

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

**CREDITED RATES OF RETURN**

At the request of many authorities, we report, on a monthly basis, the credited net rates of return of the twenty-six investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **October 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
<b>Invesco</b>	Fixed/Stable Value Fund	N/A	Stable Value	0.19%	1.49%
<b>Vanguard</b>	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-1.37%	-15.74%
<b>Dodge &amp; Cox</b>	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-1.00%	-14.12%
<b>SSgA</b>	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	1.23%	-12.56%
<b>Vanguard</b>	Vanguard Target Retirement Income Fund	VTINX	Investor Class	1.58%	-14.55%
<b>Vanguard</b>	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	2.40%	-16.25%
<b>Vanguard</b>	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	3.09%	-17.90%
<b>Vanguard</b>	Vanguard Target Retirement 2030 Fund	VTHRFX	Investor Class	3.69%	-18.71%
<b>Vanguard</b>	Vanguard Target Retirement 2035 Fund	VTTHX	Investor Class	4.16%	-19.17%
<b>Vanguard</b>	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	4.74%	-19.63%
<b>Vanguard</b>	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	5.25%	-20.12%
<b>Vanguard</b>	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	5.50%	-20.28%
<b>Vanguard</b>	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	5.50%	-20.28%
<b>Vanguard</b>	Vanguard Target Retirement 2060 Fund	VTTSX	Investor Class	5.51%	-20.27%
<b>Vanguard</b>	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	5.51%	-20.21%
<b>Vanguard</b>	Vanguard Target Retirement 2070 Fund	VSVNX	Investor Class	5.51%	N/A
<b>PIMCO</b>	PIMCO All Asset Fund	PAAIX	Risk Based	3.33%	-14.80%
<b>JP Morgan</b>	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	7.53%	-17.71%
<b>SSgA</b>	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	8.09%	-17.75%
<b>SSgA</b>	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	10.52%	-13.32%
<b>Champlain</b>	Champlain Mid Cap Fund - Institutional Class	CIPIX	Mid Cap Growth	7.18%	-26.36%
<b>SSgA</b>	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	10.99%	-16.88%
<b>T. Rowe Price</b>	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	8.56%	-20.12%
<b>Vanguard</b>	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	3.43%	-24.25%
<b>American Funds</b>	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	4.94%	-28.73%
<b>American Century</b>	American Century Real Estate Fund Class R6	AREDX	Real Estate	2.94%	-25.53%

HOUSING AGENCY RETIREMENT TRUST																		
Historical Performance Credited Rates of Return																		
As of the month ending: 10/31/2022																		
															ADP Investment Compensation as of 10/31/2022			
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>Stable Value</b>																		
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.19	0.19	1.49	1.75	1.93	2.10	1.94	N/A	0.00	0.00	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	-1.37	-8.09	-15.74	-15.80	-3.77	-0.54	0.71	4.13	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	-1.00	-7.38	-14.12	-14.24	-2.20	0.44	1.72	5.86	0.41	0.41	0.00	0.08	0.00	
<b>Inflation-Protected Bond</b>																		
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	1.23	-7.96	-12.56	-11.53	1.02	2.08	0.94	3.01	0.06	0.06	0.00	0.00	0.00	
<b>Target-Date</b>																		
Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	92202E805	06/07/2006	N/A	2.40	-7.02	-16.25	-15.73	1.51	3.14	5.78	5.42	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	92202E409	10/27/2003	N/A	3.09	-7.38	-17.90	-17.30	1.90	3.49	6.36	6.03	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	92202E888	06/07/2006	N/A	3.69	-7.52	-18.71	-18.05	2.45	3.86	6.93	5.89	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	92202E508	10/27/2003	N/A	4.16	-7.53	-19.17	-18.46	3.11	4.29	7.52	6.72	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	92202E870	06/07/2006	N/A	4.74	-7.55	-19.63	-18.85	3.77	4.70	8.01	6.44	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	92202E607	10/27/2003	N/A	5.25	-7.58	-20.12	-19.30	4.42	5.10	8.27	7.28	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement 2050 Fund - Investor Class	VFIXX	92202E862	06/07/2006	N/A	5.50	-7.59	-20.28	-19.44	4.47	5.12	8.28	6.64	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	92202E847	08/18/2010	N/A	5.50	-7.59	-20.28	-19.42	4.45	5.12	8.27	8.79	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	92202E839	01/19/2012	N/A	5.51	-7.58	-20.27	-19.40	4.45	5.12	8.26	8.38	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	92202E680	07/12/2017	N/A	5.51	-7.56	-20.21	-19.37	4.43	5.10	N/A	5.94	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement 2070 Fund - Investor Class	VSVNX	92202E664	06/28/2022	N/A	5.51	-7.58	N/A	N/A	N/A	N/A	N/A	-2.40	0.08	0.08	0.00	0.00	0.00	
Vanguard Target Retirement Income Fund - Investor Class	VTINX	92202E102	10/27/2003	N/A	1.58	-6.74	-14.55	-14.13	0.24	2.12	3.49	4.50	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	3.33	-6.78	-14.80	-13.56	3.15	3.11	3.42	6.18	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	7.53	-6.26	-17.71	-14.33	11.67	10.98	12.82	10.19	0.25	0.34	0.00	0.00	0.00	
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	8.09	-5.87	-17.75	-14.66	10.14	10.37	12.72	8.80	0.05	0.05	0.00	0.00	0.00	
<b>Mid-Cap Blend</b>																		
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	10.52	-2.77	-13.32	-11.58	9.13	7.41	11.17	13.00	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	7.18	-6.03	-26.36	-26.01	7.79	10.12	13.21	11.95	0.84	0.84	0.00	0.00	0.00	
<b>Small Blend</b>																		
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	10.99	-1.74	-16.88	-18.56	6.97	5.52	9.93	10.99	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	8.56	-2.81	-20.12	-21.19	7.18	9.09	12.15	9.94	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	3.43	-10.73	-24.25	-24.63	-1.15	-0.39	3.62	3.21	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	4.94	-9.40	-28.73	-30.88	-0.77	0.13	5.03	6.70	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	2.94	-15.01	-25.53	-18.54	-1.92	4.57	N/A	6.01	0.79	0.79	0.00	0.00	0.00	

