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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 June 1, 2007, the investment charge is 10 basis points (10/100^{ths} of 1%). There is no sales charge.

Investment Objective & Strategy - The Fund's assets are invested in high quality fixed investments through either the direct ownership of securities or through the ownership of units within commingled funds investing in such securities. These investments are then wrapped by third party financial institutions such as banks and insurance companies to provide book value liquidity. In addition, the Fund may invest in investment contracts from banks and insurance companies that provide a stated rate of return. The Stable Value Fund seeks to provide current income with little or no fluctuation in underlying principal. For participant directed transactions, the Fund is maintained on a book value basis meaning that participant account balances are equal to the value of participant contributions plus accumulated interest less any participant directed withdrawals.

▪ Performance as of 03/31/2019	One Year: 2.41%	Five Year: 1.96%
	Three Year: 2.09%	Ten Year: 2.40%

- 2. 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 4 basis points (4/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – VBTIX.

Investment Objective & Strategy - The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index represents 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 03/31/2019	One Year: 4.47%	Five Year: 2.68%
	Three Year: 2.00%	Ten Year: 3.71%

- 3. Dodge & Cox Income Fund** - Managed by Dodge & Cox, San Francisco, the Fixed Fund Investment Policy Committee. Assets are held in the Income Fund. The investment charge is 43 basis points (43/100ths 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.

▪ Performance as of 03/31/2019	One Year: 4.31%	Five Year: 3.15%
	Three Year: 3.64%	Ten Year: 5.37%

- 4. U.S. Inflation Protected Bond Index Non-Lending Series Fund - Class C** - 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 Non-Lending Series Fund – Class C. 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 6 basis points (6/100ths 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 State Street U.S. Inflation Protected Bond Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (the "Index") over the long term.

▪ Performance as of 03/31/2019	One Year: 2.67%	Five Year: 1.88%
	Three Year: 1.64%	Ten Year: 3.33%

- 5. Vanguard Target Retirement Income Fund - Investor Class** - The investment charge is 12 basis points (12/100ths 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 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.

▪ Performance as of 03/31/2019	One Year: 3.92%	Five Year: 4.13%
	Three Year: 4.87%	Ten Year: 6.70%

6. **Vanguard Target Retirement 2015 Fund - Investor Class** - The investment charge is 13 basis points (13/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – VTXXV.

Investment Objective and Strategy - The investment 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 2015 (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 03/31/2019	One Year:	3.87%	Five Year:	4.98%
	Three Year:	6.28%	Ten Year:	9.25%

7. **Vanguard Target Retirement 2020 Fund - Investor Class** - The investment charge is 13 basis points (13/100ths 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 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.

▪ Performance as of 03/31/2019	One Year:	3.82%	Five Year:	5.65%
	Three Year:	7.39%	Ten Year:	10.19%

8. **Vanguard Target Retirement 2025 Fund - Investor Class** - The investment charge is 13 basis points (13/100ths 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 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.

▪ Performance as of 03/31/2019	One Year:	3.83%	Five Year:	6.07%
	Three Year:	8.20%	Ten Year:	10.95%

9. **Vanguard Target Retirement 2030 Fund - Investor Class** - The investment charge is 14 basis points (14/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol – VTHR X.

Investment Objective and Strategy - The investment 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.

▪ Performance as of 03/31/2019	One Year:	3.71%	Five Year:	6.39%
	Three Year:	8.87%	Ten Year:	11.65%

10. **Vanguard Target Retirement 2035 Fund - Investor Class** - The investment charge is 14 basis points (14/100ths 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 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.

▪ Performance as of 03/31/2019	One Year:	3.55%	Five Year:	6.69%
	Three Year:	9.52%	Ten Year:	12.27%

11. **Vanguard Target Retirement 2040 Fund - Investor Class** - The investment charge is 14 basis points (14/100ths 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 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.

▪ Performance as of 03/31/2019	One Year:	3.38%	Five Year:	6.96%
	Three Year:	10.20%	Ten Year:	12.55%

12. **Vanguard Target Retirement 2045 Fund - Investor Class** - The investment charge is 15 basis points (15/100ths 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 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.

▪ Performance as of 03/31/2019	One Year:	3.27%	Five Year:	7.08%
	Three Year:	10.43%	Ten Year:	12.63%

13. Vanguard Target Retirement 2050 Fund - Investor Class - The investment charge is 15 basis points (15/100ths 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 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.

▪ Performance as of 03/31/2019	One Year:	3.27%	Five Year:	7.08%
	Three Year:	10.43%	Ten Year:	12.63%

14. Vanguard Target Retirement 2055 Fund - Investor Class - The investment charge is 15 basis points (15/100ths 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 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.

▪ Performance as of 03/31/2019	One Year:	3.28%	Five Year:	7.05%
	Three Year:	10.43%	Ten Year:	10.20% (inception to date)

15. Vanguard Target Retirement 2060 Fund - Investor Class - The investment charge is 15 basis points (15/100ths 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 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.

▪ Performance as of 03/31/2019	One Year:	3.25%	Five Year:	7.05%
	Three Year:	10.42%	Ten Year:	9.86% (inception to date)

16. Vanguard Target Retirement 2065 Fund - Investor Class - The investment charge is 15 basis points (15/100ths 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 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.

