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Housing Agency Retirement Trust

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457(B) DEFERRED COMPENSATION PLAN INVESTMENT OPTIONS OFFERED BY "HOUSING AGENCY RETIREMENT TRUST" (HART)

- 1. Vanguard Federal Money Market Fund Investor Class** - The fund will maintain a dollar-weighted average maturity of 60 days or less. The investment charge is 11 basis points (11/100ths of 1%). There is no sales charge. Fund Ticker Symbol VMFXX.

Investment Objective and Strategy - The fund invests primarily in high-quality, short-term money market instruments. At least 80% of the fund's assets are invested in securities issued by the U.S. government and its agencies and instrumentalities. Although these securities are high-quality, most of the securities held by the fund are neither guaranteed by the United States Treasury nor supported by the full faith and credit of the U.S. government. To be considered high-quality, a security generally must be rated in one of the two highest credit-quality categories for short-term securities by at least two nationally recognized rating services (or by one, if only one rating service has rated the security). The fund will maintain a dollar-weighted average maturity of 60 days or less.

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| ▪ Performance as of 08/31/2023 | One Year: 4.36% | Five Year: 1.62% |
| | Three Year: 1.60% | Ten Year: 1.03% |

- 2. Vanguard Total Bond Market Index Fund Institutional Class Fund** - Managed by Vanguard. Assets are held in the Total Bond Market Index Fund. The investment charge is 4 basis points (4/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VBTIX.

Investment Objective and Strategy - The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

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| ▪ Performance as of 08/31/2023 | One Year: -1.00% | Five Year: 0.55% |
| | Three Year: -4.37% | Ten Year: 1.47% |

- 3. Dodge & Cox Income Fund - Class I** - Managed by Dodge & Cox, San Francisco, the Fixed Fund Investment Policy Committee. Assets are held in the Income Fund. The investment charge is 41 basis points (41/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - DODIX

Investment Objective and Strategy - The investment seeks a high and stable rate of current income, consistent with long-term preservation of capital. The fund invests in a diversified portfolio of bonds and other debt securities. Under normal circumstances, the fund will invest at least 80% of its total assets in (1) investment-grade debt securities and (2) cash equivalents. "Investment grade" means securities rated Baa3 or higher by Moody's Investors Service, or BBB- or higher by Standard & Poor's Ratings Group or Fitch Ratings, or equivalently rated by any nationally recognized statistical rating organization, or, if unrated, deemed to be of similar quality by Dodge & Cox.

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| ▪ Performance as of 08/31/2023 | One Year: 1.26% | Five Year: 1.80% |
| | Three Year: -2.45% | Ten Year: 2.52% |

- 4. PGIM High Yield Fund - Class R6** - The investment charge is 38 basis points (38/100ths of 1%). There is no sales charge. Fund Ticker Symbol is PHYQX.

Investment Objective and Strategy - The investment seeks to maximize current income; and capital appreciation is a secondary objective. The fund normally invests at least 80% of its investable assets in a diversified portfolio of high yield fixed-income instruments rated Ba or lower by Moody's Investors Service (Moody's) or BB or lower by S&P Global Ratings (Standard & Poor's), and instruments either rated by another nationally recognized statistical rating organization (NRSRO), or considered to be of comparable quality, that is, junk bonds.

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| ▪ Performance as of 08/31/2023 | One Year: 5.73% | Five Year: 3.47% |
| | Three Year: 1.90% | Ten Year: 4.75% |

- 5. Vanguard Inflation Protected Securities Fund Admiral Fund** - Managed by Vanguard. Assets are held in the Inflation Protected Securities Fund Admiral Class Shares. The investment charge is 10 basis points (10/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VAIPX.

Investment Objective and Strategy - The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

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| ▪ Performance as of 08/31/2023 | One Year: -3.92% | Five Year: 2.17% |
| | Three Year: -1.58% | Ten Year: 2.00% |

- 6. Vanguard Target Retirement Income Fund - Investor Class** - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VTINX.

Investment Objective and Strategy - Vanguard Target Retirement Income Fund - Investor Class Fund seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

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| ▪ Performance as of 08/31/2023 | One Year: 3.85% | Five Year: 3.16% |
| | Three Year: 0.45% | Ten Year: 4.06% |

- 7. Vanguard Target Retirement 2020 Fund - Investor Class** - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VTWNX.

Investment Objective and Strategy - Vanguard Target Retirement 2020 Fund - Investor Class Fund seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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| ▪ Performance as of 08/31/2023 | One Year: | 5.51% | Five Year: | 4.15% |
| | Three Year: | 1.94% | Ten Year: | 5.88% |

- 8. Vanguard Target Retirement 2025 Fund - Investor Class** - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VTTVX.

Investment Objective and Strategy - Vanguard Target Retirement 2025 Fund - Investor Class Fund seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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| ▪ Performance as of 08/31/2023 | One Year: | 7.18% | Five Year: | 4.71% |
| | Three Year: | 2.72% | Ten Year: | 6.51% |

- 9. Vanguard Target Retirement 2030 Fund - Investor Class** - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VTHRX.

