

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 **December 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.20%	1.87%
Vanguard	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-0.60%	-13.15%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-0.33%	-10.86%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-1.20%	-12.06%
Vanguard	Vanguard Target Retirement Income Fund	VTINX	Investor Class	-2.14%	-12.74%
Vanguard	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	-2.56%	-14.15%
Vanguard	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	-3.01%	-15.55%
Vanguard	Vanguard Target Retirement 2030 Fund	VTHRX	Investor Class	-3.31%	-16.27%
Vanguard	Vanguard Target Retirement 2035 Fund	VTTHX	Investor Class	-3.55%	-16.62%
Vanguard	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	-3.71%	-16.98%
Vanguard	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	-3.95%	-17.36%
Vanguard	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	-4.06%	-17.46%
Vanguard	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	-4.04%	-17.46%
Vanguard	Vanguard Target Retirement 2060 Fund	VTTSX	Investor Class	-4.06%	-17.46%
Vanguard	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	-4.05%	-17.39%
Vanguard	Vanguard Target Retirement 2070 Fund	VSVNX	Investor Class	-4.06%	N/A
PIMCO	PIMCO All Asset Fund	PAAIX	Risk Based	-1.66%	-11.53%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	-6.04%	-18.05%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-5.77%	-18.16%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-5.55%	-13.12%
Champlain	Champlain Mid Cap Fund - Institutional Class	CIPIX	Mid Cap Growth	-3.28%	-26.30%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-6.48%	-20.44%
T. Rowe Price	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	-6.21%	-23.31%
Vanguard	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	-2.17%	-15.98%
American Funds	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	-3.42%	-22.72%
American Century	American Century Real Estate Fund Class R6	AREDX	Real Estate	-4.33%	-24.46%

