.13% |
| JP Morgan        | JP Morgan U.S. Research Enhanced Equity Fund R6                   | JDEUX  | Large Blend                 | -8.35% | -19.80% |
| Vanguard         | Vanguard 500 Index Fund Admiral                                   | VFIAX  | Large Blend                 | -8.26% | -19.98% |
| Vanguard         | Vanguard Mid-Cap Index Fund Admiral Class                         | VIMAX  | Mid Cap Blend               | -9.40% | -22.21% |
| Hartford         | Hartford Mid Cap Fund Y   | HMDYX  | Mid Cap Growth              | -8.83% | -26.39% |
| Vanguard         | Vanguard Small Cap Index Fund Admiral Class Shares                | VSMAX  | Small Blend                 | -9.39% | -21.65% |
| T Rowe Price     | T Rowe Price Institutional Small-Cap Stock Fund                   | TRSSX  | Small Growth                | -6.22% | -24.78% |
| Vanguard         | Vanguard Total International Stock Index Fund Institutional Class | VTSNX  | Foreign Large Blend         | -8.32% | -18.15% |
| American Funds   | American Funds EuroPacific Growth Fund R-6                        | REGX   | Foreign Large Growth        | -8.85% | -25.10% |
| American Century | American Century Real Estate Fund R6                              | AREDX  | Real Estate                 | -6.35% | -18.94% |

# 457(b) Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 06/30/2022

|   |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            | ADP Investment Compensation as of 06/30/2022 |                             |  |
|---|---------------|-----------|----------------|---------------------|-------|--------|--------|--------|-------|-------|-------|-------------------|-------------------|---------------------|------------|--|-----------------------------|--|
| 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 |  |
|   |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| <b>Money Market - Taxable</b>                                       |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Federal Money Market Fund - Investor Class                 | VMFXX         | 922906300 | 07/13/1981     | N/A                 | 0.09  | 0.16   | 0.17   | 0.17   | 0.53  | 1.01  | 0.57  | 3.89              | 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                 | -1.49 | -4.71  | -10.41 | -10.39 | -0.92 | 0.86  | 1.50  | 4.43              | 0.04              | 0.04                | 0.00       | 0.00   | 0.00                        |  |
| <b>Intermediate Core-Plus Bond</b>                                  |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Dodge & Cox Income Fund - Class I                                   | DODIX         | 256210105 | 01/03/1989     | N/A                 | -2.19 | -4.70  | -9.65  | -9.95  | 0.29  | 1.72  | 2.58  | 6.08              | 0.41              | 0.41                | 0.00       | 0.08   | 0.00                        |  |
| <b>High Yield Bond</b>  |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| PGIM High Yield Fund - Class R6                                     | PHYQX         | 74440Y884 | 10/31/2011     | N/A                 | -6.34 | -9.24  | -13.48 | -11.76 | 0.67  | 2.79  | 4.84  | 5.25              | 0.38              | 0.38                | 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                 | -3.05 | -6.03  | -8.60  | -5.03  | 2.99  | 3.12  | 1.65  | 3.52              | 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                 | -3.58 | -7.37  | -11.79 | -10.14 | 2.09  | 3.34  | 4.12  | 4.76              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2020 Fund - Investor Class               | VTWNX         | 92202E805 | 06/07/2006     | N/A                 | -4.60 | -9.20  | -13.80 | -11.65 | 3.36  | 4.64  | 6.51  | 5.73              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2025 Fund - Investor Class               | VTTVX         | 92202E409 | 10/27/2003     | N/A                 | -5.40 | -10.72 | -15.63 | -13.21 | 3.74  | 5.07  | 7.10  | 6.29              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2030 Fund - Investor Class               | VTHRX         | 92202E888 | 06/07/2006     | N/A                 | -5.96 | -11.67 | -16.66 | -13.94 | 4.22  | 5.50  | 7.68  | 6.18              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2035 Fund - Investor Class               | VTTTHX        | 92202E508 | 10/27/2003     | N/A                 | -6.46 | -12.41 | -17.37 | -14.36 | 4.80  | 5.96  | 8.27  | 6.97              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2040 Fund - Investor Class               | VFORX         | 92202E870 | 06/07/2006     | N/A                 | -6.95 | -13.17 | -18.08 | -14.82 | 5.35  | 6.42  | 8.74  | 6.71              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2045 Fund - Investor Class               | VTIVX         | 92202E607 | 10/27/2003     | N/A                 | -7.47 | -13.93 | -18.82 | -15.29 | 5.89  | 6.80  | 8.97  | 7.51              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2050 Fund - Investor Class               | VFIX          | 92202E862 | 06/07/2006     | N/A                 | -7.64 | -14.21 | -19.06 | -15.45 | 5.91  | 6.81  | 8.97  | 6.88              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2055 Fund - Investor Class               | VFFVX         | 92202E847 | 08/18/2010     | N/A                 | -7.65 | -14.19 | -19.07 | -15.45 | 5.89  | 6.80  | 8.95  | 9.19              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2060 Fund - Investor Class               | VTTTSX        | 92202E839 | 01/19/2012     | N/A                 | -7.65 | -14.19 | -19.07 | -15.44 | 5.89  | 6.79  | 8.96  | 8.82              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2065 Fund - Investor Class               | VLXVX         | 92202E680 | 07/12/2017     | N/A                 | -7.63 | -14.20 | -19.03 | -15.40 | 5.86  | N/A   | N/A   | 6.67              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| <b>Risk Based</b>   |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| PIMCO All Asset Fund - Institutional Class                          | PAAIX         | 722005626 | 07/31/2002     | N/A                 | -6.87 | -10.19 | -12.13 | -9.85  | 4.52  | 4.57  | 4.40  | 6.46              | 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                 | -8.35 | -16.14 | -19.80 | -10.05 | 12.11 | 11.87 | 13.06 | 10.23             | 0.25              | 0.33                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard 500 Index Fund - Admiral Class                             | VFIAIX        | 922908710 | 11/13/2000     | N/A                 | -8.26 | -16.11 | -19.98 | -10.66 | 10.56 | 11.27 | 12.92 | 6.90              | 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                 | -9.40 | -16.96 | -22.21 | -16.00 | 7.19  | 8.28  | 11.48 | 9.56              | 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                 | -8.83 | -17.87 | -26.39 | -25.32 | 2.16  | 6.68  | 11.34 | 11.47             | 0.79              | 0.84                | 0.00       | 0.10   | 0.00                        |  |
| <b>Small Blend</b>  |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Small Cap Index Fund - Admiral Class                       | VSMAX         | 922908686 | 11/13/2000     | N/A                 | -9.39 | -16.88 | -21.65 | -20.75 | 5.40  | 6.88  | 10.45 | 8.57              | 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                 | -6.22 | -15.23 | -24.78 | -23.15 | 5.73  | 9.18  | 11.80 | 9.80              | 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                 | -8.32 | -12.85 | -18.15 | -18.91 | 2.03  | 2.74  | 5.19  | 4.00              | 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                 | -8.85 | -14.65 | -25.10 | -27.68 | 1.49  | 3.10  | 6.30  | 7.28              | 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                 | -6.35 | -14.56 | -18.94 | -4.84  | 5.16  | 6.49  | N/A   | 7.25              | 0.79              | 0.79                | 0.00       | 0.00   | 0.00                        |  |



