



Hand Benefits Trust, a BPAS Company
Hand Composite Employee Benefit Trust
INVESTMENT PERFORMANCE
Period Ended December 31, 2020

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
ABG Aggressive CIF R		4.65	15.50	17.29	17.29	N/A	N/A	N/A	16.10
	Morningstar Aggressive Target Risk	4.58	15.77	13.26	13.26	N/A	N/A	N/A	13.70
ABG Aggressive CIF R1		4.67	15.45	17.03	17.03	N/A	N/A	N/A	16.47
	Morningstar Aggressive Target Risk	4.58	15.77	13.26	13.26	N/A	N/A	N/A	14.17
ABG Balanced CIF R		3.26	10.95	14.02	14.02	N/A	N/A	N/A	13.58
	Morningstar Moderate Target Risk	3.06	10.24	12.82	12.82	N/A	N/A	N/A	12.43
ABG Balanced CIF R1		3.27	11.00	13.77	13.77	N/A	N/A	N/A	14.12
	Morningstar Moderate Target Risk	3.06	10.24	12.82	12.82	N/A	N/A	N/A	12.79
ABG Growth CIF R		3.95	12.96	15.65	15.65	N/A	N/A	N/A	15.12
	Morningstar Moderately Aggr Target Risk	3.94	13.41	13.51	13.51	N/A	N/A	N/A	13.45
ABG Growth CIF R1		3.88	12.91	15.40	15.40	N/A	N/A	N/A	15.50
	Morningstar Moderately Aggr Target Risk	3.94	13.41	13.51	13.51	N/A	N/A	N/A	14.41
ABG Income CIF R		2.38	7.69	12.72	12.72	N/A	N/A	N/A	12.17
	Morningstar Moderately Cons Target Risk	2.17	7.13	11.86	11.86	N/A	N/A	N/A	11.98
ABG Income CIF R1		2.39	7.71	12.56	12.56	N/A	N/A	N/A	12.03
	Morningstar Moderately Cons Target Risk	2.17	7.13	11.86	11.86	N/A	N/A	N/A	11.33
ABG Wealth Preservation CIF R		1.51	4.86	8.55	8.55	N/A	N/A	N/A	8.49
	Morningstar Conservative Target Risk	1.33	4.24	9.74	9.74	N/A	N/A	N/A	9.58
ABG Wealth Preservation CIF R1		1.51	4.87	8.36	8.36	N/A	N/A	N/A	8.29
	Morningstar Conservative Target Risk	1.33	4.24	9.74	9.74	N/A	N/A	N/A	9.00
AFL-CIO HOUSING INVESTMENT TRUST DVF R		.09	.26	6.35	6.35	4.67	N/A	N/A	3.42
	Barclays US Aggregate	.14	.67	7.51	7.51	5.34	N/A	N/A	4.02
Bowen, Hanes Total Return Fund R		3.10	9.06	10.88	10.88	N/A	N/A	N/A	16.01
	Morningstar Moderate Target Risk	3.06	10.24	12.82	12.82	N/A	N/A	N/A	15.17
BrandywineGLOBAL - Global Investment Grade FI R1		2.90	8.31	11.81	11.81	5.31	5.53	N/A	3.66
	FTSE WGBI USD	1.36	2.77	10.11	10.11	4.96	4.78	N/A	2.32
BrandywineGLOBAL - Global Investment Grade FI R3		2.90	8.33	11.75	11.75	5.20	5.48	N/A	4.44
	FTSE WGBI USD	1.36	2.77	10.11	10.11	4.96	4.78	N/A	4.30
BrandywineGLOBAL - Global Invmt Grade FI R-INT		2.95	8.41	12.24	12.24	N/A	N/A	N/A	7.47
	FTSE WGBI USD	1.36	2.77	10.11	10.11	N/A	N/A	N/A	6.48
Channing SMID-Cap Intrinsic Value CIF R0		7.76	33.37	10.48	10.48	N/A	N/A	N/A	5.08
	Russell 2500 Value GROSS USD	6.96	28.51	4.88	4.88	N/A	N/A	N/A	4.57
CLARIVEST EMERGING MARKETS EQUITY COL FUND R3		7.84	19.37	18.49	18.49	4.66	N/A	N/A	11.04
	MSCI EM NR USD	7.35	19.70	18.31	18.31	6.17	N/A	N/A	12.17
CLEARBRIDGE LARGE CAP GROWTH CIF R1		2.67	8.82	30.95	30.95	N/A	N/A	N/A	32.60
	Russell 1000 Growth Index	4.60	11.39	38.49	38.49	N/A	N/A	N/A	39.95
CLEARBRIDGE LARGE CAP GROWTH CIF R2		2.70	8.87	31.09	31.09	20.12	N/A	N/A	19.46
	Russell 1000 Growth Index	4.60	11.39	38.49	38.49	22.99	N/A	N/A	23.22
CLEARBRIDGE LARGE CAP GROWTH CIF R3		2.70	8.91	31.09	31.09	20.16	N/A	N/A	20.99
	Russell 1000 Growth Index	4.60	11.39	38.49	38.49	22.99	N/A	N/A	23.49
CLEARBRIDGE SMALL CAP CIF R1		9.45	30.49	3.45	3.45	7.26	N/A	N/A	7.26
	Russell 2000	8.65	31.37	19.96	19.96	9.92	N/A	N/A	9.92
CLEARBRIDGE SMALL CAP CIF R-LM		9.48	30.53	3.94	3.94	8.06	N/A	N/A	8.81
	Russell 2000	8.65	31.37	19.96	19.96	10.25	N/A	N/A	11.34
CONNING-GOODWIN CAPITAL CORE PLUS BOND CIF R1		.63	1.50	8.09	8.09	5.65	5.19	N/A	4.59
	Barclays US Aggregate	.14	.67	7.51	7.51	5.34	4.44	N/A	4.08