Investment Objective and Strategy - Vanguard Target Retirement 2030 Fund - Investor Class Fund seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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| ▪ Performance as of 08/31/2023 | One Year: | 8.44% | Five Year: | 5.21% |
| | Three Year: | 3.55% | Ten Year: | 7.06% |

- 10. Vanguard Target Retirement 2035 Fund - Investor Class** - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VTTX.

Investment Objective and Strategy - Vanguard Target Retirement 2035 Fund - Investor Class Fund seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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|---------------------------------------|-------------|-------|------------|-------|
| ▪ Performance as of 08/31/2023 | One Year: | 9.48% | Five Year: | 5.72% |
| | Three Year: | 4.42% | Ten Year: | 7.62% |

- 11. Vanguard Target Retirement 2040 Fund - Investor Class** - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VFORX.

Investment Objective and Strategy - Vanguard Target Retirement 2040 Fund - Investor Class Fund seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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| ▪ Performance as of 08/31/2023 | One Year: | 10.62% | Five Year: | 6.22% |
| | Three Year: | 5.32% | Ten Year: | 8.13% |

- 12. Vanguard Target Retirement 2045 Fund - Investor Class** - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VTIIX.

Investment Objective and Strategy - Vanguard Target Retirement 2045 Fund - Investor Class Fund seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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| ▪ Performance as of 08/31/2023 | One Year: | 11.45% | Five Year: | 6.76% |
| | Three Year: | 6.20% | Ten Year: | 8.50% |

- 13. Vanguard Target Retirement 2050 Fund - Investor Class** - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VFIFX.

Investment Objective and Strategy - Vanguard Target Retirement 2050 Fund - Investor Class Fund seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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| ▪ Performance as of 08/31/2023 | One Year: | 12.35% | Five Year: | 6.89% |
| | Three Year: | 6.43% | Ten Year: | 8.57% |

- 14. Vanguard Target Retirement 2055 Fund - Investor Class** - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VFFVX.

Investment Objective and Strategy - Vanguard Target Retirement 2055 Fund - Investor Class Fund seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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|---------------------------------------|-------------|--------|------------|-------|
| ▪ Performance as of 08/31/2023 | One Year: | 12.33% | Five Year: | 6.88% |
| | Three Year: | 6.42% | Ten Year: | 8.55% |

15. Vanguard Target Retirement 2060 Fund - Investor Class - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – VTTSX.

Investment Objective and Strategy – Vanguard Target Retirement 2060 Fund - Investor Class Fund seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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|---------------------------------------|-------------|--------|------------|-------|
| ▪ Performance as of 08/31/2023 | One Year: | 12.33% | Five Year: | 6.88% |
| | Three Year: | 6.42% | Ten Year: | 8.55% |

16. Vanguard Target Retirement 2065 Fund - Investor Class - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – VLXVX.

Investment Objective and Strategy – Vanguard Target Retirement 2065 Fund - Investor Class Fund seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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|---------------------------------------|-------------|--------|------------|---------------------------|
| ▪ Performance as of 08/31/2023 | One Year: | 12.35% | Five Year: | 6.88% |
| | Three Year: | 6.45% | Ten Year: | 7.83% (inception to date) |

17. Vanguard Target Retirement 2070 Fund - Investor Class - The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – VSVNX.

Investment Objective and Strategy – The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds (underlying funds) according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2070 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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| ▪ Performance as of 08/31/2023 | One Year: | 12.34% | Five Year: | N/A |
| | Three Year: | N/A | Ten Year: | 11.92% (inception to date) |

18. PIMCO All Asset Fund - Managed by PIMCO owned by Allianz S.E., a leading global diversified financial services provider. Assets are held in the Real Estate Fund Institutional Class. The investment charge is 140 basis points (140/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol PAAIX.

Investment Objective and Strategy - The investment seeks maximum real return, consistent with preservation of real capital and prudent investment management. The fund is a "fund of funds," which is a term used to describe mutual funds that pursue their investment objective by investing in other funds. It seeks to achieve its investment objective by investing substantially all of its assets in the least expensive class of shares of any actively managed or smart beta funds (including mutual funds or exchange-traded funds) of the Trust, or PIMCO ETF Trust or PIMCO Equity Series, each an affiliated open-end investment company, except other funds of funds.

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| ▪ Performance as of 08/31/2023 | One Year: | 3.09% | Five Year: | 4.76% |
| | Three Year: | 5.58% | Ten Year: | 4.34% |

19. JPMorgan U.S. Research Enhanced Equity Fund – Class R6 - The fund may also invest in securities not included within the S&P 500 Index. The investment charge is 25 basis points (25/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – JDEUX.

Investment Objective and Strategy - The investment seeks to provide a consistently high total return from a broadly diversified portfolio of equity securities with risk characteristics similar to the Standard and Poor's 500 Composite Stock Price Index (S&P 500 Index). The fund invests at least 80% of its net assets plus the amount of borrowings for investment purposes. It primarily invests in the common stocks of U.S. companies in the S&P 500 Index (which includes both large cap and mid cap companies). The fund may also invest in securities not included within the S&P 500 Index.