**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**

**457(B) 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(b) 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 2022**.

| FUND MANAGER     | FUND NAME   | TICKER | FUND CATEGORY               | MONTH  | YTD     |
|------------------|---|--------|-----------------------------|--------|---------|
| Vanguard         | Vanguard Federal Money Market Fund Investor Class                 | VMFXX  | Money Market - Taxable      | 0.05%  | 0.08%   |
| Vanguard         | Vanguard Total Bond Market Index Fund Institutional Class         | VBTIX  | Intermediate Core Bond      | 0.59%  | -9.06%  |
| Dodge & Cox      | Dodge & Cox Income Fund   | DODIX  | Intermediate Core-Plus Bond | 0.70%  | -7.63%  |
| Prudential       | PGIM High Yield – Class R6  | PHYQX  | High Yield Bond             | 0.35%  | -7.62%  |
| Vanguard         | Vanguard Inflation Protected Securities Fund Admiral Class        | VAIPX  | Inflation-Protection Bond   | -0.93% | -5.72%  |
| Vanguard         | Vanguard Target Retirement Income Fund                            | VTINX  | Investor Class              | 0.30%  | -8.52%  |
| Vanguard         | Vanguard Target Retirement 2015 Fund                              | VTXVX  | Investor Class              | 0.30%  | -8.56%  |
| Vanguard         | Vanguard Target Retirement 2020 Fund                              | VTWNX  | Investor Class              | 0.32%  | -9.64%  |
| Vanguard         | Vanguard Target Retirement 2025 Fund                              | VTTVX  | Investor Class              | 0.33%  | -10.82% |
| Vanguard         | Vanguard Target Retirement 2030 Fund                              | VTHRX  | Investor Class              | 0.32%  | -11.37% |
| Vanguard         | Vanguard Target Retirement 2035 Fund                              | VTTX   | Investor Class              | 0.33%  | -11.66% |
| Vanguard         | Vanguard Target Retirement 2040 Fund                              | VFORX  | Investor Class              | 0.38%  | -11.97% |
| Vanguard         | Vanguard Target Retirement 2045 Fund                              | VTIVX  | Investor Class              | 0.40%  | -12.26% |
| Vanguard         | Vanguard Target Retirement 2050 Fund                              | VFIFX  | Investor Class              | 0.39%  | -12.37% |
| Vanguard         | Vanguard Target Retirement 2055 Fund                              | VFFVX  | Investor Class              | 0.39%  | -12.37% |
| Vanguard         | Vanguard Target Retirement 2060 Fund                              | VTTX   | Investor Class              | 0.38%  | -12.36% |
| Vanguard         | Vanguard Target Retirement 2065 Fund                              | VLXVX  | Investor Class              | 0.36%  | -12.35% |
| PIMCO            | PIMCO All Asset Fund Institutional Class                          | PAAIX  | Risk Based                  | 0.08%  | -5.65%  |
| JP Morgan        | JP Morgan U.S. Research Enhanced Equity Fund R6                   | JDEUX  | Large Blend                 | 0.22%  | -12.49% |
| Vanguard         | Vanguard 500 Index Fund Admiral                                   | VFIAX  | Large Blend                 | 0.18%  | -12.78% |
| Vanguard         | Vanguard Mid-Cap Index Fund Admiral Class                         | VIMAX  | Mid Cap Blend               | -0.32% | -14.14% |
| Hartford         | Hartford Mid Cap Fund Y   | HMDYX  | Mid Cap Growth              | -0.12% | -19.26% |
| Vanguard         | Vanguard Small Cap Index Fund Admiral Class Shares                | VSMAX  | Small Blend                 | -0.03% | -13.53% |
| T Rowe Price     | T Rowe Price Institutional Small-Cap Stock Fund                   | TRSSX  | Small Growth                | -1.05% | -19.79% |
| Vanguard         | Vanguard Total International Stock Index Fund Institutional Class | VTSNX  | Foreign Large Blend         | 1.43%  | -10.72% |
| American Funds   | American Funds EuroPacific Growth Fund R-6                        | RERGX  | Foreign Large Growth        | 1.24%  | -17.83% |
| American Century | American Century Real Estate Fund R6                              | AREDX  | Real Estate                 | -6.17% | -13.45% |

# 457(b) Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 05/31/2022

| 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 05/31/2022 |                       |                             |
|---|---------------|-----------|----------------|---------------------|-------|--------|--------|--------|-------|-------|-------|-------------------|-------------------|---------------------|--|-----------------------|-----------------------------|
|   |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     | 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     | N/A                 | 0.05  | 0.08   | 0.08   | 0.08   | 0.57  | 1.00  | 0.56  | 3.90              | 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                 | 0.59  | -5.99  | -9.06  | -8.32  | -0.04 | 1.17  | 1.66  | 4.50              | 0.04              | 0.04                | 0.00   | 0.00                  | 0.00                        |
| <b>Intermediate Core-Plus Bond</b>                                  |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |  |                       |                             |
| Dodge & Cox Income Fund - Class I                                   | DODIX         | 256210105 | 01/03/1989     | N/A                 | 0.70  | -4.51  | -7.63  | -7.23  | 1.54  | 2.20  | 2.86  | 6.17              | 0.41              | 0.41                | 0.00   | 0.08                  | 0.00                        |
| <b>High Yield Bond</b>  |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |  |                       |                             |
| PGIM High Yield Fund - Class R6                                     | PHYQX         | 74440Y884 | 10/31/2011     | N/A                 | 0.35  | -4.45  | -7.62  | -4.84  | 3.82  | 4.11  | 5.75  | 5.94              | 0.38              | 0.38                | 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                 | -0.93 | -4.65  | -5.72  | -1.44  | 4.36  | 3.57  | 1.91  | 3.73              | 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                 | 0.30  | -4.90  | -8.52  | -6.06  | 4.27  | 4.11  | 4.63  | 4.98              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2015 Fund - Investor Class               | VTXVX         | 92202E300 | 10/27/2003     | N/A                 | 0.30  | -4.84  | -8.56  | -6.02  | 4.83  | 4.67  | 6.20  | 5.79              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2020 Fund - Investor Class               | VTWNX         | 92202E805 | 06/07/2006     | N/A                 | 0.32  | -5.24  | -9.64  | -6.51  | 6.35  | 5.71  | 7.32  | 6.07              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2025 Fund - Investor Class               | VTTVX         | 92202E409 | 10/27/2003     | N/A                 | 0.33  | -5.67  | -10.82 | -7.29  | 7.23  | 6.34  | 8.04  | 6.64              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2030 Fund - Investor Class               | VTHRX         | 92202E888 | 06/07/2006     | N/A                 | 0.32  | -5.86  | -11.37 | -7.47  | 8.08  | 6.91  | 8.73  | 6.63              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2035 Fund - Investor Class               | VTTHX         | 92202E508 | 10/27/2003     | N/A                 | 0.33  | -5.86  | -11.66 | -7.41  | 8.99  | 7.52  | 9.41  | 7.39              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2040 Fund - Investor Class               | VFORX         | 92202E870 | 06/07/2006     | N/A                 | 0.38  | -5.88  | -11.97 | -7.34  | 9.90  | 8.10  | 9.96  | 7.23              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2045 Fund - Investor Class               | VTIVX         | 92202E607 | 10/27/2003     | N/A                 | 0.40  | -5.86  | -12.26 | -7.29  | 10.79 | 8.62  | 10.26 | 7.99              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2050 Fund - Investor Class               | VFIFX         | 92202E862 | 06/07/2006     | N/A                 | 0.39  | -5.89  | -12.37 | -7.30  | 10.87 | 8.66  | 10.28 | 7.45              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2055 Fund - Investor Class               | VFFVX         | 92202E847 | 08/18/2010     | N/A                 | 0.39  | -5.86  | -12.37 | -7.28  | 10.85 | 8.65  | 10.26 | 9.99              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2060 Fund - Investor Class               | VTTSX         | 92202E839 | 01/19/2012     | N/A                 | 0.38  | -5.86  | -12.36 | -7.27  | 10.87 | 8.66  | 10.26 | 9.73              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| Vanguard Target Retirement 2065 Fund - Investor Class               | VLXVX         | 92202E680 | 07/12/2017     | N/A                 | 0.36  | -5.88  | -12.35 | -7.27  | 10.82 | N/A   | N/A   | 8.53              | 0.08              | 0.08                | 0.00   | 0.00                  | 0.00                        |
| <b>Risk Based</b>   |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |  |                       |                             |
| PIMCO All Asset Fund - Institutional Class                          | PAAIX         | 722005626 | 07/31/2002     | N/A                 | 0.08  | -2.76  | -5.65  | -2.50  | 8.13  | 6.10  | 5.43  | 6.87              | 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                 | 0.22  | -5.44  | -12.49 | 0.48   | 18.08 | 13.92 | 14.52 | 10.78             | 0.25              | 0.33                | 0.00   | 0.00                  | 0.00                        |
| Vanguard 500 Index Fund - Admiral Class                             | VFIAX         | 922908710 | 11/13/2000     | N/A                 | 0.18  | -5.17  | -12.78 | -0.35  | 16.40 | 13.35 | 14.36 | 7.36              | 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                 | -0.32 | -5.88  | -14.14 | -5.61  | 13.33 | 10.58 | 12.87 | 10.13             | 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                 | -0.12 | -9.81  | -19.26 | -17.41 | 7.82  | 9.17  | 12.73 | 11.93             | 0.79              | 0.84                | 0.00   | 0.10                  | 0.00                        |
| <b>Small Blend</b>  |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |  |                       |                             |
| Vanguard Small Cap Index Fund - Admiral Class                       | VSMAX         | 922908686 | 11/13/2000     | N/A                 | -0.03 | -6.91  | -13.53 | -11.29 | 11.42 | 9.49  | 12.03 | 9.11              | 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                 | -1.05 | -10.56 | -19.79 | -15.87 | 10.62 | 11.14 | 12.92 | 10.15             | 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                 | 1.43  | -5.31  | -10.72 | -11.97 | 7.03  | 4.65  | 6.73  | 4.82              | 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                 | 1.24  | -7.29  | -17.83 | -20.43 | 6.94  | 5.23  | 7.82  | 8.09              | 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                 | -6.17 | -1.84  | -13.45 | 4.77   | 8.04  | 8.28  | N/A   | 8.12              | 0.79              | 0.79                | 0.00   | 0.00                  | 0.00                        |