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FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
<b>Invesco</b>	Fixed/Stable Value Fund	N/A	Stable Value	0.17%	1.30%
<b>Vanguard</b>	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-4.17%	-14.58%
<b>Dodge &amp; Cox</b>	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-4.21%	-13.25%
<b>SSgA</b>	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-6.59%	-13.62%
<b>Vanguard</b>	Vanguard Target Retirement Income Fund	VTINX	Investor Class	-5.31%	-15.89%
<b>Vanguard</b>	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	-6.21%	-18.21%
<b>Vanguard</b>	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	-6.95%	-20.35%
<b>Vanguard</b>	Vanguard Target Retirement 2030 Fund	VTHRFX	Investor Class	-7.49%	-21.60%
<b>Vanguard</b>	Vanguard Target Retirement 2035 Fund	VTTHX	Investor Class	-7.91%	-22.40%
<b>Vanguard</b>	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	-8.35%	-23.27%
<b>Vanguard</b>	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	-8.77%	-24.10%
<b>Vanguard</b>	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	-8.96%	-24.44%
<b>Vanguard</b>	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	-8.97%	-24.44%
<b>Vanguard</b>	Vanguard Target Retirement 2060 Fund	VTTSX	Investor Class	-8.98%	-24.44%
<b>Vanguard</b>	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	-8.97%	-24.38%
<b>Vanguard</b>	Vanguard Target Retirement 2070 Fund	VSVNX	Investor Class	-8.96%	N/A
<b>PIMCO</b>	PIMCO All Asset Fund	PAAIX	Risk Based	-7.84%	-17.54%
<b>JP Morgan</b>	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	-9.12%	-23.47%
<b>SSgA</b>	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-9.21%	-23.91%
<b>SSgA</b>	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-9.21%	-21.57%
<b>Champlain</b>	Champlain Mid Cap Fund - Institutional Class	CIPIX	Mid Cap Growth	-7.57%	-31.30%
<b>SSgA</b>	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-9.60%	-25.11%
<b>T. Rowe Price</b>	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	-7.92%	-26.42%
<b>Vanguard</b>	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	-10.02%	-26.76%
<b>American Funds</b>	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	-9.52%	-32.09%
<b>American Century</b>	American Century Real Estate Fund Class R6	AREDX	Real Estate	-12.74%	-27.66%

