

HOUSING AGENCY RETIREMENT TRUST

Historical Performance Credited Rates of Return

As of the month ending: 9/30/2018

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	ADP Investment Compensation as of 09/30/2018		
															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	0.19	0.58	1.70	2.23	1.97	1.86	2.50	N/A	0.10	0.10	0.00	0.00	0.00
Intermediate-Term Bond																	
Dodge & Cox Income Fund	DODIX	256210105	01/03/1989	N/A	-0.11	0.64	-0.60	-0.12	3.14	3.05	5.33	6.61	0.43	0.43	0.00	0.08	0.00
Vanguard Total Bond Market Index Fund - Institutional Class	VBTIX	921937504	09/18/1995	N/A	-0.53	0.03	-1.60	-1.21	1.29	2.10	3.73	4.95	0.04	0.04	0.00	0.00	0.00
Target-Date																	
Vanguard Target Retirement 2015 Fund - Investor Class	VTXVX	92202E300	10/27/2003	N/A	-0.19	1.76	1.76	4.54	7.15	5.92	6.91	6.15	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2020 Fund - Investor Class	VTWNX	92202E805	06/07/2006	N/A	-0.06	2.36	2.42	5.87	8.68	6.92	7.56	6.33	0.13	0.13	0.00	0.00	0.00
Vanguard Target Retirement 2025 Fund - Investor Class	VTTVX	92202E409	10/27/2003	N/A	-0.05	2.76	2.81	6.79	9.71	7.56	7.98	6.88	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2030 Fund - Investor Class	VTHRX	92202E888	06/07/2006	N/A	0.03	3.09	3.30	7.65	10.66	8.13	8.36	6.78	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2035 Fund - Investor Class	VTTHX	92202E508	10/27/2003	N/A	0.09	3.47	3.72	8.51	11.61	8.69	8.78	7.58	0.14	0.14	0.00	0.00	0.00
Vanguard Target Retirement 2040 Fund - Investor Class	VFORX	92202E870	06/07/2006	N/A	0.13	3.79	4.17	9.37	12.54	9.17	9.14	7.28	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2045 Fund - Investor Class	VTIVX	92202E607	10/27/2003	N/A	0.17	4.03	4.40	9.85	12.91	9.39	9.24	8.10	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2050 Fund - Investor Class	VVIFX	92202E862	06/07/2006	N/A	0.16	4.02	4.42	9.84	12.90	9.38	9.24	7.40	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2055 Fund - Investor Class	VFFVX	92202E847	08/18/2010	N/A	0.15	3.99	4.38	9.79	12.89	9.34	N/A	11.08	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2060 Fund - Investor Class	VTTSX	92202E839	01/19/2012	N/A	0.17	4.00	4.42	9.81	12.89	9.35	N/A	10.90	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement 2065 Fund - Investor Class	VLXVX	92202E680	07/12/2017	N/A	0.18	3.95	4.33	9.75	N/A	N/A	N/A	11.42	0.15	0.15	0.00	0.00	0.00
Vanguard Target Retirement Income Fund - Investor Class	VTINX	92202E102	10/27/2003	N/A	-0.16	1.33	1.26	3.31	5.36	4.52	5.67	5.19	0.13	0.13	0.00	0.00	0.00
Risk Based																	
PIMCO All Asset Fund - Institutional Class	PAAIX	722005626	07/31/2002	N/A	0.61	0.35	-1.76	1.32	8.25	3.42	5.97	6.83	1.01	1.11	0.00	0.00	0.00
Moderate Allocation																	
State Street Balanced Fund	N/A	HUDSSG002	12/31/1994	N/A	-0.04	3.82	4.45	8.09	9.17	8.05	8.09	7.44	0.05	0.05	0.00	0.00	0.00
Large Blend																	
JPMorgan U.S. Research Enhanced Equity Fund - Class R6	JDEUX	4812A1837	03/24/2003	N/A	0.77	7.93	9.77	16.97	15.72	13.02	12.23	10.27	0.25	0.34	0.00	0.00	0.00
Mid-Cap Blend																	
State Street S&P MidCap Index Non-Lending Series Fund - Class C	N/A	85744L683	09/30/1997	N/A	-1.10	3.85	7.44	14.14	15.62	11.85	12.45	10.50	0.06	0.06	0.00	0.00	0.00
Mid-Cap Growth																	
Hartford MidCap HLS Fund - Class IA	HIMCX	416528701	07/14/1997	N/A	-1.46	4.59	12.44	20.79	17.13	14.12	12.93	13.82	0.70	0.70	0.00	0.00	0.00
Small Growth																	
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	45775L309	03/31/2000	N/A	-1.72	6.28	15.56	19.44	18.54	12.50	14.48	10.63	0.66	0.66	0.00	0.00	0.00
Foreign Large Blend																	
Vanguard Total International Stock Index Fund - Institutional Class	VTSNX	921909784	11/29/2010	N/A	0.28	0.54	-3.09	1.63	9.97	4.49	N/A	5.15	0.09	0.09	0.00	0.00	0.00
Foreign Large Growth																	
American Funds EuroPacific Growth Fund - Class R6	RERGX	298706821	05/01/2009	N/A	-0.54	-0.84	-2.65	1.47	9.93	6.20	N/A	9.49	0.49	0.49	0.00	0.00	0.00
Diversified Emerging Mkts																	
DFA Emerging Markets Portfolio - Institutional Class	DFEMX	233203785	04/25/1994	N/A	-1.19	0.00	-7.55	-0.88	12.10	3.59	5.36	6.87	0.48	0.58	0.00	0.00	0.00
Real Estate																	
American Century Real Estate Fund - Class R6	AREDX	025076282	07/26/2013	N/A	-2.41	1.27	1.39	4.08	6.71	8.80	N/A	7.19	0.80	0.80	0.00	0.00	0.00
Real Estate - Additional Funds																	
State Street Russell Small Cap Index Non-Lending Series Fund - Class S	N/A	85744L220	07/01/1997	N/A	-2.42	3.55	11.48	15.22	17.12	11.06	11.09	8.27	0.06	0.06	0.00	0.00	0.00
State Street S&P 500 Index Non-Lending Series Fund - Class C	N/A	857444582	09/30/1996	N/A	0.56	7.70	10.50	17.84	17.25	13.89	11.95	8.76	0.06	0.06	0.00	0.00	0.00
State Street U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C	N/A	85744L733	07/31/2000	N/A	-1.05	-0.81	-0.88	0.35	1.97	1.30	3.23	5.15	0.07	0.07	0.00	0.00	0.00