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**

**457(B) 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(b) 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 2022**.

| FUND MANAGER     | FUND NAME   | TICKER | FUND CATEGORY               | MONTH  | YTD     |
|------------------|---|--------|-----------------------------|--------|---------|
| Vanguard         | Vanguard Federal Money Market Fund Investor Class                 | VMFXX  | Money Market - Taxable      | 0.02%  | 0.03%   |
| Vanguard         | Vanguard Total Bond Market Index Fund Institutional Class         | VBTIX  | Intermediate Core Bond      | -3.84% | -9.59%  |
| Dodge & Cox      | Dodge & Cox Income Fund   | DODIX  | Intermediate Core-Plus Bond | -3.24% | -8.28%  |
| Prudential       | PGIM High Yield – Class R6  | PHYQX  | High Yield Bond             | -3.43% | -7.94%  |
| Vanguard         | Vanguard Inflation Protected Securities Fund Admiral Class        | VAIPX  | Inflation-Protection Bond   | -2.16% | -4.84%  |
| Vanguard         | Vanguard Target Retirement Income Fund                            | VTINX  | Investor Class              | -4.22% | -8.79%  |
| Vanguard         | Vanguard Target Retirement 2015 Fund                              | VTXVX  | Investor Class              | -4.24% | -8.83%  |
| Vanguard         | Vanguard Target Retirement 2020 Fund                              | VTWNX  | Investor Class              | -5.13% | -9.93%  |
| Vanguard         | Vanguard Target Retirement 2025 Fund                              | VTTVX  | Investor Class              | -5.93% | -11.11% |
| Vanguard         | Vanguard Target Retirement 2030 Fund                              | VTHRX  | Investor Class              | -6.37% | -11.66% |
| Vanguard         | Vanguard Target Retirement 2035 Fund                              | VTTHX  | Investor Class              | -6.67% | -11.95% |
| Vanguard         | Vanguard Target Retirement 2040 Fund                              | VFORX  | Investor Class              | -7.04% | -12.30% |
| Vanguard         | Vanguard Target Retirement 2045 Fund                              | VTIVX  | Investor Class              | -7.36% | -12.61% |
| Vanguard         | Vanguard Target Retirement 2050 Fund                              | VFIFX  | Investor Class              | -7.48% | -12.71% |
| Vanguard         | Vanguard Target Retirement 2055 Fund                              | VFFVX  | Investor Class              | -7.45% | -12.72% |
| Vanguard         | Vanguard Target Retirement 2060 Fund                              | VTTSX  | Investor Class              | -7.44% | -12.70% |
| Vanguard         | Vanguard Target Retirement 2065 Fund                              | VLXVX  | Investor Class              | -7.45% | -12.67% |
| PIMCO            | PIMCO All Asset Fund Institutional Class                          | PAAIX  | Risk Based                  | -3.65% | -5.73%  |
| JP Morgan        | JP Morgan U.S. Research Enhanced Equity Fund R6                   | JDEUX  | Large Blend                 | -8.70% | -12.68% |
| Vanguard         | Vanguard 500 Index Fund Admiral                                   | VFIAX  | Large Blend                 | -8.72% | -12.93% |
| Vanguard         | Vanguard Mid-Cap Index Fund Admiral Class                         | VIMAX  | Mid Cap Blend               | -8.05% | -13.86% |
| Hartford         | Hartford Mid Cap Fund Y   | HMDYX  | Mid Cap Growth              | -9.82% | -19.17% |
| Vanguard         | Vanguard Small Cap Index Fund Admiral Class Shares                | VSMAX  | Small Blend                 | -8.24% | -13.51% |
| T Rowe Price     | T Rowe Price Institutional Small-Cap Stock Fund                   | TRSSX  | Small Growth                | -8.64% | -18.93% |
| Vanguard         | Vanguard Total International Stock Index Fund Institutional Class | VTSNX  | Foreign Large Blend         | -6.28% | -11.98% |
| American Funds   | American Funds EuroPacific Growth Fund R-6                        | RERGX  | Foreign Large Growth        | -7.52% | -18.83% |
| American Century | American Century Real Estate Fund R6                              | AREDX  | Real Estate                 | -2.77% | -7.75%  |