Hand Benefits Trust, a BPAS Company
 Hand Composite Employee Benefit Trust
 INVESTMENT PERFORMANCE
 Period Ended December 31, 2020

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
Decatur U.S. ESG Enhanced Equity CIF R2		4.11	12.97	20.48	20.48	N/A	N/A	N/A	20.66
	Russell 1000 Index	4.23	13.69	20.96	20.96	N/A	N/A	N/A	21.18
DSM US LARGE CAP GROWTH CIF R1		2.79	6.75	30.76	30.76	19.67	N/A	N/A	23.88
	Russell 1000 Growth Index	4.60	11.39	38.49	38.49	22.99	N/A	N/A	24.76
FACETS LIFESTYLE AGGRESSIVE R5		4.31	14.44	12.31	12.31	8.67	10.65	N/A	7.15
	Morningstar Moderately Aggr Target Risk	3.94	13.41	13.51	13.51	9.18	11.33	N/A	9.78
FACETS LIFESTYLE AGGRESSIVE R6		4.37	14.50	12.59	12.59	8.64	10.72	N/A	7.29
	Morningstar Moderately Aggr Target Risk	3.94	13.41	13.51	13.51	9.18	11.33	N/A	9.78
FACETS LIFESTYLE CONSERVATIVE R5		2.00	6.38	9.77	9.77	6.86	6.82	N/A	4.38
	Morningstar Moderately Cons Target Risk	2.17	7.13	11.86	11.86	7.79	8.19	N/A	6.70
FACETS LIFESTYLE CONSERVATIVE R6		2.02	6.47	9.95	9.95	7.07	7.02	N/A	4.58
	Morningstar Moderately Cons Target Risk	2.17	7.13	11.86	11.86	7.79	8.19	N/A	6.70
FACETS LIFESTYLE MODERATE R5		3.08	10.40	11.46	11.46	7.69	8.74	N/A	6.03
	Morningstar Moderate Target Risk	3.06	10.24	12.82	12.82	8.55	9.79	N/A	8.29
FACETS LIFESTYLE MODERATE R6		3.14	10.45	11.70	11.70	7.97	8.99	N/A	6.26
	Morningstar Moderate Target Risk	3.06	10.24	12.82	12.82	8.55	9.79	N/A	8.29
FACETS TARGET RETIREMENT 2020 FUND R5		2.62	8.70	10.69	10.69	7.14	7.89	N/A	5.99
	S&P TARGET DATE 2020 INDEX	2.27	7.37	10.24	10.24	7.18	8.29	7.29	7.47
FACETS TARGET RETIREMENT 2020 FUND R6		2.73	8.81	10.95	10.95	7.36	8.10	N/A	6.21
	S&P TARGET DATE 2020 INDEX	2.27	7.37	10.24	10.24	7.18	8.29	7.29	7.47
FACETS TARGET RETIREMENT 2030 FUND R5		3.21	11.02	11.02	11.02	7.95	9.23	N/A	7.02
	S&P TARGET DATE 2030 INDEX	3.23	10.52	11.91	11.91	8.19	9.78	8.41	8.79
FACETS TARGET RETIREMENT 2030 FUND R6		3.23	11.08	11.48	11.48	8.25	9.49	N/A	7.27
	S&P TARGET DATE 2030 INDEX	3.23	10.52	11.91	11.91	8.19	9.78	8.41	8.79
FACETS TARGET RETIREMENT 2040 FUND R5		3.84	12.80	10.76	10.76	8.18	9.94	N/A	7.60
	S&P TARGET DATE 2040 INDEX	4.09	13.36	13.37	13.37	9.00	10.95	9.26	9.76
FACETS TARGET RETIREMENT 2040 FUND R6		3.86	12.93	10.99	10.99	8.42	10.19	N/A	7.82
	S&P TARGET DATE 2040 INDEX	4.09	13.36	13.37	13.37	9.00	10.95	9.26	9.76
FACETS TARGET RETIREMENT 2050 FUND R5		4.39	14.68	11.75	11.75	8.60	10.90	N/A	8.32
	S&P Target Date 2050 TR USD	4.42	14.40	13.86	13.86	9.24	11.44	9.67	10.26
FACETS TARGET RETIREMENT 2050 FUND R6		4.41	14.81	12.06	12.06	8.63	11.00	N/A	8.51
	S&P Target Date 2050 TR USD	4.42	14.40	13.86	13.86	9.24	11.44	9.67	10.26
FACETS TARGET RETIREMENT NOW FUND R5		1.89	6.20	10.02	10.02	7.34	7.23	N/A	5.47
	S&P Target Date Retirement Income TR USD	1.55	4.93	8.81	8.81	6.32	6.50	5.47	5.26
FACETS TARGET RETIREMENT NOW FUND R6		1.86	6.18	10.04	10.04	7.60	7.49	N/A	5.70
	S&P Target Date Retirement Income TR USD	1.55	4.93	8.81	8.81	6.32	6.50	5.47	5.26
FIRST TRUST TARGET DATE FUND 2010 R1		1.50	4.45	9.65	9.65	5.69	5.61	5.05	5.48
	Morningstar Lifetime Con 2010 TR USD	1.59	4.90	10.89	10.89	6.81	6.79	5.50	6.13
FIRST TRUST TARGET DATE FUND 2010 R2		1.45	4.60	10.18	10.18	6.22	5.76	4.96	5.42
	Morningstar Lifetime Con 2010 TR USD	1.59	4.90	10.89	10.89	6.81	6.79	5.50	6.13
FIRST TRUST TARGET DATE FUND 2010 R3		1.43	4.37	9.07	9.07	5.07	4.97	4.81	5.16
	Morningstar Lifetime Con 2010 TR USD	1.59	4.90	10.89	10.89	6.81	6.79	5.50	6.13