# HOUSING AGENCY RETIREMENT TRUST

## Historical Performance Credited Rates of Return

As of the month ending: 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	ADP Investment Compensation as of 09/30/2022		
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
<b>Stable Value</b>																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.17	0.49	1.30	1.69	1.93	2.09	1.94	N/A	0.00	0.00	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	-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>Inflation-Protected Bond</b>																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-6.59	-5.12	-13.62	-11.61	0.70	1.87	0.90	2.93	0.06	0.06	0.00	0.00	0.00
<b>Target-Date</b>																	
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
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
<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
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	-9.21	-4.89	-23.91	-15.52	8.09	9.17	11.64	8.51	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	-9.21	-2.48	-21.57	-15.29	5.95	5.75	9.98	12.25	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>																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	-9.60	-2.26	-25.11	-23.49	4.21	3.52	8.55	10.18	0.05	0.05	0.00	0.00	0.00
<b>Small Growth</b>																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	-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	REGX	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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**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-five investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **August 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
<b>Invesco</b>	Fixed/Stable Value Fund	N/A	Stable Value	0.16%	1.13%
<b>Vanguard</b>	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-2.76%	-10.86%
<b>Dodge &amp; Cox</b>	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-2.33%	-9.44%
<b>SSgA</b>	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-2.67%	-7.53%
<b>Vanguard</b>	Vanguard Target Retirement Income Fund	VTINX	Investor Class	-3.04%	-11.17%
<b>Vanguard</b>	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	-3.19%	-12.80%
<b>Vanguard</b>	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	-3.44%	-14.41%
<b>Vanguard</b>	Vanguard Target Retirement 2030 Fund	VTHRFX	Investor Class	-3.58%	-15.25%
<b>Vanguard</b>	Vanguard Target Retirement 2035 Fund	VTTHX	Investor Class	-3.60%	-15.73%
<b>Vanguard</b>	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	-3.69%	-16.27%
<b>Vanguard</b>	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	-3.75%	-16.81%
<b>Vanguard</b>	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	-3.78%	-16.99%
<b>Vanguard</b>	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	-3.77%	-16.99%
<b>Vanguard</b>	Vanguard Target Retirement 2060 Fund	VTTSX	Investor Class	-3.76%	-16.99%
<b>Vanguard</b>	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	-3.76%	-16.93%
<b>PIMCO</b>	PIMCO All Asset Fund	PAAIX	Risk Based	-2.11%	-10.53%
<b>JP Morgan</b>	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	-4.07%	-15.79%
<b>SSgA</b>	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-4.08%	-16.19%
<b>SSgA</b>	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-3.10%	-13.61%
<b>Hartford</b>	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-4.62%	-22.42%
<b>SSgA</b>	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-2.06%	-17.15%
<b>T. Rowe Price</b>	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	-2.78%	-20.09%
<b>Vanguard</b>	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	-4.07%	-18.60%
<b>American Funds</b>	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	-4.58%	-24.94%
<b>American Century</b>	American Century Real Estate Fund Class R6	AREDX	Real Estate	-5.39%	-17.10%

# HOUSING AGENCY RETIREMENT TRUST

## 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>Stable Value</b>																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.16	0.32	1.13	1.65	1.94	2.09	1.94	N/A	0.00	0.00	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	-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>Inflation-Protected Bond</b>																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-2.67	-1.63	-7.53	-6.05	2.54	3.14	1.64	3.48	0.06	0.06	0.00	0.00	0.00
<b>Target-Date</b>																	
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
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
<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
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	-4.08	-3.89	-16.19	-11.28	12.32	11.75	13.01	8.94	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	-3.10	-2.93	-13.61	-10.40	10.52	8.65	11.26	13.15	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	-4.62	-3.65	-22.42	-22.07	4.15	7.64	11.68	12.24	0.69	0.69	0.00	0.00	0.00
<b>Small Blend</b>																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	-2.06	-0.76	-17.15	-17.84	8.52	6.93	10.01	11.11	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	-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	REGX	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**  
**1-800-798-2044**

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FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
<b>Invesco</b>	Fixed/Stable Value Fund	N/A	Stable Value	0.15%	0.96%
<b>Vanguard</b>	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	2.32%	-8.33%
<b>Dodge &amp; Cox</b>	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	2.63%	-7.28%
<b>SSgA</b>	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	4.36%	-5.00%
<b>Vanguard</b>	Vanguard Target Retirement Income Fund	VTINX	Investor Class	3.87%	-8.38%
<b>Vanguard</b>	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	4.49%	-9.93%
<b>Vanguard</b>	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	5.07%	-11.36%
<b>Vanguard</b>	Vanguard Target Retirement 2030 Fund	VTHRFX	Investor Class	5.47%	-12.10%
<b>Vanguard</b>	Vanguard Target Retirement 2035 Fund	VTTHX	Investor Class	5.79%	-12.58%
<b>Vanguard</b>	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	6.13%	-13.06%
<b>Vanguard</b>	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	6.47%	-13.57%
<b>Vanguard</b>	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	6.59%	-13.73%
<b>Vanguard</b>	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	6.60%	-13.73%
<b>Vanguard</b>	Vanguard Target Retirement 2060 Fund	VTTSX	Investor Class	6.58%	-13.74%
<b>Vanguard</b>	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	6.60%	-13.69%
<b>PIMCO</b>	PIMCO All Asset Fund	PAAIX	Risk Based	4.01%	-8.60%
<b>JP Morgan</b>	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	9.45%	-12.22%
<b>SSgA</b>	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	9.22%	-12.62%
<b>SSgA</b>	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	10.85%	-10.85%
<b>Hartford</b>	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	10.74%	-18.66%
<b>SSgA</b>	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	10.40%	-15.41%
<b>T. Rowe Price</b>	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	9.27%	-17.81%
<b>Vanguard</b>	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	3.67%	-15.15%
<b>American Funds</b>	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	5.02%	-21.34%
<b>American Century</b>	American Century Real Estate Fund Class R6	AREDX	Real Estate	8.10%	-12.38%

