



Hand Benefits Trust, a BPAS Company  
 Hand Composite Employee Benefit Trust  
 INVESTMENT PERFORMANCE  
 Period Ended March 31, 2018

Fund Name	Benchmark	Return for the Period			Annualized Return					NAV/Unit
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD	
ADVICE PORTFOLIOS-GROWTH FUND R		-60	-67	-67	11.65	7.15	8.14	N/A	8.70	28.17
	Morningstar Moderately Aggr Target Risk	-27	-21	-21	12.97	7.92	8.61	N/A	10.43	
	32%Russell 3000/32%EAFE/16% Bar Agg/20% Citi Tbill	-1.09	-80	-80	9.49	5.45	6.67	N/A	7.88	
ADVICE PORTFOLIOS-GROWTH FUND R2		-61	-73	-73	11.31	6.69	7.53	N/A	7.01	16.43
	Morningstar Moderately Aggr Target Risk	-27	-21	-21	12.97	7.92	8.61	N/A	9.26	
	32%Russell 3000/32%EAFE/16% Bar Agg/20% Citi Tbill	-1.09	-80	-80	9.49	5.45	6.67	N/A	7.13	
ADVICE PORTFOLIOS-GROWTH FUND R3		-61	-72	-72	11.43	6.75	7.45	4.68	5.66	26.12
	Morningstar Moderately Aggr Target Risk	-27	-21	-21	12.97	7.92	8.61	6.97	7.58	
	32%Russell 3000/32%EAFE/16% Bar Agg/20% Citi Tbill	-1.09	-80	-80	9.49	5.45	6.67	4.94	5.78	
ADVICE PORTFOLIOS-HIGH GROWTH FUND R		-89	-57	-57	13.69	8.62	9.42	N/A	9.63	31.14
	Morningstar Aggressive Target Risk	-41	.00	.00	15.26	9.07	9.95	N/A	11.94	
	40%Russell 3000/40%EAFE/0% Bar Agg/20% Citi Tbill	-1.50	-77	-77	11.61	6.50	7.92	N/A	9.25	
ADVICE PORTFOLIOS-HIGH GROWTH FUND R2		-87	-64	-64	13.32	8.15	8.81	N/A	7.67	17.19
	Morningstar Aggressive Target Risk	-41	.00	.00	15.26	9.07	9.95	N/A	10.51	
	40%Russell 3000/40%EAFE/0% Bar Agg/20% Citi Tbill	-1.50	-77	-77	11.61	6.50	7.92	N/A	8.29	
ADVICE PORTFOLIOS-HIGH GROWTH FUND R3		-86	-59	-59	13.49	8.19	8.70	5.22	6.35	28.85
	Morningstar Aggressive Target Risk	-41	.00	.00	15.26	9.07	9.95	7.45	8.14	
	40%Russell 3000/40%EAFE/0% Bar Agg/20% Citi Tbill	-1.50	-77	-77	11.61	6.50	7.92	5.25	6.25	
ADVICE PORTFOLIOS-MODERATE CONSERVATIVE FUND R		.33	-.91	-.91	3.95	2.50	2.03	N/A	2.23	15.27
	Morningstar Conservative Target Risk	.34	-.69	-.69	4.20	3.07	2.95	N/A	4.14	
	8% Russell 3000/8% EAFE/64% Bar Agg/20% Citi Tbill	.13	-1.00	-1.00	3.23	2.19	2.84	N/A	3.60	
ADVICE PORTFOLIOS-MODERATE CONSERVATIVE FUND R2		.30	-1.00	-1.00	3.60	2.15	1.68	N/A	1.88	17.94
	Morningstar Conservative Target Risk	.34	-.69	-.69	4.20	3.07	2.95	N/A	3.94	
	8% Russell 3000/8% EAFE/64% Bar Agg/20% Citi Tbill	.13	-1.00	-1.00	3.23	2.19	2.84	N/A	3.48	
ADVICE PORTFOLIOS-MODERATE CONSERVATIVE FUND R3		.31	-.96	-.96	3.75	2.30	1.83	1.54	2.03	14.24
	Morningstar Conservative Target Risk	.34	-.69	-.69	4.20	3.07	2.95	3.89	4.43	
	8% Russell 3000/8% EAFE/64% Bar Agg/20% Citi Tbill	.13	-1.00	-1.00	3.23	2.19	2.84	3.56	4.02	
ADVICE PORTFOLIOS-MODERATE FUND R		-.05	-.92	-.92	6.34	3.87	3.74	N/A	4.69	19.30
	Morningstar Moderately Cons Target Risk	.14	-.59	-.59	7.01	4.84	5.03	N/A	6.42	
	16%Russell 3000/16%EAFE/48% Bar Agg/20% Citi Tbill	-.28	-.92	-.92	5.30	3.30	4.13	N/A	5.05	
ADVICE PORTFOLIOS-MODERATE FUND R2		-.08	-.99	-.99	5.98	3.41	3.17	N/A	3.58	12.94
	Morningstar Moderately Cons Target Risk	.14	-.59	-.59	7.01	4.84	5.03	N/A	5.94	
	16%Russell 3000/16%EAFE/48% Bar Agg/20% Citi Tbill	-.28	-.92	-.92	5.30	3.30	4.13	N/A	4.73	
ADVICE PORTFOLIOS-MODERATE FUND R3		-.07	-.97	-.97	6.14	3.67	3.54	3.17	4.49	18.02
	Morningstar Moderately Cons Target Risk	.14	-.59	-.59	7.01	4.84	5.03	5.17	5.63	
	16%Russell 3000/16%EAFE/48% Bar Agg/20% Citi Tbill	-.28	-.92	-.92	5.30	3.30	4.13	4.09	4.67	
ADVICE PORTFOLIOS-MODERATE GROWTH FUND R		-.26	-.78	-.78	8.95	5.48	5.75	N/A	6.54	22.77
	Morningstar Moderate Target Risk	-.04	-.42	-.42	9.79	6.35	6.82	N/A	8.46	
	24%Russell 3000/24%EAFE/32% Bar Agg/20% Citi Tbill	-.68	-.86	-.86	7.38	4.39	5.41	N/A	6.48	
ADVICE PORTFOLIOS-MODERATE GROWTH FUND R2		-.28	-.83	-.83	8.53	5.01	5.16	N/A	5.08	14.38
	Morningstar Moderate Target Risk	-.04	-.42	-.42	9.79	6.35	6.82	N/A	7.65	
	24%Russell 3000/24%EAFE/32% Bar Agg/20% Citi Tbill	-.68	-.86	-.86	7.38	4.39	5.41	N/A	5.95	
ADVICE PORTFOLIOS-MODERATE GROWTH FUND R3		-.33	-.85	-.85	8.66	5.04	5.04	3.88	4.81	21.07
	Morningstar Moderate Target Risk	-.04	-.42	-.42	9.79	6.35	6.82	6.19	6.72	
	24%Russell 3000/24%EAFE/32% Bar Agg/20% Citi Tbill	-.68	-.86	-.86	7.38	4.39	5.41	4.55	5.25	
AFL-CIO HOUSING INVESTMENT TRUST DVF R		.60	-1.27	-1.27	1.00	N/A	N/A	N/A	.50	10.10
	Barclays US Aggregate	.64	-1.46	-1.46	1.20	N/A	N/A	N/A	.85	
BCM DECATHLON GROWTH TACTICS CIF R1		-.58	3.22	3.22	25.36	N/A	N/A	N/A	15.35	13.79
	DJ Moderate TR USD	-.39	.03	.03	10.29	N/A	N/A	N/A	10.12	
BCM DYNAMICBELAY 2020 QDIA R1		-1.15	-2.54	-2.54	2.77	N/A	N/A	N/A	4.92	11.14
	S&P Target Date 2020 Index	-.55	-.92	-.92	7.80	N/A	N/A	N/A	8.38	
BCM DYNAMICBELAY 2030 QDIA R1		-1.34	-2.40	-2.40	5.37	N/A	N/A	N/A	7.51	11.77
	S&P Target Date 2030 Index	-.91	-.95	-.95	10.19	N/A	N/A	N/A	10.32	
BCM DYNAMICBELAY 2040 QDIA R1		-1.25	-2.15	-2.15	5.45	N/A	N/A	N/A	7.67	11.81
	S&P Target Date 2040 Index	-1.19	-.94	-.94	12.07	N/A	N/A	N/A	11.84	



Hand Benefits Trust, a BPAS Company  
 Hand Composite Employee Benefit Trust  
 INVESTMENT PERFORMANCE  
 Period Ended March 31, 2018