Hand Benefits Trust, a BPAS Company
 Hand Composite Employee Benefit Trust
 INVESTMENT PERFORMANCE
 Period Ended December 31, 2020

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
FIRST TRUST TARGET DATE FUND 2020 R1		2.51	7.81	12.46	12.46	7.08	7.71	7.16	7.46
Morningstar Lifetime Mod 2020 TR USD		2.51	8.46	13.32	13.32	8.47	9.16	7.61	7.95
FIRST TRUST TARGET DATE FUND 2020 R2		2.56	7.99	13.03	13.03	6.95	7.43	6.78	7.07
Morningstar Lifetime Mod 2020 TR USD		2.51	8.46	13.32	13.32	8.47	9.16	7.61	7.95
FIRST TRUST TARGET DATE FUND 2020 R3		2.35	7.58	11.91	11.91	6.51	7.05	6.45	6.68
Morningstar Lifetime Mod 2020 TR USD		2.51	8.46	13.32	13.32	8.47	9.16	7.61	7.95
FIRST TRUST TARGET DATE FUND 2030 R1		4.10	12.83	15.13	15.13	8.33	9.82	8.65	8.86
Morningstar Lifetime Mod 2030 TR USD		3.23	11.09	13.69	13.69	9.01	10.54	8.76	9.08
FIRST TRUST TARGET DATE FUND 2030 R2		4.16	12.99	15.75	15.75	11.75	11.74	9.41	9.51
Morningstar Lifetime Mod 2030 TR USD		3.23	11.09	13.69	13.69	9.01	10.54	8.76	9.08
FIRST TRUST TARGET DATE FUND 2030 R3		4.17	12.76	14.61	14.61	7.73	9.21	7.98	8.06
Morningstar Lifetime Mod 2030 TR USD		3.23	11.09	13.69	13.69	9.01	10.54	8.76	9.08
FIRST TRUST TARGET DATE FUND 2040 R1		4.92	15.50	15.19	15.19	8.47	10.53	9.16	9.31
Morningstar Lifetime Mod 2040 TR USD		4.18	14.40	13.09	13.09	9.02	11.43	9.31	9.62
FIRST TRUST TARGET DATE FUND 2040 R2		4.95	15.68	15.79	15.79	7.56	9.86	8.62	8.82
Morningstar Lifetime Mod 2040 TR USD		4.18	14.40	13.09	13.09	9.02	11.43	9.31	9.62
FIRST TRUST TARGET DATE FUND 2040 R3		5.40	15.94	15.39	15.39	8.24	10.17	8.63	8.74
Morningstar Lifetime Mod 2040 TR USD		4.18	14.40	13.09	13.09	9.02	11.43	9.31	9.62
FIRST TRUST TARGET DATE FUND 2050 R1		4.74	15.29	16.22	16.22	8.84	10.36	N/A	8.56
Morningstar Lifetime Con 2050 TR USD		4.10	14.10	13.48	13.48	9.03	11.36	N/A	8.54
FIRST TRUST TARGET DATE FUND 2050 R2		4.80	15.44	16.84	16.84	9.41	10.92	N/A	9.78
Morningstar Lifetime Con 2050 TR USD		4.10	14.10	13.48	13.48	9.03	11.36	N/A	9.27
FIRST TRUST TARGET DATE FUND 2050 R3		5.07	15.61	16.57	16.57	8.54	9.94	N/A	8.47
Morningstar Lifetime Con 2050 TR USD		4.10	14.10	13.48	13.48	9.03	11.36	N/A	8.86
GlobeFlex ACWI ex-U.S. Equity CIF R1		6.65	15.66	N/A	N/A	N/A	N/A	N/A	31.50
MSCI ACWI xUS (Net)		5.41	17.01	N/A	N/A	N/A	N/A	N/A	38.65
Hamilton Capital Balanced Growth CIF R		1.18	N/A	N/A	N/A	N/A	N/A	N/A	2.89
Hamilton Capital Balanced Growth		3.02	N/A	N/A	N/A	N/A	N/A	N/A	10.05
Hamilton Capital Balanced Growth CIF R1		1.08	2.79	N/A	N/A	N/A	N/A	N/A	3.10
Hamilton Capital Balanced Growth		3.02	10.01	N/A	N/A	N/A	N/A	N/A	11.32
Hamilton Capital Balanced Income CIF R		.40	N/A	N/A	N/A	N/A	N/A	N/A	.60
Hamilton Capital Balanced Income		1.60	N/A	N/A	N/A	N/A	N/A	N/A	5.52
Hamilton Capital Balanced Income CIF R1		.50	1.00	N/A	N/A	N/A	N/A	N/A	1.00
Hamilton Capital Balanced Income		1.60	5.52	N/A	N/A	N/A	N/A	N/A	5.83
Hamilton Capital Dynamic Bond CIF R		.10	N/A	N/A	N/A	N/A	N/A	N/A	.10
Hamilton Capital Dynamic Bond		.37	N/A	N/A	N/A	N/A	N/A	N/A	1.31
Hamilton Capital Dynamic Equity CIF R		1.84	N/A	N/A	N/A	N/A	N/A	N/A	4.79
Hamilton Capital Dynamic Equity		4.22	N/A	N/A	N/A	N/A	N/A	N/A	11.99
Hamilton Capital Dynamic Equity CIF R1		1.84	5.10	N/A	N/A	N/A	N/A	N/A	5.10
Hamilton Capital Dynamic Equity		4.22	14.14	N/A	N/A	N/A	N/A	N/A	16.39
Hamilton Capital Targeted Equity CIF R		3.31	N/A	N/A	N/A	N/A	N/A	N/A	12.20
Hamilton Capital Targeted Equity		4.84	N/A	N/A	N/A	N/A	N/A	N/A	15.76