# HOUSING AGENCY RETIREMENT TRUST

## 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>Stable Value</b>																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.15	0.44	0.96	1.63	1.96	2.09	1.94	N/A	0.00	0.00	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	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>Inflation-Protected Bond</b>																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	4.36	0.04	-5.00	-3.65	4.28	3.92	1.89	3.71	0.06	0.06	0.00	0.00	0.00
<b>Target-Date</b>																	
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	VLVXV	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
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
<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
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	9.22	0.38	-12.62	-4.69	13.28	12.76	13.73	9.15	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	10.85	0.92	-10.85	-5.72	10.10	9.00	11.99	13.51	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	10.74	0.64	-18.66	-17.67	5.04	8.55	12.44	12.49	0.69	0.69	0.00	0.00	0.00
<b>Small Blend</b>																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	10.40	1.47	-15.41	-14.26	7.45	7.10	10.60	11.37	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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FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
<b>Invesco</b>	Fixed/Stable Value Fund	N/A	Stable Value	0.14%	0.81%
<b>Vanguard</b>	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-1.49%	-10.41%
<b>Dodge &amp; Cox</b>	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-2.19%	-9.65%
<b>SSgA</b>	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-3.16%	-8.96%
<b>Vanguard</b>	Vanguard Target Retirement Income Fund	VTINX	Investor Class	-3.58%	-11.79%
<b>Vanguard</b>	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	-4.60%	-13.80%
<b>Vanguard</b>	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	-5.40%	-15.63%
<b>Vanguard</b>	Vanguard Target Retirement 2030 Fund	VTHRFX	Investor Class	-5.96%	-16.66%
<b>Vanguard</b>	Vanguard Target Retirement 2035 Fund	VTTHX	Investor Class	-6.46%	-17.37%
<b>Vanguard</b>	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	-6.95%	-18.08%
<b>Vanguard</b>	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	-7.47%	-18.82%
<b>Vanguard</b>	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	-7.64%	-19.06%
<b>Vanguard</b>	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	-7.65%	-19.07%
<b>Vanguard</b>	Vanguard Target Retirement 2060 Fund	VTTSX	Investor Class	-7.65%	-19.07%
<b>Vanguard</b>	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	-7.63%	-19.03%
<b>PIMCO</b>	PIMCO All Asset Fund	PAAIX	Risk Based	-6.87%	-12.13%
<b>JP Morgan</b>	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	-8.35%	-19.80%
<b>SSgA</b>	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-8.26%	-20.00%
<b>SSgA</b>	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-9.63%	-19.57%
<b>Hartford</b>	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-8.78%	-26.54%
<b>SSgA</b>	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-8.22%	-23.38%
<b>T. Rowe Price</b>	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	-6.22%	-24.78%
<b>Vanguard</b>	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	-8.32%	-18.15%
<b>American Funds</b>	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	-8.85%	-25.10%
<b>American Century</b>	American Century Real Estate Fund Class R6	AREDX	Real Estate	-6.35%	-18.94%

# HOUSING AGENCY RETIREMENT TRUST

## 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	Sub-TA	Coil Trust	Trust	
															12b-1 Fees	Servicing Fees	Service Payments	
<b>Stable Value</b>																		
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.14	0.42	0.81	1.60	1.97	2.10	1.94	N/A	0.00	0.00	0.00	0.00	0.00	
<b>Intermediate Core Bond</b>																		
Vanguard Total Bond Market Index Fund - Institutional Class	VBTIX	921937504	09/18/1995	N/A	-1.49	-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>Inflation-Protected Bond</b>																		
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-3.16	-6.11	-8.96	-5.21	2.93	3.13	1.65	3.40	0.06	0.06	0.00	0.00	0.00	
<b>Target-Date</b>																		
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	VTTHX	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	VFIFX	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	VTTSX	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	
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	
<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	
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	-8.26	-16.12	-20.00	-10.68	10.52	11.24	12.89	8.80	0.05	0.05	0.00	0.00	0.00	
<b>Mid-Cap Blend</b>																		
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	-9.63	-15.43	-19.57	-14.67	6.80	6.96	10.84	12.71	0.05	0.05	0.00	0.00	0.00	
<b>Mid-Cap Growth</b>																		
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	-8.78	-18.09	-26.54	-25.48	2.11	6.65	11.37	12.08	0.69	0.69	0.00	0.00	0.00	
<b>Small Blend</b>																		
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	-8.22	-17.21	-23.38	-25.14	4.16	5.16	9.35	10.59	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	-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	REGX	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**  
**1-800-798-2044**