HOUSING AGENCY RETIREMENT TRUST

Historical Performance Credited Rates of Return

As of the month ending: 12/31/2022

																ADP Investment Compensation as of 12/31/2022		
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
Stable Value																		
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.20	0.56	1.87	1.87	1.92	2.10	1.94	N/A	0.00	0.00		0.00	0.00	0.00
Intermediate Core Bond																		
Vanguard Total Bond Market Index Fund - Institutional Class	VBPIX	921937504	09/18/1995	N/A	-0.60	1.67	-13.15	-13.15	-2.73	0.01	1.02	4.22	0.04	0.04		0.00	0.00	0.00
Intermediate Core-Plus Bond																		
Dodge & Cox Income Fund - Class I	DODIX	256210105	01/03/1989	N/A	-0.33	2.76	-10.86	-10.86	-1.12	1.13	2.09	5.95	0.41	0.41		0.00	0.08	0.00
Inflation-Protected Bond																		
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-1.20	1.82	-12.06	-12.06	1.04	1.99	1.02	3.01	0.06	0.06		0.00	0.00	0.00
Target-Date																		
Vanguard Target Retirement Income Fund	VTINX	92202E102	10/27/2003	N/A	-2.14	3.74	-12.74	-12.74	0.34	2.30	3.62	4.57	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2020 Fund	VTWNX	92202E805	06/07/2006	N/A	-2.56	4.97	-14.15	-14.15	1.33	3.22	5.83	5.52	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2025 Fund	VTTVX	92202E409	10/27/2003	N/A	-3.01	6.03	-15.55	-15.55	1.66	3.58	6.43	6.13	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2030 Fund	VTHRX	92202E888	06/07/2006	N/A	-3.31	6.81	-16.27	-16.27	2.09	3.94	6.99	6.02	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2035 Fund	VTTHX	92202E508	10/27/2003	N/A	-3.55	7.45	-16.62	-16.62	2.64	4.34	7.57	6.83	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2040 Fund	VFORX	92202E870	06/07/2006	N/A	-3.71	8.20	-16.98	-16.98	3.17	4.74	8.06	6.59	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2045 Fund	VTIVX	92202E607	10/27/2003	N/A	-3.95	8.89	-17.36	-17.36	3.74	5.14	8.34	7.40	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2050 Fund	VFIFX	92202E862	06/07/2006	N/A	-4.06	9.23	-17.46	-17.46	3.80	5.18	8.36	6.80	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2055 Fund	VFFVX	92202E847	08/18/2010	N/A	-4.04	9.23	-17.46	-17.46	3.79	5.18	8.34	8.97	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2060 Fund	VTTSX	92202E839	01/19/2012	N/A	-4.06	9.24	-17.46	-17.46	3.79	5.18	8.34	8.59	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2065 Fund	VLXVX	92202E680	07/12/2017	N/A	-4.05	9.24	-17.39	-17.39	3.78	5.15	N/A	6.42	0.08	0.08		0.00	0.00	0.00
Vanguard Target Retirement 2070 Fund	VSVNX	92202E664	06/28/2022	N/A	-4.06	9.21	N/A	N/A	N/A	N/A	N/A	1.02	0.08	0.08		0.00	0.00	0.00
Risk Based																		
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	-1.66	7.28	-11.53	-11.53	3.49	3.40	3.54	6.33	0.89	1.00		0.00	0.00	0.00
Large Blend																		
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	-6.04	7.08	-18.05	-18.05	8.94	9.96	12.57	10.08	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	-5.77	7.54	-18.16	-18.16	7.58	9.35	12.50	8.72	0.05	0.05		0.00	0.00	0.00
Mid-Cap Blend																		
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	-5.55	10.76	-13.12	-13.12	7.16	6.64	10.72	12.85	0.05	0.05		0.00	0.00	0.00
Mid-Cap Growth																		
Champlain Mid Cap Fund - Institutional Class	CIPIX	00766Y513	01/03/2011	N/A	-3.28	7.28	-26.30	-26.30	6.00	9.36	12.82	11.78	0.84	0.84		0.00	0.00	0.00
Small Blend																		
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	08/28/2009	N/A	-6.48	6.23	-20.44	-20.44	3.05	4.09	9.01	10.48	0.05	0.05		0.00	0.00	0.00
Small Growth																		
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	-6.21	4.23	-23.31	-23.31	3.83	7.77	11.24	9.66	0.66	0.66		0.00	0.00	0.00
Foreign Large Blend																		
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	-2.17	14.72	-15.98	-15.98	0.53	1.12	4.09	4.05	0.08	0.08		0.00	0.00	0.00
Foreign Large Growth																		
American Funds EuroPacific Growth Fund - Class R6	REGRX	298706821	05/01/2009	N/A	-3.42	13.78	-22.72	-22.72	-0.15	1.54	5.30	7.25	0.46	0.46		0.00	0.00	0.00
Real Estate																		
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	-4.33	4.42	-24.46	-24.46	-0.49	4.27	N/A	6.06	0.79	0.79		0.00	0.00	0.00

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FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.18%	1.67%
Vanguard	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	3.70%	-12.63%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	4.14%	-10.56%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	1.80%	-10.99%
Vanguard	Vanguard Target Retirement Income Fund	VTINX	Investor Class	4.35%	-10.84%
Vanguard	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	5.20%	-11.90%
Vanguard	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	6.05%	-12.93%
Vanguard	Vanguard Target Retirement 2030 Fund	VTHRX	Investor Class	6.53%	-13.40%
Vanguard	Vanguard Target Retirement 2035 Fund	VTTHX	Investor Class	6.95%	-13.55%
Vanguard	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	7.28%	-13.78%
Vanguard	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	7.72%	-13.95%
Vanguard	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	7.92%	-13.97%
Vanguard	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	7.90%	-13.98%
Vanguard	Vanguard Target Retirement 2060 Fund	VTTSX	Investor Class	7.91%	-13.97%
Vanguard	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	7.90%	-13.91%
Vanguard	Vanguard Target Retirement 2070 Fund	VSVNX	Investor Class	7.89%	N/A
PIMCO	PIMCO All Asset Fund	PAAIX	Risk Based	5.59%	-10.04%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	5.99%	-12.78%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	5.58%	-13.16%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	6.11%	-8.02%
Champlain	Champlain Mid Cap Fund - Institutional Class	CIPIX	Mid Cap Growth	3.49%	-23.79%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	2.35%	-14.92%
T. Rowe Price	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	2.36%	-18.23%
Vanguard	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	13.38%	-14.12%
American Funds	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	12.27%	-19.99%
American Century	American Century Real Estate Fund Class R6	AREDX	Real Estate	6.03%	-21.04%