Fund Name	Benchmark	Return for the Period			Annualized Return					NAV/Unit
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD	
BCM DYNAMICBELAY 2050 QDIA R1	S&P Target Date 2050 Index	-1.41	-1.94	-1.94	7.68	N/A	N/A	N/A	10.90	12.62
		-1.28	-.94	-.94	12.83	N/A	N/A	N/A	12.63	
BCM DYNAMICBELAY 2060 QDIA R1	S&P Target Date 2060 Index	-1.57	-1.88	-1.88	8.00	N/A	N/A	N/A	10.62	12.55
		-1.37	-.90	-.90	13.15	N/A	N/A	N/A	13.04	
BCM U.S. SECTOR ROTATION CIF R1	S&P 500	-2.82	-3.35	-3.35	7.45	N/A	N/A	N/A	10.03	12.40
		-2.54	-.76	-.76	13.99	N/A	N/A	N/A	14.41	
BRANDYWINEGLOBAL - GLOBAL INVESTMENT GRADE FI R1	Citi WGBI USD	1.44	4.44	4.44	10.92	2.74	1.62	N/A	3.47	12.70
		1.54	2.50	2.50	8.49	3.45	1.18	N/A	1.48	
BRANDYWINEGLOBAL - GLOBAL INVESTMENT GRADE FI R3	Citi WGBI USD	1.44	4.44	4.44	11.00	N/A	N/A	N/A	4.89	12.71
		1.54	2.50	2.50	8.49	N/A	N/A	N/A	4.10	
CLARIVEST EMERGING MARKETS EQUITY COL FUND R3	MSCI EM NR USD	-1.86	2.51	2.51	23.76	N/A	N/A	N/A	23.04	14.27
		-1.86	1.42	1.42	24.93	N/A	N/A	N/A	21.68	
CLEARBRIDGE AGGRESSIVE GROWTH CIF R-LM	Russell 3000 Growth Gross USD	-1.40	.54	.54	6.84	N/A	N/A	N/A	10.22	11.25
		-2.43	1.48	1.48	21.06	N/A	N/A	N/A	22.82	
CLEARBRIDGE LARGE CAP GROWTH CIF R1	Russell 1000 Growth Index	-1.96	N/A	N/A	N/A	N/A	N/A	N/A	-4.39	13.51
		-2.74	-4.49	-4.49	N/A	N/A	N/A	N/A	-4.49	
CLEARBRIDGE LARGE CAP GROWTH CIF R1A	Russell 1000 Growth Index	-1.96	.82	.82	19.08	N/A	N/A	N/A	19.00	13.48
		-2.74	1.42	1.42	21.25	N/A	N/A	N/A	23.16	
CLEARBRIDGE LARGE CAP GROWTH CIF R2	Russell 1000 Growth Index	-1.96	.97	.97	19.35	N/A	N/A	N/A	18.76	13.51
		-2.74	1.42	1.42	21.25	N/A	N/A	N/A	20.95	
CLEARBRIDGE LARGE CAP GROWTH CIF R3	Russell 1000 Growth Index	-1.96	.97	.97	N/A	N/A	N/A	N/A	6.79	13.52
		-2.74	1.42	1.42	N/A	N/A	N/A	N/A	6.75	
CLEARBRIDGE LARGE CAP GROWTH CIF R-LM	Russell 1000 Growth Index	-1.88	1.04	1.04	19.86	N/A	N/A	N/A	19.98	13.58
		-2.74	1.42	1.42	21.25	N/A	N/A	N/A	23.11	
CLEARBRIDGE SMALL CAP CIF R1	Russell 2000	.09	N/A	N/A	N/A	N/A	N/A	N/A	-1.88	10.96
		1.29	-1.02	-1.02	N/A	N/A	N/A	N/A	-1.02	
CLEARBRIDGE SMALL CAP CIF R-LM	Russell 2000	.18	-.90	-.90	8.07	N/A	N/A	N/A	7.98	10.98
		1.29	-.08	-.08	11.79	N/A	N/A	N/A	11.51	
CLEARBRIDGE VALUE EQUITY CIF R-LM	S&P 500	-1.31	-3.05	-3.05	6.50	N/A	N/A	N/A	11.64	20.33
		-2.54	-.76	-.76	13.99	N/A	N/A	N/A	16.95	
CONNING-GOODWIN CAPITAL CORE PLUS BOND CIF R1	Barclays US Aggregate	.47	-1.65	-1.65	1.61	N/A	N/A	N/A	2.34	10.70
		.64	-1.46	-1.46	1.20	N/A	N/A	N/A	1.73	
DSM US LARGE CAP GROWTH CIF R1	Russell 1000 Growth Index	-2.77	2.04	2.04	27.80	N/A	N/A	N/A	31.04	14.02
		-2.74	1.42	1.42	21.25	N/A	N/A	N/A	24.91	
FACETS LIFESTYLE AGGRESSIVE R5	Morningstar Moderately Aggr Target Risk	-.53	-1.13	-1.13	10.78	7.21	8.13	N/A	6.00	14.90
		-.27	-.21	-.21	12.97	7.92	8.61	N/A	9.62	
FACETS LIFESTYLE AGGRESSIVE R6	Morningstar Moderately Aggr Target Risk	-.53	-1.05	-1.05	11.02	7.42	8.35	N/A	6.23	15.11
		-.27	-.21	-.21	12.97	7.92	8.61	N/A	9.62	
FACETS LIFESTYLE CONSERVATIVE R5	Morningstar Moderately Cons Target Risk	.16	-1.23	-1.23	4.74	3.01	2.65	N/A	2.90	12.82
		.14	-.59	-.59	7.01	4.84	5.03	N/A	5.85	
FACETS LIFESTYLE CONSERVATIVE R6	Morningstar Moderately Cons Target Risk	.23	-1.14	-1.14	4.93	3.23	2.86	N/A	3.11	12.99
		.14	-.59	-.59	7.01	4.84	5.03	N/A	5.85	
FACETS LIFESTYLE MODERATE R5	Morningstar Moderate Target Risk	-.15	-1.36	-1.36	7.42	4.99	5.34	N/A	4.83	13.75
		-.04	-.42	-.42	9.79	6.35	6.82	N/A	7.78	
FACETS LIFESTYLE MODERATE R6	Morningstar Moderate Target Risk	-.14	-1.28	-1.28	7.65	5.21	5.56	N/A	5.04	13.93
		-.04	-.42	-.42	9.79	6.35	6.82	N/A	7.78	
FACETS TARGET RETIREMENT 2020 FUND R5	S&P Target Date 2020 Index	-.09	-1.27	-1.27	6.50	4.36	N/A	N/A	4.24	11.64
		-.55	-.92	-.92	7.80	5.33	N/A	N/A	5.09	
FACETS TARGET RETIREMENT 2020 FUND R6	S&P Target Date 2020 Index	.00	-1.26	-1.26	6.64	4.60	N/A	N/A	4.44	11.72
		-.55	-.92	-.92	7.80	5.33	N/A	N/A	5.09	



Hand Benefits Trust, a BPAS Company  
 Hand Composite Employee Benefit Trust  
 INVESTMENT PERFORMANCE  
 Period Ended March 31, 2018