**CREDITED RATES OF RETURN**

At the request of many authorities, we report, on a monthly basis, the credited net rates of return of the twenty-six investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **May 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
<b>Invesco</b>	Fixed/Stable Value Fund	N/A	Stable Value	0.15%	0.66%
<b>Vanguard</b>	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	0.59%	-9.06%
<b>Dodge &amp; Cox</b>	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	0.70%	-7.63%
<b>SSgA</b>	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-1.01%	-5.99%
<b>Vanguard</b>	Vanguard Target Retirement Income Fund	VTINX	Investor Class	0.30%	-8.52%
<b>Vanguard</b>	Vanguard Target Retirement 2015 Fund	VTXVX	Investor Class	0.30%	-8.56%
<b>Vanguard</b>	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	0.32%	-9.64%
<b>Vanguard</b>	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	0.33%	-10.82%
<b>Vanguard</b>	Vanguard Target Retirement 2030 Fund	VTHRXX	Investor Class	0.32%	-11.37%
<b>Vanguard</b>	Vanguard Target Retirement 2035 Fund	VTTTHX	Investor Class	0.33%	-11.66%
<b>Vanguard</b>	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	0.38%	-11.97%
<b>Vanguard</b>	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	0.40%	-12.26%
<b>Vanguard</b>	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	0.39%	-12.37%
<b>Vanguard</b>	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	0.39%	-12.37%
<b>Vanguard</b>	Vanguard Target Retirement 2060 Fund	VTTTSX	Investor Class	0.38%	-12.36%
<b>Vanguard</b>	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	0.36%	-12.35%
<b>PIMCO</b>	PIMCO All Asset Fund	PAAIX	Risk Based	0.08%	-5.65%
<b>JP Morgan</b>	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	0.22%	-12.49%
<b>SSgA</b>	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	0.18%	-12.79%
<b>SSgA</b>	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	0.74%	-11.01%
<b>Hartford</b>	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-0.37%	-19.47%
<b>SSgA</b>	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	0.14%	-16.51%
<b>T. Rowe Price</b>	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	-1.05%	-19.79%
<b>Vanguard</b>	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	1.43%	-10.72%
<b>American Funds</b>	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	1.24%	-17.83%
<b>American Century</b>	American Century Real Estate Fund Class R6	AREDX	Real Estate	-6.17%	-13.45%

# HOUSING AGENCY RETIREMENT TRUST

## Historical Performance Credited Rates of Return

As of the month ending: 05/31/2022

															ADP Investment Compensation as of 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	12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
<b>Stable Value</b>																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.15	0.41	0.66	1.59	1.99	2.10	1.94	N/A	0.00	0.00	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>Inflation-Protected Bond</b>																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-1.01	-4.87	-5.99	-1.54	4.34	3.59	1.92	3.67	0.06	0.06	0.00	0.00	0.00
<b>Target-Date</b>																	
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	VTWVX	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	VTTXV	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	VTTXV	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
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
<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
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	0.18	-5.18	-12.79	-0.38	16.35	13.31	14.33	9.20	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	0.74	-5.13	-11.01	-6.57	13.21	9.50	12.18	13.68	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	-0.37	-10.08	-19.47	-17.62	7.75	9.14	12.77	12.54	0.69	0.69	0.00	0.00	0.00
<b>Small Blend</b>																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	0.14	-8.66	-16.51	-16.88	9.64	7.70	10.84	11.41	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**  
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**CREDITED RATES OF RETURN**

