



Hand Benefits Trust, a BPAS Company
Hand Composite Employee Benefit Trust
INVESTMENT PERFORMANCE
Period Ended December 31, 2021

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		4.01	5.76	17.47	17.47	N/A	N/A	N/A	16.61
	Morningstar Aggressive Target Risk	4.44	5.33	17.30	17.30	N/A	N/A	N/A	15.04
ABG Aggressive CIF R1		3.96	5.72	17.14	17.14	N/A	N/A	N/A	16.74
	Morningstar Aggressive Target Risk	4.44	5.33	17.30	17.30	N/A	N/A	N/A	15.43
ABG Balanced CIF R		2.59	3.90	12.06	12.06	N/A	N/A	N/A	13.00
	Morningstar Moderate Target Risk	2.81	3.43	10.19	10.19	N/A	N/A	N/A	11.59
ABG Balanced CIF R1		2.61	3.85	11.78	11.78	N/A	N/A	N/A	13.16
	Morningstar Moderate Target Risk	2.81	3.43	10.19	10.19	N/A	N/A	N/A	11.72
ABG Growth CIF R		3.28	4.93	14.56	14.56	N/A	N/A	N/A	14.91
	Morningstar Moderately Aggr Target Risk	3.71	4.46	14.04	14.04	N/A	N/A	N/A	13.67
ABG Growth CIF R1		3.30	4.89	14.22	14.22	N/A	N/A	N/A	14.97
	Morningstar Moderately Aggr Target Risk	3.71	4.46	14.04	14.04	N/A	N/A	N/A	14.26
ABG Income CIF R		1.87	2.83	8.55	8.55	N/A	N/A	N/A	10.78
	Morningstar Moderately Cons Target Risk	1.84	2.30	6.36	6.36	N/A	N/A	N/A	9.81
ABG Income CIF R1		1.80	2.69	8.16	8.16	N/A	N/A	N/A	10.43
	Morningstar Moderately Cons Target Risk	1.84	2.30	6.36	6.36	N/A	N/A	N/A	9.27
ABG Wealth Preservation CIF R		.84	1.27	4.64	4.64	N/A	N/A	N/A	7.02
	Morningstar Conservative Target Risk	.90	1.13	2.26	2.26	N/A	N/A	N/A	6.75
ABG Wealth Preservation CIF R1		.93	1.28	4.38	4.38	N/A	N/A	N/A	6.66
	Morningstar Conservative Target Risk	.90	1.13	2.26	2.26	N/A	N/A	N/A	6.18
AFL-CIO HOUSING INVESTMENT TRUST DVF R		-.34	-.17	-1.36	-1.36	4.22	3.10	N/A	2.57
	Bloomberg U.S. Aggregate GROSS USD	-.26	.01	-1.54	-1.54	4.79	3.57	N/A	3.03
Bowen, Hanes Total Return Fund R		4.04	7.18	18.04	18.04	N/A	N/A	N/A	16.79
	Morningstar Moderate Target Risk	2.81	3.43	10.19	10.19	N/A	N/A	N/A	13.21
BrandywineGLOBAL - Global Investment Grade FI R1		.52	-.22	-4.15	-4.15	4.87	4.43	2.64	2.91
	FTSE WGBI USD	-.62	-1.10	-6.97	-6.97	2.75	2.94	.96	1.41
BrandywineGLOBAL - Global Investment Grade FI R3		.52	-.22	-4.16	-4.16	4.85	4.25	N/A	3.01
	FTSE WGBI USD	-.62	-1.10	-6.97	-6.97	2.75	2.94	N/A	2.41
BrandywineGLOBAL - Global Invmt Grade FI R-INT		.58	-.14	-3.77	-3.77	5.28	N/A	N/A	4.16
	FTSE WGBI USD	-.62	-1.10	-6.97	-6.97	2.75	N/A	N/A	2.49
Channing SMID-Cap Intrinsic Value CIF R0		6.12	5.63	21.86	21.86	19.13	N/A	N/A	9.46
	Russell 2500 Value GROSS USD	5.20	6.36	27.78	27.78	18.31	N/A	N/A	10.51
Channing SMID-Cap Intrinsic Value CIF R2		6.05	5.57	N/A	N/A	N/A	N/A	N/A	3.13
	Russell 2500 Value GROSS USD	5.20	6.36	N/A	N/A	N/A	N/A	N/A	7.96
CLARIVEST EMERGING MARKETS EQUITY COL FUND R3		3.55	-1.09	2.26	2.26	12.44	10.12	N/A	9.38
	MSCI EM NR USD	1.88	-1.31	-2.54	-2.54	10.94	9.88	N/A	9.32
CLEARBRIDGE LARGE CAP GROWTH CIF R1		1.44	8.95	21.94	21.94	N/A	N/A	N/A	27.32
	Russell 1000 Growth Index	2.11	11.64	27.60	27.60	N/A	N/A	N/A	33.82
CLEARBRIDGE LARGE CAP GROWTH CIF R2		1.43	8.89	21.95	21.95	28.46	21.68	N/A	19.91
	Russell 1000 Growth Index	2.11	11.64	27.60	27.60	34.07	25.32	N/A	24.00
CLEARBRIDGE LARGE CAP GROWTH CIF R3		1.47	8.95	22.04	22.04	28.54	N/A	N/A	21.24
	Russell 1000 Growth Index	2.11	11.64	27.60	27.60	34.07	N/A	N/A	24.46