Hand Benefits Trust, a BPAS Company
Hand Composite Employee Benefit Trust
INVESTMENT PERFORMANCE
Period Ended December 31, 2020

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
HB&T BlackRock Large Cap Equity Index R S&P 500		3.89	12.12	18.41	18.41	N/A	N/A	N/A	16.90
		3.84	12.15	18.40	18.40	N/A	N/A	N/A	16.62
HB&T BlackRock Mid Cap Equity Index R S&P Midcap 400 Index		6.53	24.34	13.88	13.88	N/A	N/A	N/A	11.43
		6.52	24.38	13.66	13.66	N/A	N/A	N/A	10.85
HB&T BlackRock MSCI ACWI ex-US Index R MSCI ACWI xUS (Net)		5.37	16.97	11.06	11.06	N/A	N/A	N/A	11.55
		5.41	17.01	10.65	10.65	N/A	N/A	N/A	10.41
HB&T BlackRock Short Term Bond Index R Barclays US Govt/Credit 1-3 Yr TR USD		.09	.19	3.26	3.26	N/A	N/A	N/A	3.39
		.09	.21	3.33	3.33	N/A	N/A	N/A	3.88
HB&T BlackRock Small Cap Equity Index R Russell 2000		8.58	31.33	19.87	19.87	N/A	N/A	N/A	12.18
		8.65	31.37	19.96	19.96	N/A	N/A	N/A	12.28
HB&T BlackRock U.S. Aggregate Bond Index R Barclays US Aggregate		.17	.68	7.50	7.50	N/A	N/A	N/A	8.14
		.14	.67	7.51	7.51	N/A	N/A	N/A	8.50
HB&T Lincoln Stable Value CIF R1 ML 3-Month U.S. T-Bill		.30	.69	N/A	N/A	N/A	N/A	N/A	1.29
		.01	.03	N/A	N/A	N/A	N/A	N/A	.07
HB&T Lincoln Stable Value CIF R-INT ML 3-Month U.S. T-Bill		.29	.69	N/A	N/A	N/A	N/A	N/A	2.00
		.01	.03	N/A	N/A	N/A	N/A	N/A	.10
HB&T METLIFE STABLE VALUE FUND #29551 R1 BarCap Govt/Credit 1-5 Yr TR USD		.08	.32	1.84	1.84	2.05	1.97	1.94	2.08
		.17	.33	4.71	4.71	3.69	2.77	2.19	2.52
HB&T METLIFE STABLE VALUE FUND #29551 R2 BarCap Govt/Credit 1-5 Yr TR USD		.08	.33	1.49	1.49	1.89	1.70	1.63	1.76
		.17	.33	4.71	4.71	3.69	2.77	2.19	2.52
HB&T SHORT TERM INCOME FUND ML 3-Month U.S. T-Bill		.02	.06	.58	.58	1.36	1.05	.55	1.78
		.01	.03	.67	.67	1.61	1.20	.63	1.81
Jensen Quality Growth CIF R1 S&P 500		3.90	11.12	17.99	17.99	N/A	N/A	N/A	18.59
		3.84	12.15	18.40	18.40	N/A	N/A	N/A	19.72
METLIFE STABLE VALUE 32956 FUND R1 Barclays US Agg Interm TR USD		.18	.44	1.97	1.97	2.05	1.98	N/A	1.91
		.22	.42	5.60	5.60	4.37	3.46	N/A	3.17
METLIFE STABLE VALUE 32956 FUND R2 Barclays US Agg Interm TR USD		.18	.37	1.48	1.48	1.53	1.46	N/A	1.39
		.22	.42	5.60	5.60	4.37	3.46	N/A	3.17
Nottingham ESG Global All Asset CIF R Morningstar Moderate Target Risk		3.60	10.55	14.43	14.43	N/A	N/A	N/A	13.66
		3.06	10.24	12.82	12.82	N/A	N/A	N/A	12.60
Nottingham ESG Global Balanced CIF R Morningstar Moderately Cons Target Risk		2.66	7.83	12.07	12.07	N/A	N/A	N/A	11.49
		2.17	7.13	11.86	11.86	N/A	N/A	N/A	11.41
QS Investors Global DBI CIF R2 XW MSCI ACWI NET USD		4.28	13.14	6.38	6.38	5.24	N/A	N/A	7.81
		4.64	14.68	16.26	16.26	10.06	N/A	N/A	12.01
QS Investors Global DBI CIF R-INT XW MSCI ACWI NET USD		4.35	13.22	N/A	N/A	N/A	N/A	N/A	15.70
		4.64	14.68	N/A	N/A	N/A	N/A	N/A	25.55
River and Mercantile Long Credit Fund R Barclays US Long Credit TR USD		.38	4.81	15.23	15.23	9.57	10.04	N/A	8.72
		.44	4.92	13.32	13.32	9.23	10.02	N/A	8.57
ROYCE OPPORTUNITY COLLECTIVE TRUST FUND R-INST Russell 2000		9.51	40.35	28.56	28.56	N/A	N/A	N/A	9.91
		8.65	31.37	19.96	19.96	N/A	N/A	N/A	9.70
ROYCE OPPORTUNITY COLLECTIVE TRUST FUND R-LM Russell 2000		9.62	40.60	29.55	29.55	N/A	N/A	N/A	11.62
		8.65	31.37	19.96	19.96	N/A	N/A	N/A	10.90