At the request of many authorities, we report, on a monthly basis, the credited net rates of return of the twenty-six investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **April 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
<b>Invesco</b>	Fixed/Stable Value Fund	N/A	Stable Value	0.13%	0.52%
<b>Vanguard</b>	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-3.84%	-9.59%
<b>Dodge &amp; Cox</b>	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-3.24%	-8.28%
<b>SSgA</b>	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-2.06%	-5.03%
<b>Vanguard</b>	Vanguard Target Retirement Income Fund	VTINX	Investor Class	-4.22%	-8.79%
<b>Vanguard</b>	Vanguard Target Retirement 2015 Fund	VTXVX	Investor Class	-4.24%	-8.83%
<b>Vanguard</b>	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	-5.13%	-9.93%
<b>Vanguard</b>	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	-5.93%	-11.11%
<b>Vanguard</b>	Vanguard Target Retirement 2030 Fund	VTHRXX	Investor Class	-6.37%	-11.66%
<b>Vanguard</b>	Vanguard Target Retirement 2035 Fund	VTTTHX	Investor Class	-6.67%	-11.95%
<b>Vanguard</b>	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	-7.04%	-12.30%
<b>Vanguard</b>	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	-7.36%	-12.61%
<b>Vanguard</b>	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	-7.48%	-12.71%
<b>Vanguard</b>	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	-7.45%	-12.72%
<b>Vanguard</b>	Vanguard Target Retirement 2060 Fund	VTTTSX	Investor Class	-7.44%	-12.70%
<b>Vanguard</b>	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	-7.45%	-12.67%
<b>PIMCO</b>	PIMCO All Asset Fund	PAAIX	Risk Based	-3.65%	-5.73%
<b>JP Morgan</b>	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	-8.70%	-12.68%
<b>SSgA</b>	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-8.73%	-12.94%
<b>SSgA</b>	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-7.11%	-11.66%
<b>Hartford</b>	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-9.88%	-19.18%
<b>SSgA</b>	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-9.92%	-16.63%
<b>T. Rowe Price</b>	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	-8.64%	-18.93%
<b>Vanguard</b>	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	-6.28%	-11.98%
<b>American Funds</b>	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	-7.52%	-18.83%
<b>American Century</b>	American Century Real Estate Fund Class R6	AREDX	Real Estate	-2.77%	-7.75%

# HOUSING AGENCY RETIREMENT TRUST

## Historical Performance Credited Rates of Return

As of the month ending: 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	ADP Investment Compensation as of 04/30/2022		
															12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
<b>Stable Value</b>																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.13	0.38	0.52	1.58	2.01	2.10	1.95	N/A	0.00	0.00	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	-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>Inflation-Protected Bond</b>																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-2.06	-3.07	-5.03	0.66	5.27	3.79	2.19	3.78	0.06	0.06	0.00	0.00	0.00
<b>Target-Date</b>																	
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	VTTX	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	VFIX	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	VTTX	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
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
<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
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	-8.73	-8.19	-12.94	0.13	13.76	13.59	13.60	9.22	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	-7.11	-4.79	-11.66	-7.07	9.85	9.23	11.35	13.71	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	-9.88	-11.03	-19.18	-18.52	5.80	9.65	12.01	12.60	0.69	0.69	0.00	0.00	0.00
<b>Small Blend</b>																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	-9.92	-7.81	-16.63	-16.78	6.67	7.23	10.06	11.48	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	RERGX	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

**Housing Agency Retirement Trust**  
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**CREDITED RATES OF RETURN**

At the request of many authorities, we report, on a monthly basis, the credited net rates of return of the twenty-six investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **March 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
<b>Invesco</b>	Fixed/Stable Value Fund	N/A	Stable Value	0.13%	0.39%
<b>Vanguard</b>	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-2.81%	-5.98%
<b>Dodge &amp; Cox</b>	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-2.00%	-5.20%
<b>SSgA</b>	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-1.88%	-3.04%
<b>Vanguard</b>	Vanguard Target Retirement Income Fund	VTINX	Investor Class	-1.01%	-4.77%
<b>Vanguard</b>	Vanguard Target Retirement 2015 Fund	VTXVX	Investor Class	-0.93%	-4.79%
<b>Vanguard</b>	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	-0.44%	-5.06%
<b>Vanguard</b>	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	-0.05%	-5.51%
<b>Vanguard</b>	Vanguard Target Retirement 2030 Fund	VTHRXX	Investor Class	0.22%	-5.65%
<b>Vanguard</b>	Vanguard Target Retirement 2035 Fund	VTTTHX	Investor Class	0.54%	-5.66%
<b>Vanguard</b>	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	0.86%	-5.66%
<b>Vanguard</b>	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	1.21%	-5.67%
<b>Vanguard</b>	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	1.33%	-5.65%
<b>Vanguard</b>	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	1.32%	-5.69%
<b>Vanguard</b>	Vanguard Target Retirement 2060 Fund	VTTTSX	Investor Class	1.32%	-5.68%
<b>Vanguard</b>	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	1.33%	-5.63%
<b>PIMCO</b>	PIMCO All Asset Fund	PAAIX	Risk Based	0.84%	-2.16%
<b>JP Morgan</b>	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	3.35%	-4.36%
<b>SSgA</b>	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	3.70%	-4.62%
<b>SSgA</b>	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	1.38%	-4.89%
<b>Hartford</b>	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	0.14%	-10.32%
<b>SSgA</b>	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	1.26%	-7.45%
<b>T. Rowe Price</b>	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	-1.05%	-11.26%
<b>Vanguard</b>	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	-0.39%	-6.07%
<b>American Funds</b>	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	-0.98%	-12.24%
<b>American Century</b>	American Century Real Estate Fund Class R6	AREDX	Real Estate	7.59%	-5.13%