Fund Name	Benchmark	Return for the Period			Annualized Return					NAV/Unit
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD	
FACETS TARGET RETIREMENT 2030 FUND R5		-.33	-1.22	-1.22	8.52	5.62	N/A	N/A	5.38	12.10
	S&P Target Date 2030 Index	-.91	-.95	-.95	10.19	6.62	N/A	N/A	6.11	
FACETS TARGET RETIREMENT 2030 FUND R6		-.33	-1.14	-1.14	8.74	5.81	N/A	N/A	5.59	12.19
	S&P Target Date 2030 Index	-.91	-.95	-.95	10.19	6.62	N/A	N/A	6.11	
FACETS TARGET RETIREMENT 2040 FUND R5		-.48	-1.11	-1.11	9.97	6.52	N/A	N/A	6.24	12.46
	S&P Target Date 2040 Index	-1.19	-.94	-.94	12.07	7.61	N/A	N/A	6.94	
FACETS TARGET RETIREMENT 2040 FUND R6		-.24	-.87	-.87	10.36	6.80	N/A	N/A	6.50	12.57
	S&P Target Date 2040 Index	-1.19	-.94	-.94	12.07	7.61	N/A	N/A	6.94	
FACETS TARGET RETIREMENT 2050 FUND R5		-.39	-.85	-.85	11.23	7.88	N/A	N/A	7.23	12.88
	S&P Target Date 2050 TR USD	-1.28	-.94	-.94	12.83	8.11	N/A	N/A	7.35	
FACETS TARGET RETIREMENT 2050 FUND R6		-.31	-.76	-.76	11.57	8.26	N/A	N/A	7.55	13.02
	S&P Target Date 2050 TR USD	-1.28	-.94	-.94	12.83	8.11	N/A	N/A	7.35	
FACETS TARGET RETIREMENT NOW FUND R5		.09	-1.41	-1.41	4.58	3.23	N/A	N/A	3.13	11.20
	S&P Target Date Retirement Income TR USD	-.23	-.80	-.80	5.35	3.54	N/A	N/A	3.48	
FACETS TARGET RETIREMENT NOW FUND R6		.09	-1.40	-1.40	4.83	3.41	N/A	N/A	3.33	11.28
	S&P Target Date Retirement Income TR USD	-.23	-.80	-.80	5.35	3.54	N/A	N/A	3.48	
FIRST TRUST ALL EQUITY ALLOCATION PORTFOLIO R0		-.06	-2.52	-2.52	7.98	4.85	8.66	N/A	7.47	16.24
	S&P 500	-2.54	-.76	-.76	13.99	10.78	13.31	N/A	12.39	
FIRST TRUST ALL EQUITY ALLOCATION PORTFOLIO R1		-.13	-2.63	-2.63	7.10	4.22	8.06	5.61	4.21	15.53
	S&P 500	-2.54	-.76	-.76	13.99	10.78	13.31	9.49	8.05	
FIRST TRUST ALL EQUITY ALLOCATION PORTFOLIO R2		-.20	-2.77	-2.77	6.65	3.74	7.54	N/A	4.21	15.07
	S&P 500	-2.54	-.76	-.76	13.99	10.78	13.31	N/A	8.99	
FIRST TRUST ALL EQUITY ALLOCATION PORTFOLIO R3		-.20	-2.83	-2.83	6.59	3.89	7.66	N/A	12.42	30.25
	S&P 500	-2.54	-.76	-.76	13.99	10.78	13.31	N/A	15.97	
FIRST TRUST TARGET DATE FUND 2010 R0		.25	-.75	-.75	3.64	2.80	3.93	N/A	4.40	15.96
	Morningstar Lifetime Con 2010 TR USD	.35	-.57	-.57	5.02	3.38	3.48	N/A	4.17	
FIRST TRUST TARGET DATE FUND 2010 R1		.26	-.84	-.84	3.36	2.53	3.44	N/A	5.14	15.37
	Morningstar Lifetime Con 2010 TR USD	.35	-.57	-.57	5.02	3.38	3.48	N/A	5.64	
FIRST TRUST TARGET DATE FUND 2010 R2		.27	-.92	-.92	3.01	2.13	3.09	N/A	4.87	15.04
	Morningstar Lifetime Con 2010 TR USD	.35	-.57	-.57	5.02	3.38	3.48	N/A	5.64	
FIRST TRUST TARGET DATE FUND 2010 R3		.20	-1.05	-1.05	2.65	1.86	3.63	N/A	4.90	15.08
	Morningstar Lifetime Con 2010 TR USD	.35	-.57	-.57	5.02	3.38	3.48	N/A	5.64	
FIRST TRUST TARGET DATE FUND 2020 R0		-.11	-1.10	-1.10	6.27	4.89	6.90	N/A	6.40	17.97
	Morningstar Lifetime Mod 2020 TR USD	-.06	-.82	-.82	8.19	5.20	6.12	N/A	6.08	
FIRST TRUST TARGET DATE FUND 2020 R1		-.11	-1.13	-1.13	6.08	4.60	6.48	N/A	7.21	17.44
	Morningstar Lifetime Mod 2020 TR USD	-.06	-.82	-.82	8.19	5.20	6.12	N/A	7.38	
FIRST TRUST TARGET DATE FUND 2020 R2		-.12	-1.23	-1.23	5.66	4.13	5.99	N/A	6.72	16.81
	Morningstar Lifetime Mod 2020 TR USD	-.06	-.82	-.82	8.19	5.20	6.12	N/A	7.38	
FIRST TRUST TARGET DATE FUND 2020 R3		-.12	-1.27	-1.27	5.48	3.84	5.72	N/A	6.36	16.36
	Morningstar Lifetime Mod 2020 TR USD	-.06	-.82	-.82	8.19	5.20	6.12	N/A	7.38	
FIRST TRUST TARGET DATE FUND 2030 R0		-.45	-1.05	-1.05	9.67	7.14	9.10	N/A	7.66	19.74
	Morningstar Lifetime Mod 2030 TR USD	-.47	-.85	-.85	10.67	6.61	7.92	N/A	7.30	
FIRST TRUST TARGET DATE FUND 2030 R1		-.51	-1.12	-1.12	9.38	6.85	8.73	N/A	8.62	19.36
	Morningstar Lifetime Mod 2030 TR USD	-.47	-.85	-.85	10.67	6.61	7.92	N/A	8.70	
FIRST TRUST TARGET DATE FUND 2030 R2		-.53	-1.21	-1.21	9.00	6.45	8.27	N/A	8.21	18.78
	Morningstar Lifetime Mod 2030 TR USD	-.47	-.85	-.85	10.67	6.61	7.92	N/A	8.70	
FIRST TRUST TARGET DATE FUND 2030 R3		-.55	-1.31	-1.31	8.62	6.16	8.08	N/A	7.74	18.14
	Morningstar Lifetime Mod 2030 TR USD	-.47	-.85	-.85	10.67	6.61	7.92	N/A	8.70	
FIRST TRUST TARGET DATE FUND 2040 R0		-.67	-1.05	-1.05	11.15	8.19	9.85	N/A	8.42	20.73
	Morningstar Lifetime Mod 2040 TR USD	-.89	-.79	-.79	12.86	7.78	9.03	N/A	8.03	
FIRST TRUST TARGET DATE FUND 2040 R1		-.69	-1.13	-1.13	10.84	7.88	9.50	N/A	9.17	20.15
	Morningstar Lifetime Mod 2040 TR USD	-.89	-.79	-.79	12.86	7.78	9.03	N/A	9.43	
FIRST TRUST TARGET DATE FUND 2040 R2		-.71	-1.20	-1.20	10.62	7.55	9.12	N/A	8.85	19.68
	Morningstar Lifetime Mod 2040 TR USD	-.89	-.79	-.79	12.86	7.78	9.03	N/A	9.43	
FIRST TRUST TARGET DATE FUND 2040 R3		-.78	-1.29	-1.29	10.25	7.28	8.88	N/A	8.47	19.14
	Morningstar Lifetime Mod 2040 TR USD	-.89	-.79	-.79	12.86	7.78	9.03	N/A	9.43	



Hand Benefits Trust, a BPAS Company  
 Hand Composite Employee Benefit Trust  
 INVESTMENT PERFORMANCE  
 Period Ended March 31, 2018

Fund Name	Benchmark	Return for the Period			Annualized Return					NAV/Unit
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD	
FIRST TRUST TARGET DATE FUND 2050 R0		-56	-88	-88	11.07	N/A	N/A	N/A	7.67	12.34
	Morningstar Lifetime Con 2050 TR USD	-77	-81	-81	12.61	N/A	N/A	N/A	7.13	
FIRST TRUST TARGET DATE FUND 2050 R1		-65	-97	-97	10.69	N/A	N/A	N/A	7.14	12.22
	Morningstar Lifetime Con 2050 TR USD	-77	-81	-81	12.61	N/A	N/A	N/A	6.97	
FIRST TRUST TARGET DATE FUND 2050 R2		-56	-80	-80	11.21	N/A	N/A	N/A	8.93	12.40
	Morningstar Lifetime Con 2050 TR USD	-77	-81	-81	12.61	N/A	N/A	N/A	8.33	
FIRST TRUST TARGET DATE FUND 2050 R3		-74	-1.15	-1.15	10.07	N/A	N/A	N/A	7.61	12.02
	Morningstar Lifetime Con 2050 TR USD	-77	-81	-81	12.61	N/A	N/A	N/A	7.70	
HB&T FIXED INCOME FUND		.10	-.72	-.72	-.34	.24	.23	1.38	2.83	20.81
	Barclays US Govt/Credit 1-3 Yr TR USD	.16	-.20	-.20	.24	.66	.76	1.56	3.18	
HB&T LARGE CAP 500 INDEX FUND		-3.59	-1.76	-1.76	12.27	9.99	12.65	9.25	8.40	27.90
	S&P 500	-2.54	-.76	-.76	13.99	10.78	13.31	9.49	8.64	
HB&T LARGE CAP 500 INDEX FUND R1		-3.62	-1.85	-1.85	11.92	9.64	12.30	8.90	8.05	36.37
	S&P 500	-2.54	-.76	-.76	13.99	10.78	13.31	9.49	8.64	
HB&T LARGE CAP 500 INDEX FUND R2		-3.64	-1.92	-1.92	11.62	9.34	12.00	8.60	7.75	
	S&P 500	-2.54	-.76	-.76	13.99	10.78	13.31	9.49	8.64	
HB&T LARGE CAP 500 INDEX FUND R3		-3.68	-2.02	-2.02	11.22	8.94	11.60	8.20	7.35	28.21
	S&P 500	-2.54	-.76	-.76	13.99	10.78	13.31	9.49	8.59	
HB&T METLIFE STABLE VALUE FUND #29551 R1		.08	.42	.42	1.87	1.78	1.74	N/A	2.08	12.01
	Barcap Govt/Credit 1-5 Yr TR USD	.24	-.50	-.50	.19	.77	.94	N/A	2.00	
HB&T METLIFE STABLE VALUE FUND #29551 R2		.09	.43	.43	1.48	1.44	1.38	N/A	1.72	11.64
	Barcap Govt/Credit 1-5 Yr TR USD	.24	-.50	-.50	.19	.77	.94	N/A	2.00	
HB&T SHORT TERM INCOME FUND		.08	.21	.21	.69	.36	.22	.40	2.98	1.00
	ML 3-Month U.S. T-Bill	.13	.35	.35	1.10	.53	.33	.34	2.15	
METLIFE STABLE VALUE 32956 FUND R1		.19	.47	.47	1.80	1.87	N/A	N/A	1.80	10.74
	Barclays US Agg Interm TR USD	.45	-1.06	-1.06	.51	1.02	N/A	N/A	1.81	
METLIFE STABLE VALUE 32956 FUND R2		.10	.38	.38	1.35	1.37	N/A	N/A	1.30	10.53
	Barclays US Agg Interm TR USD	.45	-1.06	-1.06	.51	1.02	N/A	N/A	1.81	
HORIZON CONSERVATION PLUS W/RISK ASSIST R1		-.16	-1.71	-1.71	3.19	1.29	2.46	N/A	.93	10.57
	20% S&P 500 / 80% BC Aggregate Bond	.00	-1.27	-1.27	3.71	3.14	4.12	N/A	4.34	
	Morningstar Conservative Target Risk	.34	-.69	-.69	4.20	3.07	2.95	N/A	3.23	
HORIZON CONSERVATION PLUS W/RISK ASSIST R2		-.18	-1.77	-1.77	2.94	1.04	2.21	N/A	.68	10.57
	20% S&P 500 / 80% BC Aggregate Bond	.00	-1.27	-1.27	3.71	3.14	4.12	N/A	4.34	
	Morningstar Conservative Target Risk	.34	-.69	-.69	4.20	3.07	2.95	N/A	3.23	
HORIZON CONSERVATION PLUS W/RISK ASSIST R3		-.19	-1.81	-1.81	2.79	.89	2.06	N/A	.53	10.32
	20% S&P 500 / 80% BC Aggregate Bond	.00	-1.27	-1.27	3.71	3.14	4.12	N/A	4.34	
	Morningstar Conservative Target Risk	.34	-.69	-.69	4.20	3.07	2.95	N/A	3.23	
HORIZON CONSERVATION PLUS W/RISK ASSIST R4		-.22	-1.91	-1.91	2.39	.49	1.66	N/A	.13	10.06
	20% S&P 500 / 80% BC Aggregate Bond	.00	-1.27	-1.27	3.71	3.14	4.12	N/A	4.34	
	Morningstar Conservative Target Risk	.34	-.69	-.69	4.20	3.07	2.95	N/A	3.23	
HORIZON CONSERVATIVE WITH RISK ASSIST FUND R1		-.48	-1.51	-1.51	5.71	2.45	4.02	N/A	4.16	12.40
	40% S&P 500 / 60% BC Aggregate Bond	-.63	-1.11	-1.11	6.25	5.08	6.42	N/A	6.86	
	Morningstar Moderately Cons Target Risk	.14	-.59	-.59	7.01	4.84	5.03	N/A	5.38	
HORIZON CONSERVATIVE WITH RISK ASSIST FUND R2		-.50	-1.57	-1.57	5.46	2.20	3.77	N/A	3.91	12.51
	40% S&P 500 / 60% BC Aggregate Bond	-.63	-1.11	-1.11	6.25	5.08	6.42	N/A	6.86	
	Morningstar Moderately Cons Target Risk	.14	-.59	-.59	7.01	4.84	5.03	N/A	5.38	
HORIZON CONSERVATIVE WITH RISK ASSIST FUND R3		-.51	-1.61	-1.61	5.31	2.05	3.62	N/A	3.76	12.28
	40% S&P 500 / 60% BC Aggregate Bond	-.63	-1.11	-1.11	6.25	5.08	6.42	N/A	6.86	
	Morningstar Moderately Cons Target Risk	.14	-.59	-.59	7.01	4.84	5.03	N/A	5.38	
HORIZON CONSERVATIVE WITH RISK ASSIST FUND R4		-.55	-1.71	-1.71	4.91	1.65	3.22	N/A	3.36	12.39
	40% S&P 500 / 60% BC Aggregate Bond	-.63	-1.11	-1.11	6.25	5.08	6.42	N/A	6.86	
	Morningstar Moderately Cons Target Risk	.14	-.59	-.59	7.01	4.84	5.03	N/A	5.38	