# 457(b) Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 04/30/2022

|   |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            | ADP Investment Compensation as of 04/30/2022 |                             |  |
|---|---------------|-----------|----------------|---------------------|-------|--------|--------|--------|-------|-------|-------|-------------------|-------------------|---------------------|------------|--|-----------------------------|--|
| 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 |  |
| <b>Money Market - Taxable</b>                                       |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Federal Money Market Fund - Investor Class                 | VMFXX         | 922906300 | 07/13/1981     | N/A                 | 0.02  | 0.03   | 0.03   | 0.03   | 0.61  | 1.01  | 0.56  | 3.90              | 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                 | -3.84 | -7.59  | -9.59  | -8.64  | 0.37  | 1.19  | 1.69  | 4.49              | 0.04              | 0.04                | 0.00       | 0.00   | 0.00                        |  |
| <b>Intermediate Core-Plus Bond</b>                                  |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Dodge & Cox Income Fund - Class I                                   | DODIX         | 256210105 | 01/03/1989     | N/A                 | -3.24 | -6.48  | -8.28  | -7.68  | 1.55  | 2.20  | 2.79  | 6.16              | 0.41              | 0.41                | 0.00       | 0.08   | 0.00                        |  |
| <b>High Yield Bond</b>  |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| PGIM High Yield Fund - Class R6                                     | PHYQX         | 74440Y884 | 10/31/2011     | N/A                 | -3.43 | -5.61  | -7.94  | -4.72  | 3.34  | 4.31  | 5.55  | 5.96              | 0.38              | 0.38                | 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                 | -2.16 | -3.03  | -4.84  | 0.59   | 5.27  | 3.75  | 2.19  | 3.80              | 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                 | -4.22 | -6.40  | -8.79  | -5.66  | 3.86  | 4.22  | 4.44  | 4.99              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2015 Fund - Investor Class               | VTXVX         | 92202E300 | 10/27/2003     | N/A                 | -4.24 | -6.39  | -8.83  | -5.60  | 4.21  | 4.83  | 5.75  | 5.80              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2020 Fund - Investor Class               | VTWNX         | 92202E805 | 06/07/2006     | N/A                 | -5.13 | -7.11  | -9.93  | -5.97  | 5.35  | 5.91  | 6.77  | 6.08              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2025 Fund - Investor Class               | VTTVX         | 92202E409 | 10/27/2003     | N/A                 | -5.93 | -7.90  | -11.11 | -6.69  | 5.97  | 6.56  | 7.43  | 6.65              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2030 Fund - Investor Class               | VTHRX         | 92202E888 | 06/07/2006     | N/A                 | -6.37 | -8.22  | -11.66 | -6.78  | 6.61  | 7.16  | 8.03  | 6.64              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2035 Fund - Investor Class               | VTTHX         | 92202E508 | 10/27/2003     | N/A                 | -6.67 | -8.30  | -11.95 | -6.61  | 7.29  | 7.77  | 8.64  | 7.40              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2040 Fund - Investor Class               | VFORX         | 92202E870 | 06/07/2006     | N/A                 | -7.04 | -8.47  | -12.30 | -6.52  | 7.96  | 8.38  | 9.14  | 7.24              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2045 Fund - Investor Class               | VTIVX         | 92202E607 | 10/27/2003     | N/A                 | -7.36 | -8.59  | -12.61 | -6.40  | 8.65  | 8.89  | 9.44  | 8.01              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2050 Fund - Investor Class               | VFIFX         | 92202E862 | 06/07/2006     | N/A                 | -7.48 | -8.64  | -12.71 | -6.37  | 8.73  | 8.94  | 9.46  | 7.47              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2055 Fund - Investor Class               | VFFVX         | 92202E847 | 08/18/2010     | N/A                 | -7.45 | -8.62  | -12.72 | -6.37  | 8.72  | 8.93  | 9.44  | 10.03             | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2060 Fund - Investor Class               | VTTSX         | 92202E839 | 01/19/2012     | N/A                 | -7.44 | -8.61  | -12.70 | -6.34  | 8.72  | 8.93  | 9.45  | 9.77              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2065 Fund - Investor Class               | VLXVX         | 92202E680 | 07/12/2017     | N/A                 | -7.45 | -8.59  | -12.67 | -6.33  | 8.69  | N/A   | N/A   | 8.61              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| <b>Risk Based</b>   |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| PIMCO All Asset Fund - Institutional Class                          | PAAIX         | 722005626 | 07/31/2002     | N/A                 | -3.65 | -4.23  | -5.73  | -0.06  | 7.73  | 6.35  | 4.99  | 6.89              | 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                 | -8.70 | -8.35  | -12.68 | 0.94   | 15.31 | 14.09 | 13.78 | 10.82             | 0.25              | 0.33                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard 500 Index Fund - Admiral Class                             | VFIAX         | 922908710 | 11/13/2000     | N/A                 | -8.72 | -8.18  | -12.93 | 0.17   | 13.81 | 13.62 | 13.63 | 7.38              | 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                 | -8.05 | -6.51  | -13.86 | -4.54  | 11.11 | 10.86 | 12.06 | 10.19             | 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                 | -9.82 | -11.05 | -19.17 | -18.54 | 5.77  | 9.62  | 11.94 | 11.98             | 0.79              | 0.84                | 0.00       | 0.10   | 0.00                        |  |
| <b>Small Blend</b>  |               |           |                |                     |       |        |        |        |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Small Cap Index Fund - Admiral Class                       | VSMAX         | 922908686 | 11/13/2000     | N/A                 | -8.24 | -6.08  | -13.51 | -11.20 | 8.67  | 9.25  | 11.25 | 9.15              | 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                 | -8.64 | -9.27  | -18.93 | -16.13 | 9.32  | 11.03 | 12.38 | 10.25             | 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                 | -6.28 | -9.41  | -11.98 | -10.49 | 4.53  | 4.97  | 5.33  | 4.72              | 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                 | -7.52 | -12.37 | -18.83 | -19.10 | 4.54  | 5.67  | 6.53  | 8.04              | 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                 | -2.77 | 0.98   | -7.75  | 13.03  | 10.58 | 9.63  | N/A   | 8.99              | 0.79              | 0.79                | 0.00       | 0.00   | 0.00                        |  |

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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(b) 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 2022**.