# HOUSING AGENCY RETIREMENT TRUST

## 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>Stable Value</b>																		
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.13	0.39	0.39	1.59	2.02	2.10	1.95	N/A	0.00	0.00	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>Inflation-Protected Bond</b>																		
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-1.88	-3.04	-3.04	4.21	6.11	4.35	2.61	3.97	0.06	0.06	0.00	0.00	0.00	
<b>Target-Date</b>																		
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	
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	
<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	
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	3.70	-4.62	-4.62	15.55	18.85	15.92	14.57	9.65	0.05	0.05	0.00	0.00	0.00	
<b>Mid-Cap Blend</b>																		
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	1.38	-4.89	-4.89	4.54	14.07	11.04	12.15	14.46	0.05	0.05	0.00	0.00	0.00	
<b>Mid-Cap Growth</b>																		
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	0.14	-10.32	-10.32	-6.31	10.88	12.25	13.11	13.12	0.70	0.70	0.00	0.00	0.00	
<b>Small Blend</b>																		
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	1.26	-7.45	-7.45	-5.67	11.69	9.74	11.05	12.48	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	RERGX	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	



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FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
<b>Invesco</b>	Fixed/Stable Value Fund	N/A	Stable Value	0.12%	0.25%
<b>Vanguard</b>	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-1.13%	-3.26%
<b>Dodge &amp; Cox</b>	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-1.38%	-3.27%
<b>SSgA</b>	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	0.86%	-1.18%
<b>Vanguard</b>	Vanguard Target Retirement Income Fund	VTINX	Investor Class	-1.28%	-3.80%
<b>Vanguard</b>	Vanguard Target Retirement 2015 Fund	VTXVX	Investor Class	-1.34%	-3.90%
<b>Vanguard</b>	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	-1.66%	-4.64%
<b>Vanguard</b>	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	-2.04%	-5.46%
<b>Vanguard</b>	Vanguard Target Retirement 2030 Fund	VTHRFX	Investor Class	-2.19%	-5.86%
<b>Vanguard</b>	Vanguard Target Retirement 2035 Fund	VTTHX	Investor Class	-2.27%	-6.17%
<b>Vanguard</b>	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	-2.38%	-6.47%
<b>Vanguard</b>	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	-2.51%	-6.80%
<b>Vanguard</b>	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	-2.54%	-6.89%
<b>Vanguard</b>	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	-2.55%	-6.91%
<b>Vanguard</b>	Vanguard Target Retirement 2060 Fund	VTTSX	Investor Class	-2.55%	-6.91%
<b>Vanguard</b>	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	-2.53%	-6.87%
<b>PIMCO</b>	PIMCO All Asset Fund	PAAIX	Risk Based	-1.43%	-2.98%
<b>JP Morgan</b>	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	-2.87%	-7.46%
<b>SSgA</b>	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-3.00%	-8.02%
<b>SSgA</b>	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	1.10%	-6.19%
<b>Hartford</b>	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-1.42%	-10.44%
<b>SSgA</b>	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	1.07%	-8.60%
<b>T. Rowe Price</b>	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	0.37%	-10.32%
<b>Vanguard</b>	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	-2.96%	-5.71%
<b>American Funds</b>	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	-4.32%	-11.37%
<b>American Century</b>	American Century Real Estate Fund Class R6	AREDX	Real Estate	-3.48%	-11.82%