Hand Benefits Trust, a BPAS Company  
 Hand Composite Employee Benefit Trust  
 INVESTMENT PERFORMANCE  
 Period Ended March 31, 2018

Fund Name	Benchmark	Return for the Period			Annualized Return					NAV/Unit
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD	
HORIZON FOCUSED WITH RISK ASSIST FUND R1		-1.44	-.80	-.80	13.58	5.50	7.69	N/A	7.94	15.73
S&P 500		-2.54	-.76	-.76	13.99	10.78	13.31	N/A	13.69	
Morningstar Aggressive Target Risk		-.41	.00	.00	15.26	9.07	9.95	N/A	10.66	
HORIZON FOCUSED WITH RISK ASSIST FUND R2		-1.46	-.86	-.86	13.33	5.25	7.44	N/A	7.69	15.74
S&P 500		-2.54	-.76	-.76	13.99	10.78	13.31	N/A	13.69	
Morningstar Aggressive Target Risk		-.41	.00	.00	15.26	9.07	9.95	N/A	10.66	
HORIZON FOCUSED WITH RISK ASSIST FUND R3		-1.47	-.90	-.90	13.18	5.10	7.29	N/A	7.54	15.37
S&P 500		-2.54	-.76	-.76	13.99	10.78	13.31	N/A	13.69	
Morningstar Aggressive Target Risk		-.41	.00	.00	15.26	9.07	9.95	N/A	10.66	
HORIZON FOCUSED WITH RISK ASSIST FUND R4		-1.50	-1.00	-1.00	12.78	4.70	6.89	N/A	7.14	15.26
S&P 500		-2.54	-.76	-.76	13.99	10.78	13.31	N/A	13.69	
Morningstar Aggressive Target Risk		-.41	.00	.00	15.26	9.07	9.95	N/A	10.66	
HORIZON GROWTH WITH RISK ASSIST FUND R1		-1.12	-.76	-.76	11.77	4.36	6.77	N/A	6.38	14.10
85% S&P 500 / 15% BC Aggregate Bond		-2.06	-.82	-.82	12.04	9.37	11.59	N/A	12.41	
Morningstar Moderately Aggr Target Risk		-.27	-.21	-.21	12.97	7.92	8.61	N/A	9.49	
HORIZON GROWTH WITH RISK ASSIST FUND R2		-1.14	-.82	-.82	11.52	4.11	6.52	N/A	6.13	13.83
85% S&P 500 / 15% BC Aggregate Bond		-2.06	-.82	-.82	12.04	9.37	11.59	N/A	12.41	
Morningstar Moderately Aggr Target Risk		-.27	-.21	-.21	12.97	7.92	8.61	N/A	9.49	
HORIZON GROWTH WITH RISK ASSIST FUND R3		-1.15	-.86	-.86	11.37	3.96	6.37	N/A	5.98	13.81
85% S&P 500 / 15% BC Aggregate Bond		-2.06	-.82	-.82	12.04	9.37	11.59	N/A	12.41	
Morningstar Moderately Aggr Target Risk		-.27	-.21	-.21	12.97	7.92	8.61	N/A	9.49	
HORIZON GROWTH WITH RISK ASSIST FUND R4		-1.18	-.96	-.96	10.97	3.56	5.97	N/A	5.58	13.67
85% S&P 500 / 15% BC Aggregate Bond		-2.06	-.82	-.82	12.04	9.37	11.59	N/A	12.41	
Morningstar Moderately Aggr Target Risk		-.27	-.21	-.21	12.97	7.92	8.61	N/A	9.49	
HORIZON MODERATE W/RISK ASSIST FUND R1		-.87	-1.16	-1.16	9.01	3.58	5.61	N/A	5.84	13.67
65% S&P 500 / 35% BC Aggregate Bond		-1.43	-.93	-.93	9.45	7.47	9.29	N/A	9.86	
Morningstar Moderate Target Risk		-.04	-.42	-.42	9.79	6.35	6.82	N/A	7.34	
HORIZON MODERATE W/RISK ASSIST FUND R2		-.89	-1.22	-1.22	8.76	3.33	5.36	N/A	5.59	13.72
65% S&P 500 / 35% BC Aggregate Bond		-1.43	-.93	-.93	9.45	7.47	9.29	N/A	9.86	
Morningstar Moderate Target Risk		-.04	-.42	-.42	9.79	6.35	6.82	N/A	7.34	
HORIZON MODERATE W/RISK ASSIST FUND R3		-.90	-1.26	-1.26	8.61	3.18	5.21	N/A	5.44	12.94
65% S&P 500 / 35% BC Aggregate Bond		-1.43	-.93	-.93	9.45	7.47	9.29	N/A	9.86	
Morningstar Moderate Target Risk		-.04	-.42	-.42	9.79	6.35	6.82	N/A	7.34	
HORIZON MODERATE W/RISK ASSIST FUND R4		-.94	-1.36	-1.36	8.21	2.78	4.81	N/A	5.04	13.29
65% S&P 500 / 35% BC Aggregate Bond		-1.43	-.93	-.93	9.45	7.47	9.29	N/A	9.86	
Morningstar Moderate Target Risk		-.04	-.42	-.42	9.79	6.35	6.82	N/A	7.34	
MERGANSER CORE BOND INSTITUTIONAL TRUST R1		.65	-1.45	-1.45	1.21	1.13	N/A	N/A	1.94	10.86
Barclays US Aggregate		.64	-1.46	-1.46	1.20	1.20	N/A	N/A	2.22	
MERGANSER SHORT TERM BOND INSTITUTIONAL TRUST R1		.19	-.19	-.19	.48	1.11	N/A	N/A	1.18	10.48
Barclays US Govt/Credit 1-3 Yr TR USD		.16	-.20	-.20	.24	.66	N/A	N/A	.78	
MIZAN ALL EQUITY MODERATE ALLOCATION FUND R1		-.31	-.34	-.34	15.23	6.79	11.65	N/A	13.62	28.90
Russell 3000		-2.01	-.64	-.64	13.81	10.22	13.03	N/A	13.64	
P-SOLVE LONG CREDIT FUND R		.83	-3.95	-3.95	5.78	3.10	N/A	N/A	6.73	13.37
Barclays US Long Credit TR USD		.75	-3.83	-3.83	6.15	3.27	N/A	N/A	6.74	
P-SOLVE RETURN SEEKING FUND R		-.82	-.30	-.30	10.51	5.73	N/A	N/A	6.83	13.25
32.5%Russell 3000/32.5%EAFE/30% Bcap Univ/5%T-Bill		-1.07	-.94	-.94	10.28	6.00	N/A	N/A	7.34	
DJ Moderate TR USD		-.39	.03	.03	10.29	6.27	N/A	N/A	7.55	
QS INVESTORS GLOBAL DBI CIF R2		-1.24	-1.24	-1.24	N/A	N/A	N/A	N/A	11.60	11.16
MSCI ACWI Net USD		-2.14	-.96	-.96	N/A	N/A	N/A	N/A	12.69	
QS U.S. SMALL CAPITALIZATION EQUITY CIF R4		.99	-.88	-.88	N/A	N/A	N/A	N/A	1.80	10.18
Russell 2000		1.29	-.08	-.08	N/A	N/A	N/A	N/A	1.98	
ROYCE OPPORTUNITY COLLECTIVE TRUST FUND R-LM		.20	N/A	N/A	N/A	N/A	N/A	N/A	-1.50	11.01
Russell 2000		1.29	N/A	N/A	N/A	N/A	N/A	N/A	.16	



