

## 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.

The 7-day yield more closely reflects the current earnings of the money market fund than the total return quotation. Yields will vary.

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](http://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 clicking on individual fund names on the next page or from your company's plan administrator.

Under Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended, ADP is required to provide you with certain important information about your Plan's designated investments, as well as ADP's compensation for services to these investment funds.

- **Investment-related information.** This includes:
  - Any compensation that will be charged directly against the amount invested in an investment fund in connection with the acquisition, sale, transfer of, or withdrawal from an investment fund. Except for redemption fees, any such charges have been waived by the fund or do not apply. Certain mutual funds may charge a redemption fee which may apply when shares of the mutual fund are sold.
  - The investment fund's total (i.e., "gross") annual operating expenses.
  - Certain other information about the investment fund to the extent reasonably available to ADP. While this other information varies for certain types of investments, it generally includes information such as performance data, benchmarks, certain additional fee and expense information, and information about a fund's goals, strategies, risks and portfolio turnover rate.

Information about fund performance and total annual operating expenses for your Plan's designated funds, as well as available funds, is shown on the next page. ADP updates this information monthly. To calculate total annual operating expenses for a one-year period expressed as a dollar amount for a \$1,000 investment, multiply the gross expense ratio shown times \$1,000. (For example, a gross expense ratio of 0.75% X \$1,000 equals \$7.50 per \$1,000.00.) Additional investment-related information may be found in the disclosure and descriptive materials provided for each fund, which can be accessed by clicking on a fund's name on the next page. Any updates to these materials are posted at least quarterly (prospectuses monthly). Additional investment-related information for your Plan's designated funds may also be found in the Plan's Participant Fee Disclosure Statement (Select "Plan Information" from the "Resources" tab on the home page, click on "Fee Disclosure", then click on the "Participant Fee Disclosure" link). Any updates to this information, (including updates reflecting changes in your Plan's investment funds), are made monthly. Information about redemption fees and market timing restrictions in your Plan's designated investments may be found by selecting "Research Investment Funds" from the "Plan" tab on the home page, then clicking on the "Market Timing Restrictions" link. Redemption fee and market timing information for available funds not currently in your Plan may be found in a fund's disclosure materials, which may be accessed as explained above. Any updates to this information also are made monthly. ADP makes no representation as to the completeness or accuracy of disclosure materials provided by the issuer of an investment fund.

- **ADP Investment Compensation.** The next page also explains indirect compensation ADP expects to receive for services provided by ADP to the listed investment funds. This compensation generally is paid to ADP by the fund (or the fund's distributor, transfer agent, or another agent). In general, these amounts are paid to ADP Broker-Dealer, Inc., but in some cases, where permitted by law, may be paid to ADP, Inc. Percentages shown are based on the average daily balance of a plan's investment in the fund. Any updates to the investment compensation information shown will be made monthly. If ADP receives a service provider disclosure prepared by a provider of fiduciary services to a collective trust, ADP will post that disclosure with other fund disclosure materials; in some cases, this information may be included in other disclosure materials for a fund rather than in a separate document. ADP will post any updates to these disclosures on at least a monthly basis. Access fund disclosure materials as explained above. The types of compensation shown in each column and the services ADP provides include:
  - **The "12b-1 Fees" column:** This column shows 12b-1 fees ADP receives. 12b-1 fees generally are received for providing one or more of the following to or on behalf of investment funds or their affiliates: distribution services (including marketing), communication services, and shareholder servicing (includes: furnishing personal and other services and assistance, answering routine inquiries regarding a fund, assisting in changing dividend options, account designations and addresses, assistance with changing shareholder account designations and maintaining such recordkeeping accounts or such other services as the fund may require).
  - **The "Sub-TA Servicing Fees" column:** This column shows sub-transfer agent/shareholder servicing fees ADP receives. These fees generally are received for providing one or more of the following to or on behalf of investment funds or their affiliates: sub-accounting and administrative services (including, among others: order processing, recordkeeping, communications and shareholder/participant servicing).
  - **The "Coll. Trust Service Payments" column:** This column shows common collective trust service payments ADP receives. These payments generally are received for providing one or more of the following to or on behalf of common collective trust funds or their affiliates: sub-accounting and administrative services (including, among others: order processing, recordkeeping, communications and shareholder/participant servicing).

**For a comprehensive description of the compensation ADP receives in connection with your Plan, please contact the ADP Retirement Services Client Services Department for a current copy of ADP's Compensation and Fee Disclosure Statement and Investment Fund Expense and Compensation Disclosure for your Plan.**

**HOUSING AGENCY RETIREMENT TRUST**  
**Historical Performance Credited Rates of Return**

**As of the month ending: 11/30/2025**

															ADP Investment Compensation as of 11/30/2025		
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	0.25	0.51	2.74	3.11	2.97	2.48	2.31	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	0.23	1.03	7.50	5.68	4.00	1.42	3.09	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	0.64	2.36	7.49	5.65	4.57	-0.30	2.01	2.35	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	0.62	2.81	8.44	6.40	5.98	1.19	3.28	5.97	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	1.45	3.92	14.11	11.07	8.25	6.56	6.85	6.67	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	0.28	2.94	11.09	9.34	8.66	4.14	5.21	5.24	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	0.27	3.13	11.86	9.89	9.73	5.26	6.70	6.33	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	0.28	3.80	14.13	11.82	11.54	6.45	7.67	7.02	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	0.30	4.34	15.63	12.99	12.80	7.44	8.42	7.25	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	0.29	4.63	16.81	14.02	13.84	8.38	9.14	7.96	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	0.30	4.90	17.89	14.96	14.88	9.30	9.84	8.06	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	0.28	5.18	19.01	15.91	15.87	10.20	10.44	8.74	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	0.27	5.47	20.28	17.04	16.71	10.73	10.71	8.53	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	0.28	5.49	20.30	17.05	16.72	10.73	10.71	10.80	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	0.28	5.47	20.29	17.04	16.71	10.73	10.71	10.68	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	0.27	5.48	20.32	17.03	16.71	10.74	N/A	10.61	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	0.28	5.46	20.28	17.03	16.71	N/A	N/A	16.24	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	0.38	5.63	16.38	13.12	20.51	15.69	14.66	11.75	0.25	0.33	0.00	0.00	0.00
State Street S&P 500 Index Securities Lending Series Fund - Class II	N/A	85744A4624	05/31/1996	N/A	0.24	6.33	17.78	14.97	20.55	15.26	14.61	10.16	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	0.94	-4.38	-5.61	-12.32	5.56	7.74	10.16	10.33	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	2.05	2.04	7.43	-0.23	10.42	10.49	10.25	10.35	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	0.98	6.00	13.54	4.17	11.54	8.10	N/A	9.91	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	2.00	3.28	8.88	1.19	10.29	6.51	10.59	10.04	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	0.11	5.33	29.01	26.23	15.71	8.62	N/A	9.17	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	-1.02	5.69	25.74	21.15	13.97	5.39	7.91	8.70	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	2.44	1.28	3.96	-3.97	6.17	6.58	5.84	6.51	0.80	0.80	0.00	0.00	0.00