▪ Performance as of 03/31/2019	One Year:	3.24%	Five Year:	N/A
	Three Year:	N/A	Ten Year:	6.94% (inception to date)

17. SSgA Balanced Fund - 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 Core Aggregate Strategy seeks to provide attractive returns while controlling risk. The Strategy's performance objective is to exceed the return of the Lehman Brother's Aggregate Bond Index

▪ Performance as of 03/31/2019	One Year:	7.29%	Five Year:	6.93%
	Three Year:	7.80%	Ten Year:	9.93%

18. PIMCO All Asset Fund Institutional Class - 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 101 basis points (101/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol PAAIX.

Investment Objective & 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. It is non-diversified.

▪ Performance as of 03/31/2019	One Year:	-0.13%	Five Year:	3.07%
	Three Year:	7.14%	Ten Year:	7.36%

19. SSgA S&P 500 Index Non-Lending Series Fund Class C - 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 6 basis points (6/100ths 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 State Street S&P 500® Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P 500® (the "Index") over the long term. "The Fund is managed using a ""passive"" or ""indexing"" investment approach, by which SSGA attempts to match, before expenses, the performance of the Index. 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. From time to time securities are added to or removed from the Index. SSGA may sell securities that are represented in the Index, or purchase securities that are not yet represented in the Index, prior to or after their removal or addition to the Index. The Fund may at times purchase or sell index futures contracts, or options on those futures, or engage in other transactions involving the use of derivatives, in lieu of investment directly in the securities making up the Index or to enhance the Fund's replication of the Index return. The Fund's return may not match the return of the Index."

▪ Performance as of 03/31/2019	One Year:	9.42%	Five Year:	10.85%
	Three Year:	13.46%	Ten Year:	15.86%

20. JP Morgan U.S. Research Enhanced Equity Fund - Class R6 – The Fund 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 Composite Stock Price Index (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 & 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 in equity securities of U.S. companies. 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 03/31/2019	One Year:	8.74%	Five Year:	9.58%
	Three Year:	12.94%	Ten Year:	15.77%

21. SSgA S&P Mid Cap Index Non-Lending Series Fund Class C - 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 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 State Street S&P Mid Cap® Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P MidCap 400 Index™ (the "Index") over the long term.

▪ Performance as of 03/31/2019	One Year:	2.52%	Five Year:	8.24%
	Three Year:	11.19%	Ten Year:	16.21%

22. Hartford Mid Cap HLS Fund Class IA - Managed by Hartford Funds sub-Advised by Wellington Management. Assets are held in the Hartford HLS Fund seeks long-term growth of capital. The investment charge is 70 basis points (70/100ths of 1%). There is no sales charge. This is an actively managed fund. Fund Ticker Symbol HIMCX.

Investment Objective & Strategy - The investment seeks long-term growth of capital. The fund seeks its investment objective by investing primarily in stocks selected by the sub-advisor, Wellington Management Company LLP. It normally invests at least 80% of its assets in common stocks of mid-capitalization companies. The advisor favors companies that it believes are high-quality. The manager defines mid-capitalization companies as companies with market capitalizations within the collective range of the Russell Midcap and S&P MidCap 400 Indices.

▪ Performance as of 03/31/2019	One Year:	7.57%	Five Year:	11.03%
	Three Year:	15.57%	Ten Year:	16.54%

23. SSgA Russell Small Cap Index Non-Lending Series Fund Class S - 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 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 State Street Russell Small Cap® Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Russell 2000® Index (the "Index") over the long term.

▪ Performance as of 03/31/2019	One Year:	2.05%	Five Year:	7.05%
	Three Year:	12.91%	Ten Year:	15.29%

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 03/31/2019	One Year:	11.81%	Five Year:	9.81%
	Three Year:	16.19%	Ten Year:	18.66%

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 8 basis points (8/100ths 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. The index includes approximately 5,800 stocks of companies located in over 45 countries.

▪ Performance as of 03/31/2019	One Year:	-5.19%	Five Year:	2.79%
	Three Year:	8.08%	Ten Year:	4.50% (inception to date)

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 49 basis points (49/100ths 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.

▪ Performance as of 03/31/2019	One Year:	-4.66%	Five Year:	4.27%
	Three Year:	9.33%	Ten Year:	8.87% (inception to date)

27. DFA Emerging Markets Portfolio Institutional Class - Managed by Dimensional Fund Advisors; assets are held in the Emerging Markets Portfolio (I). 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 - DFEMX.

Investment Objective & Strategy - The investment seeks to achieve long-term capital appreciation. The Portfolio is a Feeder Portfolio and pursues its objective by investing substantially all of its assets in its corresponding master fund, the Emerging Markets Series (the "Emerging Markets Series") of the DFA Investment Trust Company (the "Trust"), which has the same investment objective and policies as the Portfolio. As a non-fundamental policy, under normal circumstances, the Emerging Markets Series will invest at least 80% of its net assets in emerging markets investments that are defined in the Prospectus as Approved Market securities.

▪ Performance as of 03/31/2019	One Year:	-8.24%	Five Year:	3.49%
	Three Year:	9.92%	Ten Year:	9.11%

28. 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 03/31/2019	One Year:	18.52%	Five Year:	8.68%
	Three Year:	5.58%	Ten Year:	8.16% (inception to date)

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