Hand Benefits Trust, a BPAS Company
Hand Composite Employee Benefit Trust
INVESTMENT PERFORMANCE
Period Ended December 31, 2020

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
ROYCE TOTAL RETURN COLLECTIVE TRUST FUND R-INST		7.20	25.37	4.63	4.63	4.52	N/A	N/A	6.88
Russell 2000		8.65	31.37	19.96	19.96	10.25	N/A	N/A	11.59
Royce Total Return CTF R-LM		7.28	25.57	5.39	5.39	5.29	N/A	N/A	7.85
Russell 2000		8.65	31.37	19.96	19.96	10.25	N/A	N/A	12.27
SAGE CASH BALANCE CONSERVATIVE FUND R1		.19	.47	1.81	1.81	1.51	N/A	N/A	1.71
Barclays US Aggregate		.14	.67	7.51	7.51	5.34	N/A	N/A	4.89
SAGE CASH BALANCE GROWTH FUND R1		1.55	5.58	4.99	4.99	2.31	N/A	N/A	2.78
Barclays US Aggregate		.14	.67	7.51	7.51	5.34	N/A	N/A	4.89
SAGE CASH BALANCE MODERATE FUND R1		1.25	3.95	4.72	4.72	3.03	N/A	N/A	3.15
Barclays US Aggregate		.14	.67	7.51	7.51	5.34	N/A	N/A	4.89
SMART FUNDS INDEX 2020 R2		.70	1.10	2.96	2.96	2.22	3.17	2.57	3.96
Morningstar Lifetime Con 2020 TR USD		1.83	6.13	12.89	12.89	7.92	8.09	6.57	7.05
SMART FUNDS INDEX 2020 R-INST		.71	1.14	3.28	3.28	2.47	3.40	2.94	3.34
Morningstar Lifetime Con 2020 TR USD		1.83	6.13	12.89	12.89	7.92	8.09	6.57	6.82
SMART FUNDS INDEX 2030 R2		2.49	7.01	7.21	7.21	5.14	6.84	4.95	5.02
Morningstar Lifetime Con 2030 TR USD		2.32	8.03	13.89	13.89	8.68	9.29	7.65	8.00
SMART FUNDS INDEX 2030 R-INST		2.54	7.10	8.02	8.02	5.64	7.30	5.43	5.80
Morningstar Lifetime Con 2030 TR USD		2.32	8.03	13.89	13.89	8.68	9.29	7.65	8.12
SMART FUNDS INDEX 2040 R2		3.23	10.77	11.18	11.18	6.92	8.44	5.82	5.37
Morningstar Lifetime Con 2040 TR USD		3.27	11.28	13.68	13.68	9.00	10.71	8.73	8.92
SMART FUNDS INDEX 2040 R-INST		3.28	10.89	11.69	11.69	7.25	8.67	6.20	6.55
Morningstar Lifetime Con 2040 TR USD		3.27	11.28	13.68	13.68	9.00	10.71	8.73	9.36
SMART FUNDS INDEX 2050 R2		3.40	10.20	13.21	13.21	8.35	9.70	6.62	8.25
Morningstar Lifetime Con 2050 TR USD		4.10	14.10	13.48	13.48	9.03	11.36	9.01	9.20
SMART FUNDS INDEX 2050 R-INST		3.42	10.27	13.58	13.58	8.66	10.04	7.04	6.31
Morningstar Lifetime Con 2050 TR USD		4.10	14.10	13.48	13.48	9.03	11.36	9.01	9.67
SMART FUNDS INDEX TODAY R2		.62	1.13	3.11	3.11	2.50	2.01	1.82	2.47
Morningstar Lifetime Con Incm TR USD		1.57	4.60	9.43	9.43	6.09	5.95	4.64	5.07
SMART FUNDS INDEX TODAY R-INST		.61	1.23	3.48	3.48	2.85	2.38	2.26	2.25
Morningstar Lifetime Con Incm TR USD		1.57	4.60	9.43	9.43	6.09	5.95	4.64	5.07
SNYDER SMALL/MID-CAP VALUE R1		4.86	21.29	18.49	18.49	14.95	N/A	N/A	17.36
Russell 2500 Index		7.61	27.41	19.99	19.99	11.33	N/A	N/A	12.67
SNYDER CAPITAL SMALL/MID-CAP VAL COLLECTIVE INVE		4.80	21.19	19.53	19.53	N/A	N/A	N/A	19.53
Russell 2500 Index		7.61	27.41	19.99	19.99	N/A	N/A	N/A	19.99
TACTICAL CORE STABLE VALUE FD R		.08	.32	1.73	1.73	1.96	1.86	1.67	1.68
BarCap Govt/Credit 1-5 Yr TR USD		.17	.33	4.71	4.71	3.69	2.77	2.19	2.07
THE DGI GROWTH FUND R1		7.84	28.53	26.08	26.08	16.37	17.23	N/A	13.72
Russell Mid Cap Growth		4.80	19.02	35.59	35.59	20.50	18.66	N/A	15.33
Todd International Intrinsic Value CIF R		5.35	20.17	9.96	9.96	N/A	N/A	N/A	12.11
MSCI ACWI xUS (Net)		5.41	17.01	10.65	10.65	N/A	N/A	N/A	12.71