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| ▪ Performance as of 08/31/2023 | One Year: | 17.18% | Five Year: | 12.18% |
| | Three Year: | 11.53% | Ten Year: | 12.87% |

20. Vanguard 500 Index Fund - Admiral Class - The investment charge is 4 basis points (4/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol - VFIAX.

Investment Objective and Strategy - The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

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| ▪ Performance as of 08/31/2023 | One Year: | 15.89% | Five Year: | 11.08% |
| | Three Year: | 10.48% | Ten Year: | 12.77% |

21. Vanguard Mid Cap Index Fund Admiral Class - The investment charge is 5 basis points (5/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – VIMAX.

Investment Objective and Strategy - The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

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|---------------------------------------|-------------|-------|------------|--------|
| ▪ Performance as of 08/31/2023 | One Year: | 6.72% | Five Year: | 7.46% |
| | Three Year: | 8.44% | Ten Year: | 10.88% |

22. Champlain Mid Cap Fund - Institutional Class - The Champlain Mid Cap Fund (the "Mid Cap Fund" or the "Fund") seeks capital appreciation. The investment charge is 85 basis points (85/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol CPIX.

Investment Objective and Strategy - The investment seeks capital appreciation. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in securities of medium-sized companies. It seeks capital appreciation by investing mainly in common stocks of medium-sized companies that the Adviser believes have strong long-term fundamentals, superior capital appreciation potential and attractive valuations. Obtain additional fund information including a summary prospectus, prospectus and annual report.

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| ▪ Performance as of 08/31/2023 | One Year: | 9.67% | Five Year: | 8.17% |
| | Three Year: | 5.28% | Ten Year: | 11.91% |

23. Vanguard Small Cap Index Fund Admiral Class - The Vanguard Small Cap Index Fund seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The investment charge is 5 basis points (5/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol VSMAX.

Investment Objective and Strategy - The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

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|---------------------------------------|-------------|-------|------------|-------|
| ▪ Performance as of 08/31/2023 | One Year: | 7.83% | Five Year: | 5.49% |
| | Three Year: | 9.81% | Ten Year: | 9.22% |

24. T. Rowe Price Institutional Small Cap Stock Fund - Managed by T. Rowe Price. Assets are held in the Small-Cap Stock Fund. The investment charge is 66 basis points (66/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – TRSSX.

Investment Objective & Strategy - The investment seeks to provide long-term capital growth. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in stocks of small companies. The advisor defines a small company as one whose market capitalization falls (i) within or below the current range of companies in either the Russell 2000 Index or the S&P SmallCap 600 Index or (ii) below the three-year average maximum market cap of companies in either index as of December 31 of the three preceding years. While most assets will typically be invested in U.S. common stocks, the fund may invest in foreign stocks in keeping with its objectives.

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| ▪ Performance as of 08/31/2023 | One Year: | 4.69% | Five Year: | 6.16% |
| | Three Year: | 6.32% | Ten Year: | 10.09% |

25. Vanguard Total International Stock Index Fund - Institutional Class - Managed by Vanguard. Assets are held in the Total International Stock Index Fund Admiral Class Shares. The investment charge is 8 basis points (8/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – VTSNX.

Investment Objective & Strategy - The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. It invests all, or substantially all, of its assets in the common stocks included in its target index.

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|---------------------------------------|-------------|--------|------------|-------|
| ▪ Performance as of 08/31/2023 | One Year: | 12.15% | Five Year: | 3.52% |
| | Three Year: | 4.39% | Ten Year: | 4.70% |

26. American Funds EuroPacific Growth Fund Class R6 - Managed by the American Funds Group; assets are held in the EuroPacific Growth Fund R6. The investment charge is 47 basis points (47/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – RERGX.

Investment Objective & Strategy - The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

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|---------------------------------------|-------------|--------|------------|-------|
| ▪ Performance as of 08/31/2023 | One Year: | 14.11% | Five Year: | 4.09% |
| | Three Year: | 1.27% | Ten Year: | 5.90% |

27. American Century Real Estate Fund Class R6 - REIT Fund - Managed by American Century Investments. Assets are held in the Real Estate Fund Class R6. The investment charge is 80 basis points (80/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol AREDX.

Investment Objective & Strategy - The investment seeks high total investment return through a combination of capital appreciation and current income. Under normal market conditions, the fund invests at least 80% of its net assets in equity securities issued by real estate investment trusts (REITs) and other companies engaged in the real estate industry. The portfolio managers look for real estate securities they believe will provide superior returns, focusing on companies with the potential for stock price appreciation, plus sustainable growth of cash flow to investors. The fund is non-diversified.

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|---------------------------------------|-------------|--------|------------|-------|
| ▪ Performance as of 08/31/2023 | One Year: | -6.88% | Five Year: | 3.92% |
| | Three Year: | 4.55% | Ten Year: | 6.98% |

Note: Investment Strategy, Investment Objective and Performance have been obtained from the fund managers' fact sheets.

For more information please contact: www.hart-retire.com