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FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.19%	1.49%
Vanguard	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-1.37%	-15.74%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-1.00%	-14.12%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	1.23%	-12.56%
Vanguard	Vanguard Target Retirement Income Fund	VTINX	Investor Class	1.58%	-14.55%
Vanguard	Vanguard Target Retirement 2020 Fund	VTWNX	Investor Class	2.40%	-16.25%
Vanguard	Vanguard Target Retirement 2025 Fund	VTTVX	Investor Class	3.09%	-17.90%
Vanguard	Vanguard Target Retirement 2030 Fund	VTHRX	Investor Class	3.69%	-18.71%
Vanguard	Vanguard Target Retirement 2035 Fund	VTTHX	Investor Class	4.16%	-19.17%
Vanguard	Vanguard Target Retirement 2040 Fund	VFORX	Investor Class	4.74%	-19.63%
Vanguard	Vanguard Target Retirement 2045 Fund	VTIVX	Investor Class	5.25%	-20.12%
Vanguard	Vanguard Target Retirement 2050 Fund	VFIFX	Investor Class	5.50%	-20.28%
Vanguard	Vanguard Target Retirement 2055 Fund	VFFVX	Investor Class	5.50%	-20.28%
Vanguard	Vanguard Target Retirement 2060 Fund	VTTSX	Investor Class	5.51%	-20.27%
Vanguard	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	5.51%	-20.21%
Vanguard	Vanguard Target Retirement 2070 Fund	VSVNX	Investor Class	5.51%	N/A
PIMCO	PIMCO All Asset Fund	PAAIX	Risk Based	3.33%	-14.80%
JP Morgan	JP Morgan U.S. Research Enhanced Equity Fund R6	JDEUX	Large Blend	7.53%	-17.71%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	8.09%	-17.75%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	10.52%	-13.32%
Champlain	Champlain Mid Cap Fund - Institutional Class	CIPIX	Mid Cap Growth	7.18%	-26.36%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	10.99%	-16.88%
T. Rowe Price	T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	Small Growth	8.56%	-20.12%
Vanguard	Vanguard Total International Stock Index Fund Institutional Class	VTSNX	Foreign Large Blend	3.43%	-24.25%
American Funds	American Funds EuroPacific Growth Fund Class R6	RERGX	Foreign Large Growth	4.94%	-28.73%
American Century	American Century Real Estate Fund Class R6	AREDY	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
Stable Value																		
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	0.00
Intermediate Core Bond																		
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	0.00
Intermediate Core-Plus Bond																		
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	0.00
Inflation-Protected Bond																		
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	1.23	-7.96	-12.56	-11.53	1.02	2.08	0.94	3.01	0.06	0.06	0.00	0.00	0.00	0.00
Target-Date																		
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	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	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	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	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	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	0.00
Vanguard Target Retirement 2050 Fund - Investor Class	VFIFX	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	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	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	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	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	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	0.00
Risk Based																		
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	0.00
Large Blend																		
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	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	0.00
Mid-Cap Blend																		
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	06/04/2009	N/A	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	0.00
Mid-Cap Growth																		
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	0.00
Small Blend																		
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	0.00
Small Growth																		
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	0.00
Foreign Large Blend																		
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	0.00
Foreign Large Growth																		
American Funds EuroPacific Growth Fund - Class R6	ERGRX	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	0.00
Real Estate																		
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	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 **September 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.17%	1.30%
Vanguard	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-4.17%	-14.58%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-4.21%	-13.25%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-6.59%	-13.62%
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	VTTHX	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	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%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-9.21%	-23.91%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-9.21%	-21.57%
Champlain	Champlain Mid Cap Fund - Institutional Class	CIPIX	Mid Cap Growth	-7.57%	-31.30%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-9.60%	-25.11%
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 Class R6	RERGX	Foreign Large Growth	-9.52%	-32.09%
American Century	American Century Real Estate Fund Class R6	AREDY	Real Estate	-12.74%	-27.66%