| FUND MANAGER     | FUND NAME   | TICKER | FUND CATEGORY               | MONTH  | YTD     |
|------------------|---|--------|-----------------------------|--------|---------|
| Vanguard         | Vanguard Federal Money Market Fund Investor Class                 | VMFXX  | Money Market - Taxable      | 0.01%  | 0.01%   |
| Vanguard         | Vanguard Total Bond Market Index Fund Institutional Class         | VBTIX  | Intermediate Core Bond      | -2.81% | -5.98%  |
| Dodge & Cox      | Dodge & Cox Income Fund   | DODIX  | Intermediate Core-Plus Bond | -2.00% | -5.20%  |
| Prudential       | PGIM High Yield – Class R6  | PHYQX  | High Yield Bond             | -1.40% | -4.67%  |
| Vanguard         | Vanguard Inflation Protected Securities Fund Admiral Class        | VAIPX  | Inflation-Protection Bond   | -1.63% | -2.74%  |
| Vanguard         | Vanguard Target Retirement Income Fund                            | VTINX  | Investor Class              | -1.01% | -4.77%  |
| Vanguard         | Vanguard Target Retirement 2015 Fund                              | VTXVX  | Investor Class              | -0.93% | -4.79%  |
| Vanguard         | Vanguard Target Retirement 2020 Fund                              | VTWNX  | Investor Class              | -0.44% | -5.06%  |
| Vanguard         | Vanguard Target Retirement 2025 Fund                              | VTTVX  | Investor Class              | -0.05% | -5.51%  |
| Vanguard         | Vanguard Target Retirement 2030 Fund                              | VTHRX  | Investor Class              | 0.22%  | -5.65%  |
| Vanguard         | Vanguard Target Retirement 2035 Fund                              | VTTX   | Investor Class              | 0.54%  | -5.66%  |
| Vanguard         | Vanguard Target Retirement 2040 Fund                              | VFORX  | Investor Class              | 0.86%  | -5.66%  |
| Vanguard         | Vanguard Target Retirement 2045 Fund                              | VTIVX  | Investor Class              | 1.21%  | -5.67%  |
| Vanguard         | Vanguard Target Retirement 2050 Fund                              | VFIFX  | Investor Class              | 1.33%  | -5.65%  |
| Vanguard         | Vanguard Target Retirement 2055 Fund                              | VFFVX  | Investor Class              | 1.32%  | -5.69%  |
| Vanguard         | Vanguard Target Retirement 2060 Fund                              | VTTX   | Investor Class              | 1.32%  | -5.68%  |
| Vanguard         | Vanguard Target Retirement 2065 Fund                              | VLXVX  | Investor Class              | 1.33%  | -5.63%  |
| PIMCO            | PIMCO All Asset Fund Institutional Class                          | PAAIX  | Risk Based                  | 0.84%  | -2.16%  |
| JP Morgan        | JP Morgan U.S. Research Enhanced Equity Fund R6                   | JDEUX  | Large Blend                 | 3.35%  | -4.36%  |
| Vanguard         | Vanguard 500 Index Fund Admiral                                   | VFIAX  | Large Blend                 | 3.70%  | -4.61%  |
| Vanguard         | Vanguard Mid-Cap Index Fund Admiral Class                         | VIMAX  | Mid Cap Blend               | 2.69%  | -6.32%  |
| Hartford         | Hartford Mid Cap Fund Y   | HMDYX  | Mid Cap Growth              | 0.13%  | -10.36% |
| Vanguard         | Vanguard Small Cap Index Fund Admiral Class Shares                | VSMAX  | Small Blend                 | 1.48%  | -5.74%  |
| T Rowe Price     | T Rowe Price Institutional Small-Cap Stock Fund                   | TRSSX  | Small Growth                | -1.05% | -11.26% |
| Vanguard         | Vanguard Total International Stock Index Fund Institutional Class | VTSNX  | Foreign Large Blend         | -0.39% | -6.07%  |
| American Funds   | American Funds EuroPacific Growth Fund R-6                        | RERGX  | Foreign Large Growth        | -0.98% | -12.24% |
| American Century | American Century Real Estate Fund R6                              | AREDX  | Real Estate                 | 7.59%  | -5.13%  |

# 457(b) Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 03/31/2022

|   |               |           |                |                     |       |        |        |       |       |       |       |                   |                   |                     |            | ADP Investment Compensation as of 03/31/2022 |                             |  |
|---|---------------|-----------|----------------|---------------------|-------|--------|--------|-------|-------|-------|-------|-------------------|-------------------|---------------------|------------|--|-----------------------------|--|
| 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 |  |
| <b>Money Market - Taxable</b>                                       |               |           |                |                     |       |        |        |       |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Federal Money Market Fund - Investor Class                 | VMFXX         | 922906300 | 07/13/1981     | N/A                 | 0.01  | 0.01   | 0.01   | 0.02  | 0.67  | 1.01  | 0.56  | 3.91              | 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                 | -2.81 | -5.98  | -5.98  | -4.07 | 1.71  | 2.14  | 2.21  | 4.66              | 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                 | -2.00 | -5.20  | -5.20  | -3.64 | 2.85  | 3.01  | 3.21  | 6.28              | 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                 | -1.40 | -4.67  | -4.67  | 0.03  | 5.18  | 5.26  | 6.02  | 6.36              | 0.38              | 0.38                | 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                 | -1.63 | -2.74  | -2.74  | 4.21  | 6.13  | 4.30  | 2.61  | 3.96              | 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                 | -1.01 | -4.77  | -4.77  | 0.15  | 5.75  | 5.30  | 4.95  | 5.26              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2015 Fund - Investor Class               | VTXVX         | 92202E300 | 10/27/2003     | N/A                 | -0.93 | -4.79  | -4.79  | 0.39  | 6.20  | 5.95  | 6.20  | 6.07              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2020 Fund - Investor Class               | VTWNX         | 92202E805 | 06/07/2006     | N/A                 | -0.44 | -5.06  | -5.06  | 1.39  | 7.87  | 7.27  | 7.31  | 6.47              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2025 Fund - Investor Class               | VTTVX         | 92202E409 | 10/27/2003     | N/A                 | -0.05 | -5.51  | -5.51  | 1.86  | 8.92  | 8.14  | 8.04  | 7.04              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2030 Fund - Investor Class               | VTHRX         | 92202E888 | 06/07/2006     | N/A                 | 0.22  | -5.65  | -5.65  | 2.53  | 9.84  | 8.85  | 8.68  | 7.12              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2035 Fund - Investor Class               | VTTHX         | 92202E508 | 10/27/2003     | N/A                 | 0.54  | -5.66  | -5.66  | 3.29  | 10.77 | 9.57  | 9.31  | 7.84              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2040 Fund - Investor Class               | VFORX         | 92202E870 | 06/07/2006     | N/A                 | 0.86  | -5.66  | -5.66  | 4.10  | 11.68 | 10.28 | 9.86  | 7.78              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2045 Fund - Investor Class               | VTIVX         | 92202E607 | 10/27/2003     | N/A                 | 1.21  | -5.67  | -5.67  | 4.88  | 12.61 | 10.89 | 10.19 | 8.49              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2050 Fund - Investor Class               | VFIFX         | 92202E862 | 06/07/2006     | N/A                 | 1.33  | -5.65  | -5.65  | 5.07  | 12.74 | 10.96 | 10.23 | 8.04              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2055 Fund - Investor Class               | VFFVX         | 92202E847 | 08/18/2010     | N/A                 | 1.32  | -5.69  | -5.69  | 5.05  | 12.71 | 10.95 | 10.21 | 10.84             | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2060 Fund - Investor Class               | VTTSX         | 92202E839 | 01/19/2012     | N/A                 | 1.32  | -5.68  | -5.68  | 5.05  | 12.71 | 10.95 | 10.24 | 10.69             | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2065 Fund - Investor Class               | VLXVX         | 92202E680 | 07/12/2017     | N/A                 | 1.33  | -5.63  | -5.63  | 5.12  | 12.69 | N/A   | N/A   | 10.56             | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| <b>Risk Based</b>   |               |           |                |                     |       |        |        |       |       |       |       |                   |                   |                     |            |  |                             |  |
| PIMCO All Asset Fund - Institutional Class                          | PAAIX         | 722005626 | 07/31/2002     | N/A                 | 0.84  | -2.16  | -2.16  | 6.49  | 9.29  | 7.23  | 5.46  | 7.13              | 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                 | 3.35  | -4.36  | -4.36  | 16.84 | 20.53 | 16.45 | 14.75 | 11.40             | 0.25              | 0.33                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard 500 Index Fund - Admiral Class                             | VFIAX         | 922908710 | 11/13/2000     | N/A                 | 3.70  | -4.61  | -4.61  | 15.60 | 18.89 | 15.95 | 14.60 | 7.87              | 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                 | 2.69  | -6.32  | -6.32  | 8.82  | 15.67 | 13.00 | 12.94 | 10.69             | 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                 | 0.13  | -10.36 | -10.36 | -6.33 | 10.83 | 12.22 | 13.04 | 12.51             | 0.79              | 0.84                | 0.00       | 0.10   | 0.00                        |  |
| <b>Small Blend</b>  |               |           |                |                     |       |        |        |       |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Small Cap Index Fund - Admiral Class                       | VSMAX         | 922908686 | 11/13/2000     | N/A                 | 1.48  | -5.74  | -5.74  | 0.68  | 13.16 | 11.34 | 12.11 | 9.62              | 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                 | -1.05 | -11.26 | -11.26 | -4.52 | 13.85 | 13.39 | 13.35 | 10.74             | 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                 | -0.39 | -6.07  | -6.07  | -1.81 | 7.79  | 6.81  | 5.83  | 5.36              | 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                 | -0.98 | -12.24 | -12.24 | -9.35 | 8.36  | 8.01  | 7.32  | 8.75              | 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                 | 7.59  | -5.13  | -5.13  | 24.95 | 11.89 | 10.24 | N/A   | 9.44              | 0.79              | 0.79                | 0.00       | 0.00   | 0.00                        |  |