Hand Benefits Trust, a BPAS Company
 Hand Composite Employee Benefit Trust
 INVESTMENT PERFORMANCE
 Period Ended December 31, 2020

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
Trademark Tactical Risk 2030 Fund R		.77	2.19	-3.04	-3.04	.83	3.15	N/A	3.07
	Morningstar Trgt Date 2026-2030 Mod EW	3.35	10.30	13.15	13.15	8.92	9.66	N/A	7.95
Trademark Tactical Risk 2030 Fund R1		.72	2.12	-3.39	-3.39	.48	2.79	N/A	2.63
	Morningstar Trgt Date 2026-2030 Mod EW	3.35	10.30	13.15	13.15	8.92	9.66	N/A	7.95
Trademark Tactical Risk 2030 Fund R2		.76	2.24	-.60	-.60	1.26	3.18	N/A	3.20
	Morningstar Trgt Date 2026-2030 Mod EW	3.35	10.30	13.15	13.15	8.92	9.66	N/A	7.95
Trademark Tactical Risk 2030 Fund R3		.75	2.21	-2.82	-2.82	1.17	3.49	N/A	3.36
	Morningstar Trgt Date 2026-2030 Mod EW	3.35	10.30	13.15	13.15	8.92	9.66	N/A	7.95
Trademark Tactical Risk 2030 Fund R4		.72	2.11	-3.53	-3.53	.37	2.68	N/A	2.92
	Morningstar Trgt Date 2026-2030 Mod EW	3.35	10.30	13.15	13.15	8.92	9.66	N/A	8.77
Trademark Tactical Risk 2030 Fund R5		.64	2.02	-3.60	-3.60	.32	2.62	N/A	2.95
	Morningstar Trgt Date 2026-2030 Mod EW	3.35	10.30	13.15	13.15	8.92	9.66	N/A	8.51
Trademark Tactical Risk 2030 Fund R6		.69	2.11	-3.40	-3.40	.57	2.93	N/A	2.96
	Morningstar Trgt Date 2026-2030 Mod EW	3.35	10.30	13.15	13.15	8.92	9.66	N/A	7.99
Trademark Tactical Risk 2040 Fund R		2.06	6.44	1.52	1.52	2.77	5.41	N/A	4.89
	Morningstar Trgt Date 2036-2040 Mod EW	4.38	13.58	16.17	16.17	10.16	11.57	N/A	9.24
Trademark Tactical Risk 2040 Fund R1		2.01	6.36	1.17	1.17	2.40	5.03	N/A	4.43
	Morningstar Trgt Date 2036-2040 Mod EW	4.38	13.58	16.17	16.17	10.16	11.57	N/A	9.24
Trademark Tactical Risk 2040 Fund R2		2.09	6.69	1.47	1.47	2.35	4.94	N/A	4.75
	Morningstar Trgt Date 2036-2040 Mod EW	4.38	13.58	16.17	16.17	10.16	11.57	N/A	9.24
Trademark Tactical Risk 2040 Fund R3		2.07	6.55	1.87	1.87	3.15	5.79	N/A	5.18
	Morningstar Trgt Date 2036-2040 Mod EW	4.38	13.58	16.17	16.17	10.16	11.57	N/A	9.24
Trademark Tactical Risk 2040 Fund R4		2.00	6.34	1.10	1.10	2.32	4.95	N/A	5.08
	Morningstar Trgt Date 2036-2040 Mod EW	4.38	13.58	16.17	16.17	10.16	11.57	N/A	10.25
Trademark Tactical Risk 2040 Fund R5		2.00	6.33	1.02	1.02	2.26	4.89	N/A	4.78
	Morningstar Trgt Date 2036-2040 Mod EW	4.38	13.58	16.17	16.17	10.16	11.57	N/A	10.00
Trademark Tactical Risk 2040 Fund R6		2.06	6.38	1.25	1.25	2.51	5.21	N/A	4.76
	Morningstar Trgt Date 2036-2040 Mod EW	4.38	13.58	16.17	16.17	10.16	11.57	N/A	9.44
Trademark Tactical Risk 2050 Fund R		2.97	9.40	3.94	3.94	4.05	6.63	N/A	6.04
	Morningstar Trgt Date 2050+ Mod EW	4.48	14.44	16.03	16.03	9.73	11.45	N/A	8.99
Trademark Tactical Risk 2050 Fund R1		2.85	9.29	3.52	3.52	3.68	6.25	N/A	5.58
	Morningstar Trgt Date 2050+ Mod EW	4.48	14.44	16.03	16.03	9.73	11.45	N/A	8.99
Trademark Tactical Risk 2050 Fund R2		2.94	9.52	3.92	3.92	3.63	6.18	N/A	5.92
	Morningstar Trgt Date 2050+ Mod EW	4.48	14.44	16.03	16.03	9.73	11.45	N/A	8.99
Trademark Tactical Risk 2050 Fund R3		3.01	9.47	4.27	4.27	4.39	7.00	N/A	6.34
	Morningstar Trgt Date 2050+ Mod EW	4.48	14.44	16.03	16.03	9.73	11.45	N/A	8.99
Trademark Tactical Risk 2050 Fund R4		2.89	9.22	3.43	3.43	3.57	6.15	N/A	6.43
	Morningstar Trgt Date 2050+ Mod EW	4.48	14.44	16.03	16.03	9.73	11.45	N/A	10.02
Trademark Tactical Risk 2050 Fund R5		2.88	9.25	3.35	3.35	3.51	6.09	N/A	6.01
	Morningstar Trgt Date 2050+ Mod EW	4.48	14.44	16.03	16.03	9.73	11.45	N/A	9.84
Trademark Tactical Risk 2050 Fund R6		2.90	9.32	3.67	3.67	3.79	6.45	N/A	5.89
	Morningstar Trgt Date 2050+ Mod EW	4.48	14.44	16.03	16.03	9.73	11.45	N/A	9.28
Trademark Tactical Risk 2060 Fund R		3.31	11.29	N/A	N/A	N/A	N/A	N/A	12.40
	Morningstar Trgt Date 2050+ Mod EW	4.48	14.44	N/A	N/A	N/A	N/A	N/A	19.44
Trademark Tactical Risk 2060 Fund R4		3.31	11.19	N/A	N/A	N/A	N/A	N/A	14.36
	Morningstar Trgt Date 2050+ Mod EW	4.48	14.44	N/A	N/A	N/A	N/A	N/A	19.96