Hand Benefits Trust, a BPAS Company  
 Hand Composite Employee Benefit Trust  
 INVESTMENT PERFORMANCE  
 Period Ended March 31, 2018

Fund Name	Benchmark	Return for the Period			Annualized Return					NAV/Unit
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD	
ROYCE TOTAL RETURN COLLECTIVE TRUST FUND R-INST		.84	-1.99	-1.99	N/A	N/A	N/A	N/A	8.60	10.86
	Russell 2000	1.29	-.08	-.08	N/A	N/A	N/A	N/A	9.86	
ROYCE TOTAL RETURN CTF R-LM		.73	-1.96	-1.96	N/A	N/A	N/A	N/A	10.10	11.01
	Russell 2000	1.29	-.08	-.08	N/A	N/A	N/A	N/A	12.88	
SAGE ALL CAP EQUITY PLUS FUND R1		-1.65	-.87	-.87	12.76	5.95	N/A	N/A	7.85	13.70
	MSCI World Index	-2.18	-1.28	-1.28	13.59	7.97	N/A	N/A	8.47	
	60% S&P500 / 40% MSCI ACWI Ex-US	-2.23	-.93	-.93	15.02	8.98	N/A	N/A	9.52	
SAGE CASH BALANCE CONSERVATIVE FUND R1		.30	-.88	-.88	.60	N/A	N/A	N/A	1.12	10.14
	Barclays US Aggregate	.64	-1.46	-1.46	1.20	N/A	N/A	N/A	1.62	
SAGE CASH BALANCE GROWTH FUND R1		-.10	-.67	-.67	1.97	N/A	N/A	N/A	2.79	10.35
	Barclays US Aggregate	.64	-1.46	-1.46	1.20	N/A	N/A	N/A	1.62	
SAGE CASH BALANCE MODERATE FUND R1		.19	-.58	-.58	1.68	N/A	N/A	N/A	2.31	10.29
	Barclays US Aggregate	.64	-1.46	-1.46	1.20	N/A	N/A	N/A	1.62	
SAGE TARGET DATE 2015 FUND R1		1.09	.83	.83	6.60	3.26	N/A	N/A	4.70	12.11
	DJ US Target 2015 TR USD	.22	.15	.15	5.42	3.33	N/A	N/A	3.69	
SAGE TARGET DATE 2015 FUND R-PL		.08	-.33	-.33	5.43	2.99	N/A	N/A	3.97	12.04
	DJ US Target 2015 TR USD	.22	.15	.15	5.42	3.33	N/A	N/A	3.38	
SAGE TARGET DATE 2025 FUND R1		-.24	-.48	-.48	7.42	3.90	N/A	N/A	5.40	12.45
	DJ US Target 2025 TR USD	-.02	.11	.11	8.35	5.02	N/A	N/A	5.58	
SAGE TARGET DATE 2025 FUND R-PL		-.16	-.48	-.48	7.65	4.12	N/A	N/A	5.13	12.53
	DJ US Target 2025 TR USD	-.02	.11	.11	8.35	5.02	N/A	N/A	4.99	
SAGE TARGET DATE 2035 FUND R1		-.60	-.38	-.38	10.60	5.25	N/A	N/A	6.79	13.15
	DJ US Target 2035 TR USD	-.53	.01	.01	11.37	6.74	N/A	N/A	7.49	
SAGE TARGET DATE 2035 FUND R-PL		-.53	-.30	-.30	10.87	5.45	N/A	N/A	6.23	13.26
	DJ US Target 2035 TR USD	-.53	.01	.01	11.37	6.74	N/A	N/A	6.89	
SAGE TARGET DATE 2045 FUND R1		-.81	-.37	-.37	12.47	6.00	N/A	N/A	7.53	13.53
	DJ US Target 2045 TR USD	-.88	-.09	-.09	13.39	7.81	N/A	N/A	8.64	
SAGE TARGET DATE 2045 FUND R-PL		-.87	-.37	-.37	12.64	6.17	N/A	N/A	7.01	13.63
	DJ US Target 2045 TR USD	-.88	-.09	-.09	13.39	7.81	N/A	N/A	7.76	
SAGE TARGET DATE 2055 FUND R1		-.89	-.30	-.30	12.93	6.05	N/A	N/A	7.20	13.36
	DJ US Target 2055 TR USD	-.96	-.11	-.11	13.82	8.04	N/A	N/A	8.84	
SAGE TARGET DATE 2055 FUND R-PL		-.88	-.30	-.30	13.09	6.24	N/A	N/A	7.10	13.48
	DJ US Target 2055 TR USD	-.96	-.11	-.11	13.82	8.04	N/A	N/A	7.96	
SAGE TARGET DATE RETIREMENT INCOME FUND R1		.09	-.60	-.60	4.20	2.40	N/A	N/A	3.78	11.67
	DJ US Target 2005 TR USD	.21	.19	.19	4.29	2.49	N/A	N/A	2.74	
SAGE TARGET DATE RETIREMENT INCOME FUND R-PL		.09	-.25	-.25	4.73	2.69	N/A	N/A	3.65	11.74
	DJ US Target 2005 TR USD	.21	.19	.19	4.29	2.49	N/A	N/A	2.47	
SMART FUNDS INDEX 2020 R1		.31	-.46	-.46	3.05	1.72	1.88	N/A	5.10	12.85
	Morningstar Lifetime Con 2020 TR USD	.29	-.84	-.84	6.42	4.14	4.57	N/A	6.50	
SMART FUNDS INDEX 2020 R2		.33	-.42	-.42	3.10	1.79	1.85	N/A	4.97	11.99
	Morningstar Lifetime Con 2020 TR USD	.29	-.84	-.84	6.42	4.14	4.57	N/A	6.50	
SMART FUNDS INDEX 2020 R3		.30	-.45	-.45	3.16	1.81	1.83	N/A	4.87	13.37
	Morningstar Lifetime Con 2020 TR USD	.29	-.84	-.84	6.42	4.14	4.57	N/A	6.50	
SMART FUNDS INDEX 2020 R-INST		.38	-.30	-.30	3.47	2.01	2.19	N/A	3.30	13.13
	Morningstar Lifetime Con 2020 TR USD	.29	-.84	-.84	6.42	4.14	4.57	N/A	6.03	
SMART FUNDS INDEX 2030 R1		-.41	-.61	-.61	8.22	4.14	4.25	3.75	7.30	19.48
	Morningstar Lifetime Con 2030 TR USD	.03	-.93	-.93	8.34	5.10	6.02	5.91	7.46	
SMART FUNDS INDEX 2030 R2		-.39	-.59	-.59	8.16	4.17	4.19	3.56	7.13	25.32
	Morningstar Lifetime Con 2030 TR USD	.03	-.93	-.93	8.34	5.10	6.02	5.91	7.46	
SMART FUNDS INDEX 2030 R3		-.37	-.58	-.58	8.18	4.19	4.07	3.36	6.92	18.91
	Morningstar Lifetime Con 2030 TR USD	.03	-.93	-.93	8.34	5.10	6.02	5.91	7.46	
SMART FUNDS INDEX 2030 R-INST		-.33	-.47	-.47	8.57	4.56	4.63	4.08	5.61	21.15
	Morningstar Lifetime Con 2030 TR USD	.03	-.93	-.93	8.34	5.10	6.02	5.91	7.48	



Hand Benefits Trust, a BPAS Company  
 Hand Composite Employee Benefit Trust  
 INVESTMENT PERFORMANCE  
 Period Ended March 31, 2018