**Housing Agency Retirement Trust**  
**PO Box 22669, Louisville, KY 40252-0669**  
**1-800-798-2044**

**457(B) 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(b) 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 2022**.

| FUND MANAGER     | FUND NAME   | TICKER | FUND CATEGORY               | MONTH  | YTD     |
|------------------|---|--------|-----------------------------|--------|---------|
| Vanguard         | Vanguard Federal Money Market Fund Investor Class                 | VMFXX  | Money Market - Taxable      | 0.00%  | 0.00%   |
| Vanguard         | Vanguard Total Bond Market Index Fund Institutional Class         | VBTIX  | Intermediate Core Bond      | -1.13% | -3.26%  |
| Dodge & Cox      | Dodge & Cox Income Fund   | DODIX  | Intermediate Core-Plus Bond | -1.38% | -3.27%  |
| Prudential       | PGIM High Yield – Class R6  | PHYQX  | High Yield Bond             | -0.88% | -3.32%  |
| Vanguard         | Vanguard Inflation Protected Securities Fund Admiral Class        | VAIPX  | Inflation-Protection Bond   | 0.75%  | -1.13%  |
| Vanguard         | Vanguard Target Retirement Income Fund                            | VTINX  | Investor Class              | -1.28% | -3.80%  |
| Vanguard         | Vanguard Target Retirement 2015 Fund                              | VTXVX  | Investor Class              | -1.34% | -3.90%  |
| Vanguard         | Vanguard Target Retirement 2020 Fund                              | VTWNX  | Investor Class              | -1.66% | -4.64%  |
| Vanguard         | Vanguard Target Retirement 2025 Fund                              | VTTVX  | Investor Class              | -2.04% | -5.46%  |
| Vanguard         | Vanguard Target Retirement 2030 Fund                              | VTHRX  | Investor Class              | -2.19% | -5.86%  |
| Vanguard         | Vanguard Target Retirement 2035 Fund                              | VTTX   | Investor Class              | -2.27% | -6.17%  |
| Vanguard         | Vanguard Target Retirement 2040 Fund                              | VFORX  | Investor Class              | -2.38% | -6.47%  |
| Vanguard         | Vanguard Target Retirement 2045 Fund                              | VTIVX  | Investor Class              | -2.51% | -6.80%  |
| Vanguard         | Vanguard Target Retirement 2050 Fund                              | VFIFX  | Investor Class              | -2.54% | -6.89%  |
| Vanguard         | Vanguard Target Retirement 2055 Fund                              | VFFVX  | Investor Class              | -2.55% | -6.91%  |
| Vanguard         | Vanguard Target Retirement 2060 Fund                              | VTTX   | Investor Class              | -2.55% | -6.91%  |
| Vanguard         | Vanguard Target Retirement 2065 Fund                              | VLXVX  | Investor Class              | -2.53% | -6.87%  |
| PIMCO            | PIMCO All Asset Fund Institutional Class                          | PAAIX  | Risk Based                  | -1.43% | -2.98%  |
| JP Morgan        | JP Morgan U.S. Research Enhanced Equity Fund R6                   | JDEUX  | Large Blend                 | -2.87% | -7.46%  |
| Vanguard         | Vanguard 500 Index Fund Admiral                                   | VFIAX  | Large Blend                 | -2.99% | -8.02%  |
| Vanguard         | Vanguard Mid-Cap Index Fund Admiral Class                         | VIMAX  | Mid Cap Blend               | -0.99% | -8.77%  |
| Hartford         | Hartford Mid Cap Fund Y   | HMDYX  | Mid Cap Growth              | -1.49% | -10.48% |
| Vanguard         | Vanguard Small Cap Index Fund Admiral Class Shares                | VSMAX  | Small Blend                 | 0.86%  | -7.11%  |
| T Rowe Price     | T Rowe Price Institutional Small-Cap Stock Fund                   | TRSSX  | Small Growth                | 0.37%  | -10.32% |
| Vanguard         | Vanguard Total International Stock Index Fund Institutional Class | VTSNX  | Foreign Large Blend         | -2.96% | -5.71%  |
| American Funds   | American Funds EuroPacific Growth Fund R-6                        | RERGX  | Foreign Large Growth        | -4.32% | -11.37% |
| American Century | American Century Real Estate Fund R6                              | AREDX  | Real Estate                 | -3.48% | -11.82% |