# HOUSING AGENCY RETIREMENT TRUST

## 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>Stable Value</b>																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.12	0.38	0.25	1.60	2.05	2.11	1.95	N/A	0.00	0.00	0.00	0.00	0.00
<b>Intermediate Core Bond</b>																	
Vanguard Total Bond Market Index Fund - Institutional Class	VBTVX	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>Inflation-Protected Bond</b>																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	0.86	-0.89	-1.18	5.98	7.42	4.73	2.69	4.15	0.06	0.06	0.00	0.00	0.00
<b>Target-Date</b>																	
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	VTTTHX	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	VFIXX	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	VTTTSX	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
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
<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
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	-3.00	-3.90	-8.02	16.30	18.17	15.10	14.53	9.52	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	1.10	-1.43	-6.19	7.92	13.33	10.65	12.21	14.44	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	-1.42	-6.79	-10.44	-5.90	11.37	12.18	13.45	13.16	0.70	0.70	0.00	0.00	0.00
<b>Small Blend</b>																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	1.07	-6.58	-8.60	-5.89	10.45	9.50	11.19	12.46	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**  
**1-800-798-2044**

**CREDITED RATES OF RETURN**

At the request of many authorities, we report, on a monthly basis, the credited net rates of return of the twenty-six investment funds provided under your Retirement Plan. In no way is this information meant to encourage or discourage "playing the market," but merely is to report what has occurred while waiting to receive your quarterly statement. To interpret the chart, the actual credited net rates of return for each month are listed. The next column represents the cumulative year-to-date at the end of the month listed. The funds are subject to market fluctuation; therefore, we are unable to predict the rates of return. For the benefit of Plan participants, the following funds are listed in the order of investment risk with the Fixed/Stable Value being the least amount of risk and the REIT/Real Estate Fund the greatest. This same information is available when you access your personal account on the web site under "Fund Information". This summary has been updated through **January 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
<b>Invesco</b>	Fixed/Stable Value Fund	N/A	Stable Value	0.13%	0.13%
<b>Vanguard</b>	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-2.16%	-2.16%
<b>Dodge &amp; Cox</b>	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-1.92%	-1.92%
<b>SSgA</b>	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-2.02%	-2.02%
<b>Vanguard</b>	Vanguard Target Retirement Income Fund	VTINX	Investor Class	-2.56%	-2.56%
<b>Vanguard</b>	Vanguard Target Retirement 2015 Fund	VTXVX	Investor Class	-2.60%	-2.60%
<b>Vanguard</b>	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	-3.03%	-3.03%
<b>Vanguard</b>	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	-3.49%	-3.49%
<b>Vanguard</b>	Vanguard Target Retirement 2030 Fund	VTHRX	Investor Class	-3.75%	-3.75%
<b>Vanguard</b>	Vanguard Target Retirement 2035 Fund	VTTX	Investor Class	-3.98%	-3.98%
<b>Vanguard</b>	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	-4.19%	-4.19%
<b>Vanguard</b>	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	-4.40%	-4.40%
<b>Vanguard</b>	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	-4.46%	-4.46%
<b>Vanguard</b>	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	-4.48%	-4.48%
<b>Vanguard</b>	Vanguard Target Retirement 2060 Fund	VTTSX	Investor Class	-4.48%	-4.48%
<b>Vanguard</b>	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	-4.46%	-4.46%
<b>PIMCO</b>	PIMCO All Asset Fund	PAAIX	Risk Based	-1.57%	-1.57%
<b>JP Morgan</b>	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	-4.73%	-4.73%
<b>SSgA</b>	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-5.18%	-5.18%
<b>SSgA</b>	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-7.21%	-7.21%
<b>Hartford</b>	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-9.15%	-9.15%
<b>SSgA</b>	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-9.57%	-9.57%
<b>T. Rowe Price</b>	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	-10.65%	-10.65%
<b>Vanguard</b>	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	-2.84%	-2.84%
<b>American Funds</b>	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	-7.37%	-7.37%
<b>American Century</b>	American Century Real Estate Fund Class R6	AREDX	Real Estate	-8.64%	-8.64%

# HOUSING AGENCY RETIREMENT TRUST

## 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>Stable Value</b>																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.13	0.38	0.13	1.62	2.07	2.10	1.96	N/A	0.00	0.00	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>Inflation-Protected Bond</b>																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-2.02	-0.86	-2.02	3.37	7.11	4.65	2.56	4.10	0.06	0.06	0.00	0.00	0.00
<b>Target-Date</b>																	
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	VLVXV	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
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
<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
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	-5.18	-1.63	-5.18	23.18	20.63	16.71	15.36	9.69	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Blend</b>																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	-7.21	-5.35	-7.21	14.00	14.49	10.98	12.58	14.44	0.05	0.05	0.00	0.00	0.00
<b>Mid-Cap Growth</b>																	
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	-9.15	-8.62	-9.15	0.59	14.29	13.17	14.12	13.27	0.70	0.70	0.00	0.00	0.00
<b>Small Blend</b>																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	-9.57	-11.40	-9.57	-1.12	11.93	9.68	11.33	12.45	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	REGX	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