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## INVESTMENT OPTIONS OFFERED BY "HOUSING AGENCY RETIREMENT TRUST" (HART)

- 1. Stable Value/Fixed Income Fund** - The Fund is managed by Invesco, a leading manager of discretionary stable value portfolios. The Fund is exposed to market value risk in the event the financial institutions providing investment contracts to the Fund do not make good on their contractual obligations. Effective January 1, 2020, the investment charge is 0 basis points (0/100<sup>ths</sup> of 1%). There is no sales charge.

**Investment Objective & Strategy** - The primary objective of the Fund is to provide safety of principal and competitive, stable rates of return relative to other fixed income investments.

|                                       |                   |                  |
|---------------------------------------|-------------------|------------------|
| ▪ <b>Performance as of 08/31/2023</b> | One Year: 2.48%   | Five Year: 2.15% |
|                                       | Three Year: 1.99% | Ten Year: 1.99%  |

- 2. SSgA US Bond Index Securities Lending Series Fund - Class XIV** - Managed by State Street Global Advisors. Assets are held in the US Bond Index Securities Lending Series Fund - Class XIV. The investment charge is 2 basis points (2/100ths of 1%). There is no sales charge. This is a passively managed fund. Since this fund is not open to the general public, there is no Fund Ticker Symbol.

**Investment Objective & Strategy** - The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Bloomberg Barclays U.S. Aggregate Bond Index (the "Index") over the long term.

|                                       |                    |                  |
|---------------------------------------|--------------------|------------------|
| ▪ <b>Performance as of 08/31/2023</b> | One Year: -1.21%   | Five Year: 0.52% |
|                                       | Three Year: -4.42% | Ten Year: 1.50%  |

- 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 & 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.

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

- 4. SSgA U.S. Inflation Protected Bond Index Securities Lending Series Fund - Class II** - Managed by State Street Global Advisors; assets are invested in the State Street Flagship Mutual Fund which parallels the U.S. Inflation Protected Bond Index Securities Lending Series Fund - Class II. The Fund seeks to offer broad, low cost exposure to U.S. Treasury bonds which automatically adjust to protect from increases in inflation. The investment charge is 4 basis points (4/100ths of 1%). There is no sales charge. This is a passively managed fund. Since this fund is not open to the general public, there is no Fund Ticker Symbol.

**Investment Objective and Strategy** - The Fund is managed using an "indexing" investment approach, by which SSGA attempts to approximate, before expenses, the performance of the Index over the long term. The Fund will not necessarily own all of the securities included in the Index. The Fund may attempt to invest in the securities comprising the Index, in the same proportions as they are represented in the Index, in limited cases where we believe it is practical to do so. However, due to the diverse composition of securities in the Index and the fact that many of the securities comprising the Index may be unavailable for purchase, it may not be possible for the Fund to purchase some of the securities comprising the Index. In such a case, SSGA will select securities for the Portfolio that SSGA expects will provide a return comparable to that of the Index. SSGA expects that it will typically seek to replicate Index returns for the Portfolio through investments in the "cash" bond markets - actual holdings of debt securities and other instruments - rather than through "notional" or "synthetic" positions achieved through the use of derivatives, such as futures contracts or swap transactions (except in the unusual case where SSGA believes that use of derivatives is necessary to achieve an exposure that is not readily available through the cash markets).

|                                       |                    |                  |
|---------------------------------------|--------------------|------------------|
| ▪ <b>Performance as of 08/31/2023</b> | One Year: -3.69%   | Five Year: 2.39% |
|                                       | Three Year: -1.51% | Ten Year: 2.12%  |

- 5. 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.

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

- 6. 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.

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

**7. 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.

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

**8. 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.

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

**9. 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 - VTTHX.

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

**10. 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.

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

**11. 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 - VTIVX.

**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.

|                                       |             |        |            |       |
|---------------------------------------|-------------|--------|------------|-------|
| ▪ <b>Performance as of 08/31/2023</b> | One Year:   | 11.75% | Five Year: | 6.76% |
|                                       | Three Year: | 6.20%  | Ten Year:  | 8.50% |

**12. 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.

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

**13. 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.

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

**14. 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.

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

**15. 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 – VLXX.

**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.

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

**16. 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.

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

**17. 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.

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

**18. SSgA S&P 500 Index Securities Lending Series Fund Class C II** - The Fund is managed by State Street Global Advisors (SSgA), the investment management division of State Street Bank and Trust Company, and a global leader in providing investment management solutions to clients worldwide. The investment charge is 1 basis points (1/100ths of 1%). There is no sales charge. This is a passively managed fund. Since this fund is not open to the general public, there is no Fund Ticker Symbol.