Hand Benefits Trust, a BPAS Company
 Hand Composite Employee Benefit Trust
 INVESTMENT PERFORMANCE
 Period Ended December 31, 2020

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
Trademark Tactical Risk Retirement Fund R		.41	1.40	2.84	2.84	2.92	3.33	N/A	2.43
Morningstar Trgt Date 2000-2010 Mod EW		2.04	6.28	10.46	10.46	6.71	7.26	N/A	5.81
Trademark Tactical Risk Retirement Fund R1		.34	1.29	2.43	2.43	2.53	2.96	N/A	1.97
Morningstar Trgt Date 2000-2010 Mod EW		2.04	6.28	10.46	10.46	6.71	7.26	N/A	5.81
Trademark Tactical Risk Retirement Fund R2		.48	1.45	3.20	3.20	3.28	3.55	N/A	2.63
Morningstar Trgt Date 2000-2010 Mod EW		2.04	6.28	10.46	10.46	6.71	7.26	N/A	5.81
Trademark Tactical Risk Retirement Fund R3		.48	1.52	3.18	3.18	3.29	3.70	N/A	2.71
Morningstar Trgt Date 2000-2010 Mod EW		2.04	6.28	10.46	10.46	6.71	7.26	N/A	5.81
Trademark Tactical Risk Retirement Fund R4		.34	1.28	2.33	2.33	2.45	2.87	N/A	2.44
Morningstar Trgt Date 2000-2010 Mod EW		2.04	6.28	10.46	10.46	6.71	7.26	N/A	6.11
Trademark Tactical Risk Retirement Fund R5		.32	1.21	2.53	2.53	3.07	3.57	N/A	3.85
Morningstar Trgt Date 2000-2010 Mod EW		2.04	6.28	10.46	10.46	6.71	7.26	N/A	6.22
Trademark Tactical Risk Retirement Fund R6		.32	1.29	2.69	2.69	3.12	3.60	N/A	3.44
Morningstar Trgt Date 2000-2010 Mod EW		2.04	6.28	10.46	10.46	6.71	7.26	N/A	5.92
Ullico J for Jobs CIF R		.19	.47	2.78	2.78	N/A	N/A	N/A	3.57
Barclays US Aggregate		.14	.67	7.51	7.51	N/A	N/A	N/A	8.06
ULLICO J FOR JOBS COLLECTIVE INVESTMENT FUND R1		.27	.55	3.01	3.01	3.08	N/A	N/A	3.08
Barclays US Aggregate		.14	.67	7.51	7.51	5.45	N/A	N/A	5.45
Vanguard 100% Equity Managed Trust Fd R		4.71	14.95	16.57	16.57	10.18	12.32	N/A	11.38
Vanguard 100% Equity Managed Trust Fd R1		4.68	14.86	16.22	16.22	9.83	11.97	N/A	11.03
Vanguard 100% Equity Managed Trust Fd R2		4.67	14.82	16.07	16.07	9.68	11.82	N/A	10.88
Vanguard Blended 100% Equity		4.77	15.38	16.42	16.42	10.23	12.42	N/A	11.67
FTSE ALL WORLD TR USD		4.67	14.76	16.58	16.58	10.47	12.79	9.68	10.74
Vanguard 100% Fixed Income Managed Trust Fd R		0.03	0.59	6.19	6.19	4.77	3.95	N/A	2.79
Vanguard 100% Fixed Income Managed Trust Fd R1		0.00	0.50	5.84	5.84	4.42	3.60	N/A	2.44
Vanguard 100% Fixed Income Managed Trust Fd R2		-0.01	0.46	5.69	5.69	4.27	3.45	N/A	2.29
Vanguard Blended 100% FI		.49	1.42	7.87	7.87	5.13	4.48	N/A	3.01
Barclays US Aggregate		.14	.67	7.51	7.51	5.34	4.44	N/A	3.30
Vanguard 20/80 - Conservative Managed Trust Fd R		1.02	3.50	10.13	10.13	6.54	6.01	N/A	4.78
Vanguard 20/80 - Conservative Managed Trust Fd R1		0.99	3.41	9.78	9.78	6.19	5.66	N/A	4.43
Vanguard 20/80 - Conservative Managed Trust Fd R2		0.98	3.37	9.63	9.63	6.04	5.51	N/A	4.28
Vanguard Blended 20/80		1.34	4.18	10.02	10.02	6.41	6.22	N/A	4.84
Morningstar Conservative Target Risk		1.33	4.24	9.74	9.74	6.44	6.20	N/A	4.51
Vanguard 40/60 - Moderate Managed Trust Fd R		1.95	6.44	12.59	12.59	7.74	7.75	N/A	6.61
Vanguard 40/60 - Moderate Managed Trust Fd R1		1.92	6.35	12.24	12.24	7.39	7.40	N/A	6.26
Vanguard 40/60 - Moderate Managed Trust Fd R2		1.91	6.31	12.09	12.09	7.24	7.25	N/A	6.11
Vanguard Blended 40/60		2.20	6.96	11.97	11.97	7.55	7.88	N/A	6.62
Morningstar Moderately Cons Target Risk		2.17	7.13	11.86	11.86	7.79	8.19	N/A	6.57
Vanguard 60/40 - Moderate Aggressive Managed R		2.92	9.03	13.00	13.00	8.40	9.20	N/A	8.19
Vanguard 60/40 - Moderate Aggressive Managed R1		2.89	8.94	12.65	12.65	8.05	8.85	N/A	7.84
Vanguard 60/40 - Moderate Aggressive Managed R2		2.88	8.90	12.50	12.50	7.90	8.70	N/A	7.69
Vanguard Blended 60/40		3.06	9.76	13.70	13.70	8.58	9.48	N/A	8.36
Morningstar Moderate Target Risk		3.06	10.24	12.82	12.82	8.55	9.79	N/A	8.19
Vanguard 70/30 - Moderate Aggressive Growth R		3.35	10.57	13.70	13.70	8.72	9.90	N/A	8.95
Vanguard 70/30 - Moderate Aggressive Growth R1		3.32	10.48	13.35	13.35	8.37	9.55	N/A	8.60
Vanguard 70/30 - Moderate Aggressive Growth R2		3.31	10.44	13.20	13.20	8.22	9.40	N/A	8.45
Vanguard Blended 70/30		3.48	11.16	14.47	14.47	9.05	10.25	N/A	9.21
Morningstar Moderately Aggr Target Risk		3.94	13.41	13.51	13.51	9.18	11.33	N/A	9.75