# 457(b) Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 02/28/2022

|   |               |           |                |                     |       |       |        |       |       |       |       |                   |                   |                     |            | ADP Investment Compensation as of 02/28/2022 |                             |  |
|---|---------------|-----------|----------------|---------------------|-------|-------|--------|-------|-------|-------|-------|-------------------|-------------------|---------------------|------------|--|-----------------------------|--|
| 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 |  |
| <b>Money Market - Taxable</b>                                       |               |           |                |                     |       |       |        |       |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Federal Money Market Fund - Investor Class                 | VMFXX         | 922906300 | 07/13/1981     | N/A                 | 0.00  | 0.00  | 0.00   | 0.01  | 0.74  | 1.02  | 0.55  | 3.92              | 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                 | -1.13 | -3.65 | -3.26  | -2.65 | 3.35  | 2.71  | 2.44  | 4.79              | 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                 | -1.38 | -3.14 | -3.27  | -2.69 | 4.13  | 3.45  | 3.41  | 6.37              | 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                 | -0.88 | -1.43 | -3.32  | 1.60  | 6.07  | 5.49  | 6.18  | 6.56              | 0.38              | 0.38                | 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                 | 0.75  | -0.99 | -1.13  | 5.83  | 7.38  | 4.64  | 2.67  | 4.08              | 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                 | -1.28 | -2.89 | -3.80  | 1.59  | 6.64  | 5.59  | 5.07  | 5.34              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2015 Fund - Investor Class               | VTXVX         | 92202E300 | 10/27/2003     | N/A                 | -1.34 | -2.91 | -3.90  | 1.85  | 7.07  | 6.25  | 6.39  | 6.16              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2020 Fund - Investor Class               | VTWNX         | 92202E805 | 06/07/2006     | N/A                 | -1.66 | -3.13 | -4.64  | 2.81  | 8.56  | 7.50  | 7.47  | 6.54              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2025 Fund - Investor Class               | VTTVX         | 92202E409 | 10/27/2003     | N/A                 | -2.04 | -3.54 | -5.46  | 3.18  | 9.48  | 8.30  | 8.18  | 7.07              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2030 Fund - Investor Class               | VTHRX         | 92202E888 | 06/07/2006     | N/A                 | -2.19 | -3.61 | -5.86  | 3.86  | 10.28 | 8.98  | 8.81  | 7.15              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2035 Fund - Investor Class               | VTTHX         | 92202E508 | 10/27/2003     | N/A                 | -2.27 | -3.60 | -6.17  | 4.59  | 11.06 | 9.66  | 9.43  | 7.85              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2040 Fund - Investor Class               | VFORX         | 92202E870 | 06/07/2006     | N/A                 | -2.38 | -3.61 | -6.47  | 5.36  | 11.83 | 10.31 | 9.94  | 7.76              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2045 Fund - Investor Class               | VTIVX         | 92202E607 | 10/27/2003     | N/A                 | -2.51 | -3.64 | -6.80  | 6.08  | 12.61 | 10.84 | 10.24 | 8.46              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2050 Fund - Investor Class               | VFIFX         | 92202E862 | 06/07/2006     | N/A                 | -2.54 | -3.65 | -6.89  | 6.18  | 12.70 | 10.90 | 10.27 | 7.99              | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2055 Fund - Investor Class               | VFFVX         | 92202E847 | 08/18/2010     | N/A                 | -2.55 | -3.67 | -6.91  | 6.15  | 12.68 | 10.89 | 10.25 | 10.80             | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2060 Fund - Investor Class               | VTTSX         | 92202E839 | 01/19/2012     | N/A                 | -2.55 | -3.67 | -6.91  | 6.18  | 12.69 | 10.88 | 10.27 | 10.64             | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard Target Retirement 2065 Fund - Investor Class               | VLXVX         | 92202E680 | 07/12/2017     | N/A                 | -2.53 | -3.64 | -6.87  | 6.25  | 12.65 | N/A   | N/A   | 10.45             | 0.08              | 0.08                | 0.00       | 0.00   | 0.00                        |  |
| <b>Risk Based</b>   |               |           |                |                     |       |       |        |       |       |       |       |                   |                   |                     |            |  |                             |  |
| PIMCO All Asset Fund - Institutional Class                          | PAAIX         | 722005626 | 07/31/2002     | N/A                 | -1.43 | 0.60  | -2.98  | 7.46  | 9.20  | 7.25  | 5.32  | 7.11              | 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                 | -2.87 | -3.23 | -7.46  | 18.50 | 19.91 | 15.76 | 14.72 | 11.26             | 0.25              | 0.33                | 0.00       | 0.00   | 0.00                        |  |
| Vanguard 500 Index Fund - Admiral Class                             | VFIAX         | 922908710 | 11/13/2000     | N/A                 | -2.99 | -3.90 | -8.02  | 16.35 | 18.21 | 15.14 | 14.55 | 7.72              | 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                 | -0.99 | -5.22 | -8.77  | 8.49  | 15.16 | 12.40 | 12.86 | 10.59             | 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 | -6.80 | -10.48 | -5.95 | 11.32 | 12.15 | 13.38 | 12.55             | 0.79              | 0.84                | 0.00       | 0.10   | 0.00                        |  |
| <b>Small Blend</b>  |               |           |                |                     |       |       |        |       |       |       |       |                   |                   |                     |            |  |                             |  |
| Vanguard Small Cap Index Fund - Admiral Class                       | VSMAX         | 922908686 | 11/13/2000     | N/A                 | 0.86  | -3.88 | -7.11  | 0.81  | 12.27 | 10.96 | 12.20 | 9.59              | 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                 | 0.37  | -8.25 | -10.32 | -1.55 | 14.09 | 13.59 | 13.74 | 10.84             | 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                 | -2.96 | -1.88 | -5.71  | 0.27  | 8.19  | 7.49  | 5.79  | 5.44              | 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                 | -4.32 | -9.43 | -11.37 | -9.44 | 9.46  | 8.97  | 7.42  | 8.90              | 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                 | -3.48 | -2.83 | -11.82 | 21.32 | 10.54 | 8.10  | N/A   | 8.60              | 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(B) 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(b) 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 2022**.

| FUND MANAGER     | FUND NAME   | TICKER | FUND CATEGORY               | MONTH   | YTD     |
|------------------|---|--------|-----------------------------|---------|---------|
| Vanguard         | Vanguard Federal Money Market Fund Investor Class                 | VMFXX  | Money Market - Taxable      | 0.00%   | 0.00%   |
| Vanguard         | Vanguard Total Bond Market Index Fund Institutional Class         | VBPIX  | Intermediate Core Bond      | -2.16%  | -2.16%  |
| Dodge & Cox      | Dodge & Cox Income Fund   | DODIX  | Intermediate Core-Plus Bond | -1.92%  | -1.92%  |
| Prudential       | PGIM High Yield – Class R6  | PHYQX  | High Yield Bond             | -2.47%  | -2.47%  |
| Vanguard         | Vanguard Inflation Protected Securities Fund Admiral Class        | VAIPX  | Inflation-Protection Bond   | -1.86%  | -1.86%  |
| Vanguard         | Vanguard Target Retirement Income Fund                            | VTINX  | Investor Class              | -2.56%  | -2.56%  |
| Vanguard         | Vanguard Target Retirement 2015 Fund                              | VTXVX  | Investor Class              | -2.60%  | -2.60%  |
| Vanguard         | Vanguard Target Retirement 2020 Fund                              | VTWNX  | Investor Class              | -3.03%  | -3.03%  |
| Vanguard         | Vanguard Target Retirement 2025 Fund                              | VTTVX  | Investor Class              | -3.49%  | -3.49%  |
| Vanguard         | Vanguard Target Retirement 2030 Fund                              | VTHRX  | Investor Class              | -3.75%  | -3.75%  |
| Vanguard         | Vanguard Target Retirement 2035 Fund                              | VTTHX  | Investor Class              | -3.98%  | -3.98%  |
| Vanguard         | Vanguard Target Retirement 2040 Fund                              | VFORX  | Investor Class              | -4.19%  | -4.19%  |
| Vanguard         | Vanguard Target Retirement 2045 Fund                              | VTIVX  | Investor Class              | -4.40%  | -4.40%  |
| Vanguard         | Vanguard Target Retirement 2050 Fund                              | VFIFX  | Investor Class              | -4.46%  | -4.46%  |
| Vanguard         | Vanguard Target Retirement 2055 Fund                              | VFFVX  | Investor Class              | -4.48%  | -4.48%  |
| Vanguard         | Vanguard Target Retirement 2060 Fund                              | VTTSX  | Investor Class              | -4.48%  | -4.48%  |
| Vanguard         | Vanguard Target Retirement 2065 Fund                              | VLXVX  | Investor Class              | -4.46%  | -4.46%  |
| PIMCO            | PIMCO All Asset Fund Institutional Class                          | PAAIX  | Risk Based                  | -1.57%  | -1.57%  |
| JP Morgan        | JP Morgan U.S. Research Enhanced Equity Fund R6                   | JDEUX  | Large Blend                 | -4.73%  | -4.73%  |
| Vanguard         | Vanguard 500 Index Fund Admiral                                   | VFIAX  | Large Blend                 | -5.18%  | -5.18%  |
| Vanguard         | Vanguard Mid-Cap Index Fund Admiral Class                         | VIMAX  | Mid Cap Blend               | -7.86%  | -7.86%  |
| Hartford         | Hartford Mid Cap Fund Y   | HMDYX  | Mid Cap Growth              | -9.13%  | -9.13%  |
| Vanguard         | Vanguard Small Cap Index Fund Admiral Class Shares                | VSMAX  | Small Blend                 | -7.91%  | -7.91%  |
| T Rowe Price     | T Rowe Price Institutional Small-Cap Stock Fund                   | TRSSX  | Small Growth                | -10.65% | -10.65% |
| Vanguard         | Vanguard Total International Stock Index Fund Institutional Class | VTSNX  | Foreign Large Blend         | -2.84%  | -2.84%  |
| American Funds   | American Funds EuroPacific Growth Fund R-6                        | RERGX  | Foreign Large Growth        | -7.37%  | -7.37%  |
| American Century | American Century Real Estate Fund R6                              | AREDX  | Real Estate                 | -8.64%  | -8.64%  |

