FUND INFORMATION

READ THIS IMPORTANT INFORMATION BEFORE YOU PROCEED

The rates of return reflect the performance in the funds for all investors. Actual investment performance for your own account may differ due to the timing of your transactions within the funds. Current performance may be lower or higher than the performance data shown.

The rates of return on the next page are reflective as of the month ending or quarter ending period depending on the view that you select. Rates of return shown may vary from other sources of published information and therefore may not be applicable for you to use in comparing a fund's return to a broad-based securities market index.

Performance data for all publicly traded mutual funds, excluding Money Market funds, is provided by Morningstar®. Performance information for Money Market funds and certain other types of funds is provided by the respective fund manager for the specific fund (or share class) available in your retirement plan.

The funds' investment returns and principal values will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original cost. The return represents past performance. Past performance is no guarantee of future results.

An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not affect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. Commingled Fund expense ratios are provided by the investment managers.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. Although the fund seeks to preserve the value of an investment at $1.00 per share, it is possible to lose money by investing in the fund.

Performance returns assume funds were invested for the entire period. Actual returns on your account may differ because your investments are made over time through payroll deductions. Each of the funds involves special risks. Please refer to the fund's prospectus for a description of these risks. There may be other disclaimers related to the performance of specific funds under your plan. Please see your plan sponsor for additional information.

Investment options available through ADP Broker-Dealer, Inc. ADP Blvd., Roseland NJ 07068, a subsidiary of ADP, member FINRA (www.finra.org). For complete information about the funds, including the funds' investment policies, risk considerations, management, charges and expenses obtain a fund prospectus or fund fact sheet by accessing your personal account online at www.hart-retire.com "Employee Account Access" click on the menu item Investments, a drop down menu will appear, click on Investment Performance and Information.

Executive Director
Ed Johnston, CPA
13413 Forest Springs Drive
Louisville, KY 40245
502-551-7420
ejohnston@lmha1.org

HART
Housing Agency Retirement Trust

Marketing Director
Bill Whobrey
P.O. Box 6466
Louisville, KY 40206
502-681-5301
billw@hartretire.com

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 investment seeks to provide current income while maintaining liquidity and a stable share price of $1. The fund invests primarily in high-quality, short-term money market instruments. Under normal circumstances, at least 80% of the fund's assets are invested in securities issued by the U.S. government and its agencies and instrumentalities. The adviser maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days or less. The fund generally invests 100% of its assets in U.S. government securities and therefore will satisfy the 99.5% requirement for designation as a government money market fund.

   - ***Performance as of 09/30/2025*** One Year: 4.41% Five Year: 3.00% Three Year: 4.81% Ten Year: 2.04%

2. ***Vanguard Inflation Protected Securities Fund Admiral Class -*** 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.

   - ***Performance as of 09/30/2025*** One Year: 3.56% Five Year: 1.33% Three Year: 4.74% Ten Year: 2.88%

3. ***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 3 basis points (3/100ths 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.

   - ***Performance as of 09/30/2025*** One Year: 2.89% Five Year: -0.47% Three Year: 4.92% Ten Year: 1.84%

4. ***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.

   - ***Performance as of 09/30/2025*** One Year: 3.39% Five Year: 1.29% Three Year: 6.57% Ten Year: 3.23%

5. ***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.

   - ***Performance as of 09/30/2025*** One Year: 7.65% Five Year: 5.57% Three Year: 10.83% Ten Year: 6.25%

6. ***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 184 basis points (184/100ths 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.

   - ***Performance as of 09/30/2025*** One Year: 7.69% Five Year: 7.65% Three Year: 10.59% Ten Year: 6.76%

7. ***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 - The investment seeks to provide current income and some capital appreciation. The fund invests in a mix of 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.

- ***Performance as of 09/30/2025***

One Year:	7.89%	Five Year:	4.55%
Three Year:	10.30%	Ten Year:	5.29%

8. ***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 - 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 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.

