

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.

HOUSING AGENCY RETIREMENT TRUST
Historical Performance Credited Rates of Return

As of the month ending: 09/30/2025

															ADP Investment Compensation as of 09/30/2025		
Investment Fund	Ticker Symbol	CUSIP	Inception Date	7-Day Current Yield	1 Mo	3 Mo	YTD	12 Mo	3 Yr	5 Yr	10 Yr	Inception to Date	Net Expense Ratio	Gross Expense Ratio	12b-1 Fees	Sub-TA Servicing Fees	Coll Trust Service Payments
Stable Value																	
Fixed/Stable Value Fund	N/A	JPMFIXED1	01/01/1970	N/A	0.26	2.22	2.32	3.09	2.92	2.45	2.29	N/A	0.33	0.33	0.00	0.00	0.00
Inflation-Protected Bond																	
State Street U.S. Inflation Protected Bond Index Securities Lending Series Fund - Class II	N/A	85744A653	01/08/2007	N/A	0.44	2.11	6.87	3.77	4.85	1.40	3.05	3.74	0.04	0.04	0.00	0.00	0.00
Intermediate Core Bond																	
State Street US Bond Index Securities Lending Series Fund - Class XIV	N/A	85744W226	06/30/2011	N/A	1.09	2.04	6.15	2.93	4.94	-0.45	1.86	2.28	0.02	0.02	0.00	0.00	0.00
Intermediate Core-Plus Bond																	
Dodge & Cox Income Fund - Class I	DODIX	256210105	01/03/1989	N/A	1.39	2.51	6.94	3.39	6.57	1.29	3.23	5.96	0.41	0.41	0.00	0.08	0.00
Risk Based																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	1.57	4.45	11.52	7.69	10.59	7.65	6.76	6.62	1.84	1.92	0.00	0.00	0.00
Target-Date																	
Vanguard Target Retirement Income Fund Investor Class Shares	VTINX	92202E102	10/27/2003	N/A	1.57	3.42	9.61	7.89	10.30	4.55	5.29	5.21	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2020 Fund Investor Class Shares	VTWNX	92202E805	06/07/2006	N/A	1.74	3.80	10.35	8.59	11.98	6.03	6.99	6.31	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2025 Fund Investor Class Shares	VTTVX	92202E409	10/27/2003	N/A	2.19	4.69	12.36	10.52	14.31	7.38	7.99	7.00	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2030 Fund Investor Class Shares	VTHRX	92202E888	06/07/2006	N/A	2.53	5.31	13.62	11.70	15.92	8.50	8.78	7.22	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2035 Fund Investor Class Shares	VTTHX	92202E508	10/27/2003	N/A	2.73	5.77	14.68	12.84	17.29	9.56	9.55	7.93	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2040 Fund Investor Class Shares	VFORX	92202E870	06/07/2006	N/A	2.90	6.23	15.64	13.90	18.68	10.62	10.30	8.03	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2045 Fund Investor Class Shares	VTIVX	92202E607	10/27/2003	N/A	3.10	6.72	16.65	14.94	20.02	11.66	10.89	8.71	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2050 Fund Investor Class Shares	VFIFX	92202E862	06/07/2006	N/A	3.31	7.17	17.82	16.08	21.03	12.20	11.16	8.49	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2055 Fund Investor Class Shares	VFFVX	92202E847	08/18/2010	N/A	3.31	7.18	17.82	16.07	21.03	12.20	11.15	10.77	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2060 Fund Investor Class Shares	VTTSX	92202E839	01/19/2012	N/A	3.30	7.17	17.81	16.05	21.03	12.20	11.15	10.65	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2065 Fund Investor Class Shares	VLXVX	92202E680	07/12/2017	N/A	3.29	7.17	17.82	16.02	21.02	12.20	N/A	10.55	0.08	0.08	0.00	0.00	0.00
Vanguard Target Retirement 2070 Fund Investor Class Shares	VSVNX	92202E664	06/28/2022	N/A	3.29	7.16	17.80	16.00	21.03	N/A	N/A	16.39	0.08	0.08	0.00	0.00	0.00
Large Blend																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	3.21	7.67	13.72	15.54	24.91	16.98	15.24	11.73	0.25	0.34	0.00	0.00	0.00
State Street S&P 500 Index Securities Lending Series Fund - Class II	N/A	857444624	05/31/1996	N/A	3.65	8.12	14.82	17.57	24.92	16.45	15.28	10.12	0.01	0.01	0.00	0.00	0.00
Mid-Cap Blend																	
Eaton Vance Atlanta Capital SMID Cap Fund - Class R6	ERASX	277902235	07/01/2014	N/A	-3.71	-3.62	-4.95	-7.76	11.24	10.79	11.30	10.56	0.81	0.81	0.00	0.00	0.00
State Street S&P Mid Cap Index Securities Lending Series Fund - Class XIV	N/A	85744W382	11/17/2015	N/A	0.46	5.55	5.76	6.12	15.84	13.62	N/A	10.36	0.02	0.02	0.00	0.00	0.00
Small Blend																	
State Street Russell Small Cap Index Securities Lending Series Fund - Class II	N/A	857480487	09/27/2019	N/A	3.13	12.41	10.46	10.86	15.34	11.67	N/A	9.70	0.02	0.02	0.00	0.00	0.00
Small Growth																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	1.45	6.61	6.95	8.55	13.56	9.44	11.40	10.03	0.66	0.66	0.00	0.00	0.00
Foreign Large Blend																	
State Street Global All Cap Equity Ex-US Index Securities Lending Series Fund - Class II	N/A	85744A687	05/13/2014	N/A	3.41	6.97	26.66	16.93	20.99	10.45	N/A	9.11	0.05	0.06	0.00	0.00	0.00
Foreign Large Growth																	
American Funds EUPAC Fund - Class R6	RERGX	298706821	05/01/2009	N/A	3.80	6.27	23.48	14.79	19.65	7.49	8.28	8.67	0.47	0.47	0.00	0.00	0.00
Real Estate																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	0.23	2.21	2.88	-3.52	8.93	7.33	6.22	6.51	0.80	0.80	0.00	0.00	0.00