HOUSING AGENCY RETIREMENT TRUST

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
Stable Value																		
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
Intermediate Core Bond																		
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
Intermediate Core-Plus Bond																		
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
Inflation-Protected Bond																		
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-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
Target-Date																		
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	VTNRX	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	VFIXX	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
Risk Based																		
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
Large Blend																		
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
Mid-Cap Blend																		
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
Mid-Cap Growth																		
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
Small Blend																		
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
Small Growth																		
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
Foreign Large Blend																		
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
Foreign Large Growth																		
American Funds EuroPacific Growth Fund - Class R6	REGRX	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
Real Estate																		
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

Housing Agency Retirement Trust
PO Box 22669, Louisville, KY 40252
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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
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.16%	1.13%
Vanguard	Vanguard Total Bond Market Index Fund	VBPIX	Intermediate Core Bond	-2.76%	-10.86%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-2.33%	-9.44%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-2.67%	-7.53%
Vanguard	Vanguard Target Retirement Income Fund	VTINX	Investor Class	-3.04%	-11.17%
Vanguard	Vanguard Target Retirement 2020 Fund	VTWXX	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	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%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-4.08%	-16.19%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-3.10%	-13.61%
Hartford	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-4.62%	-22.42%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-2.06%	-17.15%
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 Class R6	RERGX	Foreign Large Growth	-4.58%	-24.94%
American Century	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
Stable Value																		
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
Intermediate Core Bond																		
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
Intermediate Core-Plus Bond																		
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
Inflation-Protected Bond																		
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-2.67	-1.63	-7.53	-6.05	2.54	3.14	1.64	3.48	0.06	0.06		0.00	0.00	0.00
Target-Date																		
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
Risk Based																		
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
Large Blend																		
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
Mid-Cap Blend																		
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
Mid-Cap Growth																		
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
Small Blend																		
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
Small Growth																		
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
Foreign Large Blend																		
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
Foreign Large Growth																		
American Funds EuroPacific Growth Fund - Class R6	ERGGX	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
Real Estate																		
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

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 **July 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.15%	0.96%
Vanguard	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	2.32%	-8.33%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	2.63%	-7.28%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	4.36%	-5.00%
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	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%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	9.22%	-12.62%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	10.85%	-10.85%
Hartford	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	10.74%	-18.66%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	10.40%	-15.41%
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 Class R6	RERGX	Foreign Large Growth	5.02%	-21.34%
American Century	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
Stable Value																	
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
Intermediate Core Bond																	
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
Intermediate Core-Plus Bond																	
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
Inflation-Protected Bond																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	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
Target-Date																	
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
Risk Based																	
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
Large Blend																	
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
Mid-Cap Blend																	
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
Mid-Cap Growth																	
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
Small Blend																	
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
Small Growth																	
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
Foreign Large Blend																	
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
Foreign Large Growth																	
American Funds EuroPacific Growth Fund - Class R6	REGRX	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
Real Estate																	
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

Housing Agency Retirement Trust
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CREDITED RATES OF RETURN