Fund Name	Benchmark	Return for the Period			Annualized Return					NAV/Unit
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD	
SMART FUNDS INDEX 2040 R1		-.62	-.81	-.81	9.18	4.82	4.92	N/A	7.79	15.94
	Morningstar Lifetime Con 2040 TR USD	-.48	-.86	-.86	11.05	6.78	7.87	N/A	8.55	
SMART FUNDS INDEX 2040 R2		-.61	-.81	-.81	9.33	4.75	4.82	N/A	7.41	14.77
	Morningstar Lifetime Con 2040 TR USD	-.48	-.86	-.86	11.05	6.78	7.87	N/A	8.55	
SMART FUNDS INDEX 2040 R3		-.62	-.80	-.80	9.29	4.74	4.82	N/A	7.27	16.11
	Morningstar Lifetime Con 2040 TR USD	-.48	-.86	-.86	11.05	6.78	7.87	N/A	8.55	
SMART FUNDS INDEX 2040 R-INST		-.55	-.73	-.73	9.67	4.95	5.13	N/A	5.94	16.22
	Morningstar Lifetime Con 2040 TR USD	-.48	-.86	-.86	11.05	6.78	7.87	N/A	9.05	
SMART FUNDS INDEX 2050 R1		-.72	-.98	-.98	9.92	5.18	5.43	4.51	8.13	19.28
	Morningstar Lifetime Con 2050 TR USD	-.77	-.81	-.81	12.61	7.57	8.48	6.99	8.91	
SMART FUNDS INDEX 2050 R2		-.71	-.95	-.95	9.94	5.17	5.33	4.26	7.89	23.89
	Morningstar Lifetime Con 2050 TR USD	-.77	-.81	-.81	12.61	7.57	8.48	6.99	8.91	
SMART FUNDS INDEX 2050 R3		-.69	-.96	-.96	9.90	5.18	5.24	4.08	7.70	18.65
	Morningstar Lifetime Con 2050 TR USD	-.77	-.81	-.81	12.61	7.57	8.48	6.99	8.91	
SMART FUNDS INDEX 2050 R-INST		-.62	-.86	-.86	10.33	5.52	5.74	4.78	6.54	20.82
	Morningstar Lifetime Con 2050 TR USD	-.77	-.81	-.81	12.61	7.57	8.48	6.99	9.47	
SMART FUNDS INDEX TODAY R1		.15	.08	.08	.77	.70	.50	1.62	2.77	13.05
	Morningstar Lifetime Con Incm TR USD	.28	-.24	-.24	4.25	2.99	2.74	3.91	4.59	
SMART FUNDS INDEX TODAY R2		.18	.12	.12	.73	.63	.06	1.25	2.40	16.65
	Morningstar Lifetime Con Incm TR USD	.28	-.24	-.24	4.25	2.99	2.74	3.91	4.59	
SMART FUNDS INDEX TODAY R3		.16	.08	.08	.66	.61	-.05	1.06	2.21	12.20
	Morningstar Lifetime Con Incm TR USD	.28	-.24	-.24	4.25	2.99	2.74	3.91	4.59	
SMART FUNDS INDEX TODAY R-INST		.22	.15	.15	1.11	.99	.47	1.76	2.11	13.69
	Morningstar Lifetime Con Incm TR USD	.28	-.24	-.24	4.25	2.99	2.74	3.91	4.59	
SNYDER SMALL/MID-CAP VALUE R1		.32	-.24	-.24	17.33	N/A	N/A	N/A	19.24	12.46
	Russell 2500 Index	.96	-.24	-.24	12.31	N/A	N/A	N/A	13.02	
TACTICAL CORE STABLE VALUE FD R		.09	.43	.43	1.74	1.65	1.52	N/A	1.57	11.72
	Barcap Govt/Credit 1-5 Yr TR USD	.24	-.50	-.50	.19	.77	.94	N/A	1.30	
TACTICAL CORE STABLE VALUE FD R2		.18	.36	.36	1.46	1.16	.92	N/A	1.01	11.14
	Barcap Govt/Credit 1-5 Yr TR USD	.24	-.50	-.50	.19	.77	.94	N/A	1.33	
THE DGI GROWTH FUND R1		.75	2.61	2.61	19.20	N/A	N/A	N/A	10.74	13.35
	Russell Mid Cap Growth	-.16	2.17	2.17	19.74	N/A	N/A	N/A	9.55	
TRADEMARK TACTICAL RISK 2020 FUND R		-.42	-.17	-.17	5.87	1.10	3.00	N/A	2.31	11.73
	Morningstar Trgt Date 2016-2020 Mod Ew	.04	-.20	-.20	8.87	5.08	6.33	N/A	6.37	
TRADEMARK TACTICAL RISK 2020 FUND R1		-.44	-.26	-.26	5.48	.74	2.64	N/A	1.85	11.36
	Morningstar Trgt Date 2016-2020 Mod Ew	.04	-.20	-.20	8.87	5.08	6.33	N/A	6.37	
TRADEMARK TACTICAL RISK 2020 FUND R2		-.42	-.08	-.08	6.22	1.43	3.38	N/A	2.59	11.95
	Morningstar Trgt Date 2016-2020 Mod Ew	.04	-.20	-.20	8.87	5.08	6.33	N/A	6.37	
TRADEMARK TACTICAL RISK 2020 FUND R3		-.42	-.08	-.08	6.22	1.43	3.38	N/A	2.59	11.95
	Morningstar Trgt Date 2016-2020 Mod Ew	.04	-.20	-.20	8.87	5.08	6.33	N/A	6.37	
TRADEMARK TACTICAL RISK 2020 FUND R4		-.44	-.26	-.26	5.44	.65	2.55	N/A	2.49	11.43
	Morningstar Trgt Date 2016-2020 Mod Ew	.04	-.20	-.20	8.87	5.08	6.33	N/A	6.98	
TRADEMARK TACTICAL RISK 2020 FUND R5		-.43	-.26	-.26	5.32	.59	N/A	N/A	3.15	11.48
	Morningstar Trgt Date 2016-2020 Mod Ew	.04	-.20	-.20	8.87	5.08	N/A	N/A	6.75	
TRADEMARK TACTICAL RISK 2020 FUND R6		-.42	-.17	-.17	5.34	1.09	N/A	N/A	3.13	11.83
	Morningstar Trgt Date 2016-2020 Mod Ew	.04	-.20	-.20	8.87	5.08	N/A	N/A	6.10	



Hand Benefits Trust, a BPAS Company  
 Hand Composite Employee Benefit Trust  
 INVESTMENT PERFORMANCE  
 Period Ended March 31, 2018