# 457(b) Deferred Comp Plan

## Historical Performance Credited Rates of Return

### As of the month ending: 01/31/2022

| 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 01/31/2022 |                       |                             |  |
|---|---------------|-----------|----------------|---------------------|--------|--------|--------|-------|-------|-------|-------|-------------------|-------------------|---------------------|--|-----------------------|-----------------------------|--|
|   |               |           |                |                     |        |        |        |       |       |       |       |                   |                   |                     | 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     | N/A                 | 0.00   | 0.00   | 0.00   | 0.01  | 0.80  | 1.03  | 0.55  | 3.93              | 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                 | -2.16  | -2.22  | -2.16  | -3.02 | 3.72  | 3.08  | 2.56  | 4.85              | 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                 | -1.92  | -2.06  | -1.92  | -2.42 | 4.77  | 3.89  | 3.65  | 6.43              | 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                 | -2.47  | -1.57  | -2.47  | 3.15  | 6.90  | 6.05  | 6.49  | 6.70              | 0.38              | 0.38                | 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                 | -1.86  | -0.77  | -1.86  | 3.23  | 7.07  | 4.58  | 2.56  | 4.05              | 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                 | -2.56  | -2.07  | -2.56  | 2.90  | 7.40  | 6.12  | 5.34  | 5.44              | 0.12              | 0.12                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2015 Fund - Investor Class               | VTXVX         | 92202E300 | 10/27/2003     | N/A                 | -2.60  | -2.08  | -2.60  | 3.36  | 7.94  | 6.88  | 6.80  | 6.26              | 0.12              | 0.12                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2020 Fund - Investor Class               | VTWNX         | 92202E805 | 06/07/2006     | N/A                 | -3.03  | -2.43  | -3.03  | 5.26  | 9.70  | 8.27  | 7.96  | 6.68              | 0.13              | 0.13                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2025 Fund - Investor Class               | VTTVX         | 92202E409 | 10/27/2003     | N/A                 | -3.49  | -2.79  | -3.49  | 6.41  | 10.86 | 9.20  | 8.74  | 7.22              | 0.13              | 0.13                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2030 Fund - Investor Class               | VTHRX         | 92202E888 | 06/07/2006     | N/A                 | -3.75  | -2.97  | -3.75  | 7.60  | 11.80 | 9.96  | 9.43  | 7.33              | 0.13              | 0.13                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2035 Fund - Investor Class               | VTTHX         | 92202E508 | 10/27/2003     | N/A                 | -3.98  | -3.14  | -3.98  | 8.85  | 12.70 | 10.68 | 10.10 | 8.02              | 0.14              | 0.14                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2040 Fund - Investor Class               | VFORX         | 92202E870 | 06/07/2006     | N/A                 | -4.19  | -3.26  | -4.19  | 10.11 | 13.62 | 11.40 | 10.65 | 7.97              | 0.14              | 0.14                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2045 Fund - Investor Class               | VTIVX         | 92202E607 | 10/27/2003     | N/A                 | -4.40  | -3.42  | -4.40  | 11.36 | 14.52 | 11.99 | 10.96 | 8.65              | 0.15              | 0.15                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2050 Fund - Investor Class               | VFIFX         | 92202E862 | 06/07/2006     | N/A                 | -4.46  | -3.45  | -4.46  | 11.55 | 14.62 | 12.05 | 10.99 | 8.21              | 0.15              | 0.15                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2055 Fund - Investor Class               | VFFVX         | 92202E847 | 08/18/2010     | N/A                 | -4.48  | -3.45  | -4.48  | 11.52 | 14.59 | 12.04 | 10.97 | 11.13             | 0.15              | 0.15                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2060 Fund - Investor Class               | VTTSX         | 92202E839 | 01/19/2012     | N/A                 | -4.48  | -3.43  | -4.48  | 11.54 | 14.61 | 12.04 | 10.99 | 11.01             | 0.15              | 0.15                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard Target Retirement 2065 Fund - Investor Class               | VLXVX         | 92202E680 | 07/12/2017     | N/A                 | -4.46  | -3.45  | -4.46  | 11.59 | 14.56 | N/A   | N/A   | 11.26             | 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                 | -1.57  | -0.14  | -1.57  | 11.79 | 9.83  | 7.95  | 5.69  | 7.22              | 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                 | -4.73  | -0.80  | -4.73  | 25.28 | 22.25 | 17.32 | 15.57 | 11.48             | 0.25              | 0.33                | 0.00   | 0.00                  | 0.00                        |  |
| Vanguard 500 Index Fund - Admiral Class                             | VFIAX         | 922908710 | 11/13/2000     | N/A                 | -5.18  | -1.62  | -5.18  | 23.25 | 20.68 | 16.74 | 15.39 | 7.90              | 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                 | -7.86  | -6.68  | -7.86  | 15.32 | 17.14 | 13.31 | 13.45 | 10.69             | 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                 | -9.13  | -8.58  | -9.13  | 0.61  | 14.27 | 13.14 | 14.07 | 12.66             | 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                 | -7.91  | -8.82  | -7.91  | 6.09  | 13.72 | 11.29 | 12.46 | 9.58              | 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                 | -10.65 | -11.85 | -10.65 | 3.55  | 16.43 | 14.05 | 14.12 | 10.86             | 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                 | -2.84  | -3.33  | -2.84  | 5.71  | 9.89  | 8.46  | 6.64  | 5.76              | 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                 | -7.37  | -10.16 | -7.37  | -3.25 | 12.01 | 10.19 | 8.53  | 9.33              | 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                 | -8.64  | -0.06  | -8.64  | 30.33 | 12.13 | 9.58  | N/A   | 9.14              | 0.81              | 0.81                | 0.00   | 0.00                  | 0.00                        |  |