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FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.14%	0.81%
Vanguard	Vanguard Total Bond Market Index Fund	VBPIX	Intermediate Core Bond	-1.49%	-10.41%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-2.19%	-9.65%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-3.16%	-8.96%
Vanguard	Vanguard Target Retirement Income Fund	VTINX	Investor Class	-3.58%	-11.79%
Vanguard	Vanguard Target Retirement 2020 Fund	VTWXX	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	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%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-8.26%	-20.00%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-9.63%	-19.57%
Hartford	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-8.78%	-26.54%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-8.22%	-23.38%
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 Class R6	RERGX	Foreign Large Growth	-8.85%	-25.10%
American Century	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		12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
Stable Value																		
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.14	0.42	0.81	1.60	1.97	2.10	1.94	N/A	0.00	0.00		0.00	0.00	0.00
Intermediate Core Bond																		
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
Intermediate Core-Plus Bond																		
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
Inflation-Protected Bond																		
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-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
Target-Date																		
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
Risk Based																		
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
Large Blend																		
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
Mid-Cap Blend																		
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
Mid-Cap Growth																		
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
Small Blend																		
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
Small Growth																		
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
Foreign Large Blend																		
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
Foreign Large Growth																		
American Funds EuroPacific Growth Fund - Class R6	ERRGX	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
Real Estate																		
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

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FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.15%	0.66%
Vanguard	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	0.59%	-9.06%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	0.70%	-7.63%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-1.01%	-5.99%
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	VTTHX	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	VTTSX	Investor Class	0.38%	-12.36%
Vanguard	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	0.36%	-12.35%
PIMCO	PIMCO All Asset Fund	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%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	0.18%	-12.79%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	0.74%	-11.01%
Hartford	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-0.37%	-19.47%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	0.14%	-16.51%
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 Class R6	RERGX	Foreign Large Growth	1.24%	-17.83%
American Century	American Century Real Estate Fund Class R6	AREDY	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
Stable Value																	
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
Intermediate Core Bond																	
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
Intermediate Core-Plus Bond																	
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
Inflation-Protected Bond																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-1.01	-4.87	-5.99	-1.54	4.34	3.59	1.92	3.67	0.06	0.06	0.00	0.00	0.00
Target-Date																	
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
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
Risk Based																	
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
Large Blend																	
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
Mid-Cap Blend																	
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
Mid-Cap Growth																	
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
Small Blend																	
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
Small Growth																	
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
Foreign Large Blend																	
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
Foreign Large Growth																	
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
Real Estate																	
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
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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
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.13%	0.52%
Vanguard	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-3.84%	-9.59%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-3.24%	-8.28%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-2.06%	-5.03%
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	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%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-8.73%	-12.94%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-7.11%	-11.66%
Hartford	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-9.88%	-19.18%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-9.92%	-16.63%
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 Class R6	RERGX	Foreign Large Growth	-7.52%	-18.83%
American Century	American Century Real Estate Fund Class R6	AREDY	Real Estate	-2.77%	-7.75%