Hand Benefits Trust, a BPAS Company
 Hand Composite Employee Benefit Trust
 INVESTMENT PERFORMANCE
 Period Ended December 31, 2020

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
Vanguard 80/20 - Aggressive Managed Trust Fd R		3.87	12.04	14.39	14.39	9.13	10.65	N/A	9.74
Vanguard 80/20 - Aggressive Managed Trust Fd R1		3.84	11.95	14.04	14.04	8.78	10.30	N/A	9.39
Vanguard 80/20 - Aggressive Managed Trust Fd R2		3.83	11.91	13.89	13.89	8.63	10.15	N/A	9.24
Vanguard Blended 80/20		3.91	12.56	15.18	15.18	9.47	10.99	N/A	10.04
Morningstar Moderately Aggr Target Risk		3.94	13.41	13.51	13.51	9.18	11.33	N/A	9.72
WESTERN ASSET CORE BOND CIF R1		.41	1.93	8.69	8.69	5.88	N/A	N/A	4.74
Barclays US Aggregate		.14	.67	7.51	7.51	5.34	N/A	N/A	4.12
WESTERN ASSET CORE BOND CIF R3		.41	1.93	8.86	8.86	5.99	N/A	N/A	5.75
Barclays US Aggregate		.14	.67	7.51	7.51	5.34	N/A	N/A	4.97
WESTERN ASSET CORE PLUS BOND CIF R1		.73	2.89	10.30	10.30	6.86	6.61	5.53	5.90
Barclays US Aggregate		.14	.67	7.51	7.51	5.34	4.44	3.84	4.28
WESTERN ASSET CORE PLUS BOND CIF R2		.78	2.88	10.34	10.34	6.91	N/A	N/A	6.52
Barclays US Aggregate		.14	.67	7.51	7.51	5.34	N/A	N/A	4.86
WESTERN ASSET CORE PLUS BOND CIF R-INT		.77	2.95	10.55	10.55	7.06	6.85	N/A	5.80
Barclays US Aggregate		.14	.67	7.51	7.51	5.34	4.44	N/A	3.85
WESTERN ASSET CORE PLUS BOND CIF R-LM		.77	2.91	10.52	10.52	7.04	N/A	N/A	6.07
Barclays US Aggregate		.14	.67	7.51	7.51	5.34	N/A	N/A	3.79
Western Asset Income CIF R1		1.63	4.95	3.73	3.73	3.54	N/A	N/A	3.43
Barclays US Universal TR USD		.35	1.29	7.58	7.58	5.45	N/A	N/A	5.40
Western Asset Income CIF R3		1.62	4.95	3.73	3.73	3.60	5.70	N/A	3.78
Barclays US Universal TR USD		.35	1.29	7.58	7.58	5.45	4.87	N/A	4.14
Western Asset Income R-LM		1.69	5.08	4.21	4.21	N/A	N/A	N/A	6.51
Barclays US Universal TR USD		.35	1.29	7.58	7.58	N/A	N/A	N/A	7.90
Western Asset Long Duration Credit CIF R		.45	5.51	14.69	14.69	9.72	10.49	9.05	9.16
Barclays US Long Credit TR USD		.44	4.92	13.32	13.32	9.23	10.02	8.24	8.21
WESTERN ASSET LONG DURATION CREDIT CIF R1		.45	5.42	14.41	14.41	9.47	10.26	8.82	8.98
Barclays US Long Credit TR USD		.44	4.92	13.32	13.32	9.23	10.02	8.24	8.21
WESTERN ASSET LONG DURATION CREDIT CIF R2		.45	5.47	14.52	14.52	N/A	N/A	N/A	11.47
Barclays US Long Credit TR USD		.44	4.92	13.32	13.32	N/A	N/A	N/A	9.99

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.