Fund Name	Benchmark	Return for the Period			Annualized Return					NAV/Unit
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD	
TRADEMARK TACTICAL RISK 2030 FUND R		-.47	-.31	-.31	7.80	2.07	4.35	N/A	3.89	12.72
	Morningstar Trgt Date 2026-2030 Mod Ew	-.05	.43	.43	9.31	5.87	7.66	N/A	7.31	
TRADEMARK TACTICAL RISK 2030 FUND R1		-.57	-.40	-.40	7.32	1.71	3.98	N/A	3.40	12.31
	Morningstar Trgt Date 2026-2030 Mod Ew	-.05	.43	.43	9.31	5.87	7.66	N/A	7.31	
TRADEMARK TACTICAL RISK 2030 FUND R2		-.55	-.47	-.47	7.09	1.74	4.30	N/A	3.85	12.69
	Morningstar Trgt Date 2026-2030 Mod Ew	-.05	.43	.43	9.31	5.87	7.66	N/A	7.31	
TRADEMARK TACTICAL RISK 2030 FUND R3		-.46	-.23	-.23	8.10	2.43	4.73	N/A	4.15	12.95
	Morningstar Trgt Date 2026-2030 Mod Ew	-.05	.43	.43	9.31	5.87	7.66	N/A	7.31	
TRADEMARK TACTICAL RISK 2030 FUND R4		-.56	-.40	-.40	7.27	1.61	3.89	N/A	4.04	12.39
	Morningstar Trgt Date 2026-2030 Mod Ew	-.05	.43	.43	9.31	5.87	7.66	N/A	8.39	
TRADEMARK TACTICAL RISK 2030 FUND R5		-.56	-.40	-.40	7.25	1.55	N/A	N/A	4.45	12.43
	Morningstar Trgt Date 2026-2030 Mod Ew	-.05	.43	.43	9.31	5.87	N/A	N/A	7.85	
TRADEMARK TACTICAL RISK 2030 FUND R6		-.54	-.39	-.39	7.20	2.06	N/A	N/A	4.32	12.81
	Morningstar Trgt Date 2026-2030 Mod Ew	-.05	.43	.43	9.31	5.87	N/A	N/A	7.02	
TRADEMARK TACTICAL RISK 2040 FUND R		-.63	-.35	-.35	9.98	3.79	6.19	N/A	5.58	14.10
	Morningstar Trgt Date 2036-2040 Mod Ew	-.03	.72	.72	14.03	7.73	9.30	N/A	8.61	
TRADEMARK TACTICAL RISK 2040 FUND R1		-.66	-.44	-.44	9.56	3.42	5.80	N/A	5.08	13.64
	Morningstar Trgt Date 2036-2040 Mod Ew	-.03	.72	.72	14.03	7.73	9.30	N/A	8.61	
TRADEMARK TACTICAL RISK 2040 FUND R2		-.71	-.50	-.50	9.32	3.47	6.15	N/A	5.55	14.07
	Morningstar Trgt Date 2036-2040 Mod Ew	-.03	.72	.72	14.03	7.73	9.30	N/A	8.61	
TRADEMARK TACTICAL RISK 2040 FUND R3		-.55	-.21	-.21	10.38	4.16	6.57	N/A	5.85	14.35
	Morningstar Trgt Date 2036-2040 Mod Ew	-.03	.72	.72	14.03	7.73	9.30	N/A	8.61	
TRADEMARK TACTICAL RISK 2040 FUND R4		-.72	-.51	-.51	9.42	3.32	5.70	N/A	6.19	13.71
	Morningstar Trgt Date 2036-2040 Mod Ew	-.03	.72	.72	14.03	7.73	9.30	N/A	9.97	
TRADEMARK TACTICAL RISK 2040 FUND R5		-.65	-.43	-.43	9.46	3.28	N/A	N/A	6.09	13.77
	Morningstar Trgt Date 2036-2040 Mod Ew	-.03	.72	.72	14.03	7.73	N/A	N/A	9.49	
TRADEMARK TACTICAL RISK 2040 FUND R6		-.63	-.42	-.42	9.41	3.77	N/A	N/A	5.91	14.19
	Morningstar Trgt Date 2036-2040 Mod Ew	-.03	.72	.72	14.03	7.73	N/A	N/A	8.60	
TRADEMARK TACTICAL RISK 2050 FUND R		-.68	-.41	-.41	10.77	4.50	7.41	N/A	6.62	14.71
	Morningstar Trgt Date 2050+ Mod Ew	.09	.62	.62	14.55	7.81	9.22	N/A	8.43	
TRADEMARK TACTICAL RISK 2050 FUND R1		-.70	-.49	-.49	10.35	4.13	7.02	N/A	6.13	14.18
	Morningstar Trgt Date 2050+ Mod Ew	.09	.62	.62	14.55	7.81	9.22	N/A	8.43	
TRADEMARK TACTICAL RISK 2050 FUND R2		-.68	-.54	-.54	10.11	4.21	7.39	N/A	6.61	14.70
	Morningstar Trgt Date 2050+ Mod Ew	.09	.62	.62	14.55	7.81	9.22	N/A	8.43	
TRADEMARK TACTICAL RISK 2050 FUND R3		-.66	-.40	-.40	11.14	4.84	7.79	N/A	6.89	14.97
	Morningstar Trgt Date 2050+ Mod Ew	.09	.62	.62	14.55	7.81	9.22	N/A	8.43	
TRADEMARK TACTICAL RISK 2050 FUND R4		-.69	-.56	-.56	10.32	4.03	6.92	N/A	7.53	14.32
	Morningstar Trgt Date 2050+ Mod Ew	.09	.62	.62	14.55	7.81	9.22	N/A	9.83	
TRADEMARK TACTICAL RISK 2050 FUND R5		-.69	-.55	-.55	10.26	3.98	N/A	N/A	7.20	14.40
	Morningstar Trgt Date 2050+ Mod Ew	.09	.62	.62	14.55	7.81	N/A	N/A	9.50	
TRADEMARK TACTICAL RISK 2050 FUND R6		-.67	-.47	-.47	10.26	4.51	N/A	N/A	6.86	14.83
	Morningstar Trgt Date 2050+ Mod Ew	.09	.62	.62	14.55	7.81	N/A	N/A	8.59	
TRADEMARK TACTICAL RISK RETIREMENT FUND R		-.35	-.09	-.09	5.02	1.40	2.89	N/A	2.12	11.29
	Morningstar Trgt Date 2000-2010 Mod Ew	.11	-.38	-.38	6.44	4.16	4.96	N/A	5.15	
TRADEMARK TACTICAL RISK RETIREMENT FUND R1		-.37	-.18	-.18	4.60	1.06	2.51	N/A	1.63	10.91
	Morningstar Trgt Date 2000-2010 Mod Ew	.11	-.38	-.38	6.44	4.16	4.96	N/A	5.15	
TRADEMARK TACTICAL RISK RETIREMENT FUND R2		-.35	.00	.00	5.75	1.51	3.09	N/A	2.26	11.40
	Morningstar Trgt Date 2000-2010 Mod Ew	.11	-.38	-.38	6.44	4.16	4.96	N/A	5.15	
TRADEMARK TACTICAL RISK RETIREMENT FUND R3		-.35	.00	.00	5.32	1.74	3.24	N/A	2.36	11.48
	Morningstar Trgt Date 2000-2010 Mod Ew	.11	-.38	-.38	6.44	4.16	4.96	N/A	5.15	
TRADEMARK TACTICAL RISK RETIREMENT FUND R4		-.36	-.18	-.18	4.57	.96	2.42	N/A	2.29	10.99
	Morningstar Trgt Date 2000-2010 Mod Ew	.11	-.38	-.38	6.44	4.16	4.96	N/A	5.48	
TRADEMARK TACTICAL RISK RETIREMENT FUND R5		-.35	.00	.00	5.32	1.74	N/A	N/A	4.15	11.48
	Morningstar Trgt Date 2000-2010 Mod Ew	.11	-.38	-.38	6.44	4.16	N/A	N/A	5.46	
TRADEMARK TACTICAL RISK RETIREMENT FUND R6		-.35	.00	.00	5.32	1.74	N/A	N/A	3.46	11.48
	Morningstar Trgt Date 2000-2010 Mod Ew	.11	-.38	-.38	6.44	4.16	N/A	N/A	4.98	
ULLICO J FOR JOBS COLLECTIVE INVESTMENT FUND R1		.30	N/A	N/A	N/A	N/A	N/A	N/A	-.50	9.95
	Barclays US Aggregate	.64	N/A	N/A	N/A	N/A	N/A	N/A	-1.18	





Hand Benefits Trust, a BPAS Company  
 Hand Composite Employee Benefit Trust  
 INVESTMENT PERFORMANCE  
 Period Ended March 31, 2018