- ***Performance as of 09/30/2025***

One Year:	8.59%	Five Year:	6.03%
Three Year:	11.98%	Ten Year:	6.99%

9. ***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 - 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 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.

- ***Performance as of 09/30/2025***

One Year:	10.52%	Five Year:	7.38%
Three Year:	14.31%	Ten Year:	7.99%

10. ***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 - 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 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.

- ***Performance as of 09/30/2025***

One Year:	11.70%	Five Year:	8.50%
Three Year:	15.92%	Ten Year:	8.78%

11. ***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 - 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 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.

- ***Performance as of 09/30/2025***

One Year:	12.84%	Five Year:	9.56%
Three Year:	17.29%	Ten Year:	9.55%

12. ***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 - 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 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.

- ***Performance as of 09/30/2025***

One Year:	13.90%	Five Year:	10.62%
Three Year:	18.68%	Ten Year:	10.30%

13. ***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 - 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 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.

- ***Performance as of 09/30/2025***

One Year:	14.94%	Five Year:	11.66%
Three Year:	20.02%	Ten Year:	10.89%

14. ***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 - 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 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.

- ***Performance as of 09/30/2025***

One Year:	16.08%	Five Year:	12.20%
Three Year:	21.03%	Ten Year:	11.16%

15. ***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 - 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 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.

- ***Performance as of 09/30/2025***

One Year:	16.07%	Five Year:	12.20%
Three Year:	21.03%	Ten Year:	11.15%

16. ***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 - 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 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.

- ***Performance as of 09/30/2025***

One Year:	16.05%	Five Year:	12.20%
Three Year:	21.03%	Ten Year:	11.15%

17. ***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 - 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 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.

- ***Performance as of 09/30/2025***

One Year:	16.02%	Five Year:	12.20%
Three Year:	21.02%	Ten Year:	10.55% (inception to date)

18. ***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.

- ***Performance as of 09/30/2025***

One Year:	16.00%	Five Year:	N/A
Three Year:	21.03%	Ten Year:	16.39% (inception to date)

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.

- ***Performance as of 09/30/2025***

One Year:	15.54%	Five Year:	16.98%
Three Year:	24.91%	Ten Year:	15.24%

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.

- ***Performance as of 09/30/2025***

One Year:	17.55%	Five Year:	16.42%
Three Year:	24.88%	Ten Year:	15.26%

21. ***Eaton Vance Atlanta Capital SMID Cap Fund - Class R6 -*** The Eaton Vance Atlanta Capital SMID Cap Fund - Class R6 seeks capital growth. The investment charge is 81 basis points (81/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol ERASX.

Investment Objective and Strategy - The investment seeks long-term capital growth. Under normal circumstances, the fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in small- to mid-cap stocks (the "80% Policy"). The portfolio managers generally consider small- to mid-cap companies to be those companies having market capitalizations within the range of companies comprising the Russell 2500 Index.

- ***Performance as of 09/30/2025***

One Year:	-7.76%	Five Year:	10.79%
Three Year:	11.24%	Ten Year:	11.30%

22. ***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.

- ***Performance as of 09/30/2025***

One Year:	13.10%	Five Year:	12.44%
Three Year:	17.93%	Ten Year:	11.38%

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.

- ***Performance as of 09/30/2025***

One Year:	8.67%	Five Year:	12.21%
Three Year:	15.94%	Ten Year:	10.57%

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.

- ***Performance as of 09/30/2025***

One Year:	8.55%	Five Year:	9.44%
Three Year:	13.56%	Ten Year:	11.40%

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 6 basis points (6/100ths 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.

- ***Performance as of 09/30/2025***

One Year:	17.16%	Five Year:	10.41%
Three Year:	20.82%	Ten Year:	8.35%

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 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.

- ***Performance as of 09/30/2025***

One Year:	14.79%	Five Year:	7.49%
Three Year:	19.65%	Ten Year:	8.28%

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.

- ***Performance as of 09/30/2025***

One Year:	-3.52%	Five Year:	7.33%
Three Year:	8.93%	Ten Year:	6.22%

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