HOUSING AGENCY RETIREMENT TRUST

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
Stable Value																	
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
Intermediate Core Bond																	
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
Intermediate Core-Plus Bond																	
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
Inflation-Protected Bond																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-2.06	-3.07	-5.03	0.66	5.27	3.79	2.19	3.78	0.06	0.06	0.00	0.00	0.00
Target-Date																	
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
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
Risk Based																	
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
Large Blend																	
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
Mid-Cap Blend																	
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
Mid-Cap Growth																	
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
Small Blend																	
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
Small Growth																	
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
Foreign Large Blend																	
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
Foreign Large Growth																	
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
Real Estate																	
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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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
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.13%	0.39%
Vanguard	Vanguard Total Bond Market Index Fund	VBPIX	Intermediate Core Bond	-2.81%	-5.98%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-2.00%	-5.20%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-1.88%	-3.04%
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	VTTHX	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	VTTSX	Investor Class	1.32%	-5.68%
Vanguard	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	1.33%	-5.63%
PIMCO	PIMCO All Asset Fund	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%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	3.70%	-4.62%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	1.38%	-4.89%
Hartford	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	0.14%	-10.32%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	1.26%	-7.45%
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 Class R6	RERGX	Foreign Large Growth	-0.98%	-12.24%
American Century	American Century Real Estate Fund Class R6	AREDY	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
Stable Value																	
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
Intermediate Core Bond																	
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
Intermediate Core-Plus Bond																	
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
Inflation-Protected Bond																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-1.88	-3.04	-3.04	4.21	6.11	4.35	2.61	3.97	0.06	0.06	0.00	0.00	0.00
Target-Date																	
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
Risk Based																	
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
Large Blend																	
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
Mid-Cap Blend																	
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
Mid-Cap Growth																	
Hartford MidCap HLS Fund - Class 1A	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
Small Blend																	
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
Small Growth																	
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
Foreign Large Blend																	
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
Foreign Large Growth																	
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
Real Estate																	
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
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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 **February 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.12%	0.25%
Vanguard	Vanguard Total Bond Market Index Fund	VBPIX	Intermediate Core Bond	-1.13%	-3.26%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-1.38%	-3.27%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	0.86%	-1.18%
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	VTTHX	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	VTTSX	Investor Class	-2.55%	-6.91%
Vanguard	Vanguard Target Retirement 2065 Fund	VLXVX	Investor Class	-2.53%	-6.87%
PIMCO	PIMCO All Asset Fund	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%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-3.00%	-8.02%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	1.10%	-6.19%
Hartford	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-1.42%	-10.44%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	1.07%	-8.60%
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 Class R6	RERGX	Foreign Large Growth	-4.32%	-11.37%
American Century	American Century Real Estate Fund Class R6	AREDY	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
Stable Value																	
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
Intermediate Core Bond																	
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
Intermediate Core-Plus Bond																	
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
Inflation-Protected Bond																	
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	0.86	-0.89	-1.18	5.98	7.42	4.73	2.69	4.15	0.06	0.06	0.00	0.00	0.00
Target-Date																	
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	VTTX	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
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
Risk Based																	
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
Large Blend																	
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
Mid-Cap Blend																	
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
Mid-Cap Growth																	
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
Small Blend																	
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
Small Growth																	
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
Foreign Large Blend																	
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
Foreign Large Growth																	
American Funds EuroPacific Growth Fund - Class R6	RERGX	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
Real Estate																	
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
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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 **January 2022**.

FUND NAME	FUND NAME	TICKER	FUND CATEGORY	MONTH	YTD
Invesco	Fixed/Stable Value Fund	N/A	Stable Value	0.13%	0.13%
Vanguard	Vanguard Total Bond Market Index Fund	VBTIX	Intermediate Core Bond	-2.16%	-2.16%
Dodge & Cox	Dodge & Cox Income Fund	DODIX	Intermediate Core-Plus Bond	-1.92%	-1.92%
SSgA	SSgA U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	U.S. Inflation Protected Bond	-2.02%	-2.02%
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	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%
SSgA	SSgA S&P 500 Index Non-Lending Series Fund Class C	N/A	Large Blend	-5.18%	-5.18%
SSgA	SSgA S&P MidCap Index Non-Lending Series Fund Class C	N/A	Mid Cap Blend	-7.21%	-7.21%
Hartford	Hartford MidCap HLS Fund Class IA	HIMCX	Mid Cap Growth	-9.15%	-9.15%
SSgA	SSgA Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	Small Blend	-9.57%	-9.57%
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 Class R6	RERGX	Foreign Large Growth	-7.37%	-7.37%
American Century	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

																ADP Investment Compensation as of 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		12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
Stable Value																		
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.13	0.38	0.13	1.62	2.07	2.10	1.96	N/A	0.00	0.00		0.00	0.00	0.00
Intermediate Core Bond																		
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
Intermediate Core-Plus Bond																		
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
Inflation-Protected Bond																		
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	04/09/2009	N/A	-2.02	-0.86	-2.02	3.37	7.11	4.65	2.56	4.10	0.06	0.06		0.00	0.00	0.00
Target-Date																		
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
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
Risk Based																		
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
Large Blend																		
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
Mid-Cap Blend																		
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
Mid-Cap Growth																		
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
Small Blend																		
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
Small Growth																		
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
Foreign Large Blend																		
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
Foreign Large Growth																		
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
Real Estate																		
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