Fund Name	Benchmark	Return for the Period			Annualized Return					NAV/Unit
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD	
VANGUARD 100% EQUITY MANAGED TRUST FUND R		-1.31	-.53	-.53	14.31	8.73	10.24	N/A	11.39	17.96
VANGUARD 100% EQUITY MANAGED TRUST FUND R1		-1.34	-.62	-.62	13.96	8.38	9.89	N/A	11.04	17.63
VANGUARD 100% EQUITY MANAGED TRUST FUND R2		-1.35	-.66	-.66	13.81	8.23	9.74	N/A	10.89	17.51
VANGUARD 100% EQUITY MANAGED TRUST FUND R3		-1.35	-.66	-.66	13.81	8.23	9.74	N/A	10.89	18.01
VANGUARD 100% EQUITY MANAGED TRUST FUND R4		-1.37	-.71	-.71	13.61	8.03	9.54	N/A	10.69	18.01
VANGUARD 100% EQUITY MANAGED TRUST FUND R-INST		-1.31	-.53	-.54	14.30	8.72	10.23	N/A	11.38	18.01
FTSE All World TR		-2.11	-.88	-.88	15.40	8.79	9.88	N/A	11.06	
Vanguard Blended 100% Equity		-1.90	-.65	-.65	14.79	8.39	10.34	N/A	11.77	
VANGUARD 100% FIXED INCOME MANAGED TRUST FUND R		.70	-.94	-.94	1.31	1.05	1.63	N/A	1.38	10.78
VANGUARD 100% FIXED INCOME MANAGED TRUST FUND R1		.67	-1.03	-1.03	.96	.70	1.28	N/A	1.03	10.56
VANGUARD 100% FIXED INCOME MANAGED TRUST FUND R2		.66	-1.07	-1.07	.81	.55	1.13	N/A	.88	10.53
VANGUARD 100% FIXED INCOME MANAGED TRUST FUND R3		.66	-1.07	-1.07	.81	.55	1.13	N/A	.88	10.78
VANGUARD 100% FIXED INCOME MANAGED TRUST FUND R4		.64	-1.12	-1.12	.61	.35	.93	N/A	.68	10.78
VANGUARD 100% FIXED INCOME MANAGED TRUST FUND R-INST		.70	-.94	-.95	1.30	1.04	1.62	N/A	1.37	10.78
Barclays US Aggregate		.64	-1.46	-1.46	1.20	1.20	1.82	N/A	1.67	
Vanguard Blended 100% Fi		.76	-.60	-.60	2.87	1.75	1.84	N/A	1.60	
VANGUARD 20/80 - CONSERVATIVE MANAGED TRUST FD R		.29	-.83	-.83	3.86	2.66	3.45	N/A	3.44	12.02
VANGUARD 20/80 - CONSERVATIVE MANAGED TRUST FD R1		.26	-.92	-.92	3.51	2.31	3.10	N/A	3.09	11.79
VANGUARD 20/80 - CONSERVATIVE MANAGED TRUST FD R2		.25	-.96	-.96	3.36	2.16	2.95	N/A	2.94	11.71
VANGUARD 20/80 - CONSERVATIVE MANAGED TRUST FD R3		.25	-.96	-.96	3.36	2.16	2.95	N/A	2.94	11.74
VANGUARD 20/80 - CONSERVATIVE MANAGED TRUST FD R4		.23	-1.01	-1.01	3.16	1.96	2.75	N/A	2.74	11.63
VANGUARD 20/80 - CONSERVATIVE MANAGED TRUST FD R-INST		.29	-.83	-.84	3.85	2.65	3.44	N/A	3.43	12.09
Morningstar Conservative Target Risk		.34	-.69	-.69	4.20	3.07	2.95	N/A	3.08	
Vanguard Blended 20/80		.22	-.57	-.57	5.21	3.14	3.58	N/A	3.64	
VANGUARD 40/60 - MODERATE MANAGED TRUST FUND R		-.12	-.74	-.74	6.48	4.20	5.19	N/A	5.54	13.40
VANGUARD 40/60 - MODERATE MANAGED TRUST FUND R1		-.15	-.83	-.83	6.13	3.85	4.84	N/A	5.19	13.15
VANGUARD 40/60 - MODERATE MANAGED TRUST FUND R2		-.16	-.87	-.87	5.98	3.70	4.69	N/A	5.04	13.05
VANGUARD 40/60 - MODERATE MANAGED TRUST FUND R3		-.16	-.87	-.87	5.98	3.70	4.69	N/A	5.04	13.09
VANGUARD 40/60 - MODERATE MANAGED TRUST FUND R4		-.18	-.92	-.92	5.78	3.50	4.49	N/A	4.84	12.96
VANGUARD 40/60 - MODERATE MANAGED TRUST FUND R-INST		-.12	-.74	-.75	6.47	4.19	5.18	N/A	5.53	13.41
Morningstar Moderately Cons Target Risk		.14	-.59	-.59	7.01	4.84	5.03	N/A	5.44	
Vanguard Blended 40/60		-.31	-.56	-.56	7.57	4.50	5.30	N/A	5.69	
VANGUARD 60/40 - MODERATE AGGRESSIVE MANAGED R		-.52	-.66	-.66	9.08	5.73	6.90	N/A	7.55	14.85
VANGUARD 60/40 - MODERATE AGGRESSIVE MANAGED R1		-.55	-.75	-.75	8.73	5.38	6.55	N/A	7.20	14.57
VANGUARD 60/40 - MODERATE AGGRESSIVE MANAGED R2		-.56	-.79	-.79	8.58	5.23	6.40	N/A	7.05	14.47
VANGUARD 60/40 - MODERATE AGGRESSIVE MANAGED R3		-.56	-.79	-.79	8.58	5.23	6.40	N/A	7.05	14.48
VANGUARD 60/40 - MODERATE AGGRESSIVE MANAGED R4		-.58	-.84	-.84	8.38	5.03	6.20	N/A	6.85	14.36
VANGUARD 60/40 - MODERATE AGGRESSIVE MANAGED R-INST		-.52	-.66	-.67	9.07	5.72	6.89	N/A	7.54	14.85
Morningstar Moderate Target Risk		-.04	-.42	-.42	9.79	6.35	6.82	N/A	7.50	
Vanguard Blended 60/40		-.84	-.57	-.57	9.96	5.83	7.00	N/A	7.73	
VANGUARD 70/30 - MODERATE AGGRESSIVE GROWTH R		-.68	-.62	-.62	10.42	6.50	7.72	N/A	8.52	15.60
VANGUARD 70/30 - MODERATE AGGRESSIVE GROWTH R1		-.71	-.71	-.71	10.07	6.15	7.37	N/A	8.17	15.30
VANGUARD 70/30 - MODERATE AGGRESSIVE GROWTH R2		-.72	-.75	-.75	9.92	6.00	7.22	N/A	8.02	15.19
VANGUARD 70/30 - MODERATE AGGRESSIVE GROWTH R3		-.72	-.75	-.75	9.92	6.00	7.22	N/A	8.02	15.23
VANGUARD 70/30 - MODERATE AGGRESSIVE GROWTH R4		-.74	-.80	-.80	9.72	5.80	7.02	N/A	7.82	15.09
VANGUARD 70/30 - MODERATE AGGRESSIVE GROWTH R-INST		-.68	-.62	-.63	10.41	6.49	7.71	N/A	8.51	15.58
Morningstar Moderately Aggr Target Risk		-.27	-.21	-.21	12.97	7.92	8.61	N/A	9.57	
Vanguard Blended 70/30		-1.10	-.58	-.58	11.15	6.48	7.84	N/A	8.74	
VANGUARD 80/20 - AGGRESSIVE MANAGED TRUST FD R		-.90	-.59	-.59	11.65	7.27	8.56	N/A	9.48	16.37
VANGUARD 80/20 - AGGRESSIVE MANAGED TRUST FD R1		-.93	-.68	-.68	11.30	6.92	8.21	N/A	9.13	16.05
VANGUARD 80/20 - AGGRESSIVE MANAGED TRUST FD R2		-.94	-.72	-.72	11.15	6.77	8.06	N/A	8.98	15.94
VANGUARD 80/20 - AGGRESSIVE MANAGED TRUST FD R3		-.94	-.72	-.72	11.15	6.77	8.06	N/A	8.98	15.98
VANGUARD 80/20 - AGGRESSIVE MANAGED TRUST FD R4		-.96	-.77	-.77	10.95	6.57	7.86	N/A	8.78	15.83
VANGUARD 80/20 - AGGRESSIVE MANAGED TRUST FD R-INST		-.90	-.59	-.60	11.64	7.26	8.55	N/A	9.47	16.06
Morningstar Moderately Aggr Target Risk		-.27	-.21	-.21	12.97	7.92	8.61	N/A	9.57	
Vanguard Blended 80/20		-1.37	-.60	-.60	12.37	7.12	8.68	N/A	9.76	
VULCAN VALUE PARTNERS LARGE CAP CIF R1		-4.02	2.75	2.75	11.79	N/A	N/A	N/A	15.32	11.95
Russell 1000 Value TR USD		-1.76	-2.83	-2.83	6.95	N/A	N/A	N/A	8.27	



Hand Benefits Trust, a BPAS Company  
 Hand Composite Employee Benefit Trust  
 INVESTMENT PERFORMANCE  
 Period Ended March 31, 2018

Fund Name	Benchmark	Return for the Period			Annualized Return					NAV/Unit
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD	
WESTERN ASSET CORE BOND CIF R1		.60	-1.76	-1.76	1.72	N/A	N/A	N/A	.28	10.04
	Barclays US Aggregate	.64	-1.46	-1.46	1.20	N/A	N/A	N/A	-.20	
WESTERN ASSET CORE BOND CIF R3		.70	-1.66	-1.66	N/A	N/A	N/A	N/A	.10	10.05
	Barclays US Aggregate	.64	-1.46	-1.46	N/A	N/A	N/A	N/A	-.21	
WESTERN ASSET CORE PLUS BOND CIF R1		1.03	-1.18	-1.18	3.21	3.20	3.49	N/A	5.33	16.73
	Barclays US Aggregate	.64	-1.46	-1.46	1.20	1.20	1.82	N/A	3.70	
WESTERN ASSET CORE PLUS BOND CIF R2		.96	-1.24	-1.24	N/A	N/A	N/A	N/A	1.39	16.74
	Barclays US Aggregate	.64	-1.46	-1.46	N/A	N/A	N/A	N/A	-.04	
WESTERN ASSET CORE PLUS BOND CIF R-INT		1.02	-1.17	-1.17	3.43	3.49	N/A	N/A	3.90	16.88
	Barclays US Aggregate	.64	-1.46	-1.46	1.20	1.20	N/A	N/A	1.83	
WESTERN ASSET CORE PLUS BOND CIF R-LM		1.02	-1.17	-1.17	3.44	N/A	N/A	N/A	2.32	16.84
	Barclays US Aggregate	.64	-1.46	-1.46	1.20	N/A	N/A	N/A	-.83	
WESTERN ASSET GLOBAL STRATEGIC INCOME CIF R1		.27	-.80	-.80	N/A	N/A	N/A	N/A	-.89	11.17
	Barclays US Universal TR USD	.50	-1.41	-1.41	N/A	N/A	N/A	N/A	-1.18	
WESTERN ASSET GLOBAL STRATEGIC INCOME CIF R3		.27	-.80	-.80	3.33	3.38	N/A	N/A	3.39	11.17
	Barclays US Universal TR USD	.50	-1.41	-1.41	1.52	1.73	N/A	N/A	2.22	
WESTERN ASSET LONG DURATION CREDIT CIF R		.89	-4.04	-4.04	5.56	4.08	5.62	8.57	8.31	11.40
	Barclays US Long Credit TR USD	.75	-3.83	-3.83	6.15	3.27	4.67	7.52	7.28	
WESTERN ASSET LONG DURATION CREDIT CIF R1		.89	-4.05	-4.05	5.37	3.89	5.42	8.36	8.16	11.38
	Barclays US Long Credit TR USD	.75	-3.83	-3.83	6.15	3.27	4.67	7.52	7.28	
WESTERN ASSET LONG DURATION CREDIT CIF R2		.88	N/A	N/A	N/A	N/A	N/A	N/A	1.05	11.50
	Barclays US Long Credit TR USD	.75	N/A	N/A	N/A	N/A	N/A	N/A	-2.59	
WESTERN ASSET LONG DURATION CREDIT CIF R-INT		.97	-3.95	-3.95	5.73	N/A	N/A	N/A	7.53	11.44
	Barclays US Long Credit TR USD	.75	-3.83	-3.83	6.15	N/A	N/A	N/A	6.45	

Performance data shown represents past performance and is no guarantee of future results. Current performance may be higher or lower than the performance shown. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.