**Investment Objective & Strategy** – The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P 500® Index (the "Index") over the long term.

|                                       |             |        |            |        |
|---------------------------------------|-------------|--------|------------|--------|
| ▪ <b>Performance as of 08/31/2023</b> | One Year:   | 15.94% | Five Year: | 11.11% |
|                                       | Three Year: | 10.51% | Ten Year:  | 12.80% |

**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.

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

**20. SSgA S&P Mid Cap Index Securities Lending Series Fund Class C XIV** - The Fund is managed by State Street Global Advisors (SSgA), the investment management division of State Street Bank and Trust Company, and a global leader in providing investment management solutions to clients worldwide. The investment charge is 2 basis points (2/100ths of 1%). There is no sales charge. This is a passively managed fund. Since this fund is not open to the general public, there is no Fund Ticker Symbol.

**Investment Objective & Strategy** - The Fund is managed using an "indexing" investment approach, by which SSGA attempts to approximate, before expenses, the performance of the Index over the long term. SSGA will typically attempt to invest in the equity securities comprising the Index, in approximately the same proportions as they are represented in the Index. Equity securities may include common stocks, preferred stocks, depository receipts, or other securities convertible into common stock. The Fund may purchase securities in their initial public offerings ("IPOs"). In some cases, it may not be possible or practicable to purchase all of the securities comprising the Index, or to hold them in the same weightings as they represent in the Index. In those circumstances, SSGA may employ a sampling or optimization technique to construct the portfolio in question.

|                                       |             |        |            |                           |
|---------------------------------------|-------------|--------|------------|---------------------------|
| ▪ <b>Performance as of 08/31/2023</b> | One Year:   | 10.70% | Five Year: | 6.97%                     |
|                                       | Three Year: | 12.83% | Ten Year:  | 9.83% (inception to date) |

**21. 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 CIPIX.

**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.

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

**22. SSgA Russell Small Cap Index Securities Lending Series Fund Class II** - Managed by State Street Global Advisors. Assets are held in the SSgA Russell Small Cap Index Non-Lending Series Fund Class S. The investment charge is 2 basis points (2/100ths of 1%). There is no sales charge. This is a passively managed fund. Since this fund is not open to the general public there is no Fund Ticker Symbol.

**Investment Objective & Strategy** - The Fund is managed using an "indexing" investment approach, by which SSGA attempts to approximate, before expenses, the performance of the Index over the long term. SSGA will typically attempt to invest in the equity securities comprising the Index, in approximately the same proportions as they are represented in the Index. Equity securities may include common stocks, preferred stocks, depository receipts, or other securities convertible into common stock. The Fund may purchase securities in their initial public offerings ("IPOs"). In some cases, it may not be possible or practicable to purchase all of the securities comprising the Index, or to hold them in the same weightings as they represent in the Index. In those circumstances, SSGA may employ a sampling or optimization technique to construct the portfolio in question.

|                                       |             |       |            |                           |
|---------------------------------------|-------------|-------|------------|---------------------------|
| ▪ <b>Performance as of 08/31/2023</b> | One Year:   | 4.77% | Five Year: | N/A                       |
|                                       | Three Year: | 8.23% | Ten Year:  | 7.27% (inception to date) |

**23. 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.

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

**24. SSgA Global All Cap Equity Ex-US Index Securities Lending Series Fund – Class II** - Managed by State Street Global Advisors. Assets are held in the Global All Cap Equity Ex-US Index Securities Lending Series Fund - Class II. The investment charge is 5 basis points (5/100ths of 1%). There is no sales charge. This is a passively managed fund. Since this fund is not open to the general public, there is no Fund Ticker Symbol.

**Investment Objective & Strategy** – The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the MSCI ACWI ex USA IMI Index (the "Index") over the long term.

|                                       |             |        |            |                           |
|---------------------------------------|-------------|--------|------------|---------------------------|
| ▪ <b>Performance as of 08/31/2023</b> | One Year:   | 12.46% | Five Year: | N/A                       |
|                                       | Three Year: | 4.39%  | Ten Year:  | 5.53% (inception to date) |

**25. 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.

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

**26. 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.

|                                       |             |        |            |       |
|---------------------------------------|-------------|--------|------------|-------|
| ▪ <b>Performance as of 08/31/2023</b> | 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](http://www.hart-retire.com)