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CLEARBRIDGE SMALL CAP CIF R1		4.34	3.81	18.58	18.58	17.51	N/A	N/A	9.99
	Russell 2000	2.23	2.14	14.82	14.82	20.02	N/A	N/A	11.13
CLEARBRIDGE SMALL CAP CIF R-LM		4.26	3.80	19.10	19.10	18.05	10.81	N/A	10.81
	Russell 2000	2.23	2.14	14.82	14.82	20.02	12.03	N/A	12.03
Compass Capital High Quality Equity CIF R1		5.58	10.16	N/A	N/A	N/A	N/A	N/A	11.70
	S&P 500	4.48	11.03	N/A	N/A	N/A	N/A	N/A	13.55
CONNING-GOODWIN CAPITAL CORE PLUS BOND CIF R1		-.16	.08	-.78	-.78	5.57	4.07	N/A	3.74
	Bloomberg U.S. Aggregate GROSS USD	-.26	.01	-1.54	-1.54	4.79	3.57	N/A	3.18
DSM US LARGE CAP GROWTH CIF R1		1.63	5.56	21.70	21.70	29.69	23.44	N/A	23.44
	Russell 1000 Growth Index	2.11	11.64	27.60	27.60	34.07	25.32	N/A	25.32
FACETS LIFESTYLE AGGRESSIVE R5		3.76	5.27	15.62	15.62	17.11	11.72	9.30	7.94
	Morningstar Moderately Aggr Target Risk	3.71	4.46	14.04	14.04	16.76	12.09	10.63	10.18
FACETS LIFESTYLE AGGRESSIVE R6		3.80	5.34	15.88	15.88	17.10	11.78	9.46	8.10
	Morningstar Moderately Aggr Target Risk	3.71	4.46	14.04	14.04	16.76	12.09	10.63	10.18
FACETS LIFESTYLE CONSERVATIVE R5		1.62	2.55	6.69	6.69	10.31	7.16	5.15	4.60
	Morningstar Moderately Cons Target Risk	1.84	2.30	6.36	6.36	11.10	8.13	6.86	6.67
FACETS LIFESTYLE CONSERVATIVE R6		1.65	2.62	6.94	6.94	10.54	7.37	5.35	4.81
	Morningstar Moderately Cons Target Risk	1.84	2.30	6.36	6.36	11.10	8.13	6.86	6.67
FACETS LIFESTYLE MODERATE R5		2.71	3.92	11.03	11.03	13.73	9.34	7.36	6.50
	Morningstar Moderate Target Risk	2.81	3.43	10.19	10.19	13.95	10.12	8.77	8.48
FACETS LIFESTYLE MODERATE R6		2.70	4.00	11.21	11.21	14.00	9.58	7.58	6.73
	Morningstar Moderate Target Risk	2.81	3.43	10.19	10.19	13.95	10.12	8.77	8.48
FIRST TRUST TARGET DATE FUND 2020 R0		2.23	3.16	5.91	5.91	11.00	7.57	7.78	6.90
	Morningstar Lifetime Mod 2020 TR USD	2.12	3.61	9.04	9.04	13.24	9.43	8.36	7.26
FIRST TRUST TARGET DATE FUND 2020 R1		2.24	3.11	5.59	5.59	10.68	7.27	7.36	7.30
	Morningstar Lifetime Mod 2020 TR USD	2.12	3.61	9.04	9.04	13.24	9.43	8.36	8.04
FIRST TRUST TARGET DATE FUND 2020 R2		2.27	3.22	6.10	6.10	10.87	7.20	7.09	6.99
	Morningstar Lifetime Mod 2020 TR USD	2.12	3.61	9.04	9.04	13.24	9.43	8.36	8.04
FIRST TRUST TARGET DATE FUND 2020 R3		2.74	3.99	6.69	6.69	10.67	7.00	6.84	6.68
	Morningstar Lifetime Mod 2020 TR USD	2.12	3.61	9.04	9.04	13.24	9.43	8.36	8.04
FIRST TRUST TARGET DATE FUND 2030 R0		3.93	5.51	11.53	11.53	15.24	10.34	10.01	8.59
	Morningstar Lifetime Mod 2030 TR USD	2.80	4.29	11.69	11.69	15.39	11.03	10.11	8.45
FIRST TRUST TARGET DATE FUND 2030 R1		3.94	5.45	11.25	11.25	14.91	10.03	9.64	9.07
	Morningstar Lifetime Mod 2030 TR USD	2.80	4.29	11.69	11.69	15.39	11.03	10.11	9.30
FIRST TRUST TARGET DATE FUND 2030 R2		3.93	5.55	11.76	11.76	18.36	12.13	10.42	9.70
	Morningstar Lifetime Mod 2030 TR USD	2.80	4.29	11.69	11.69	15.39	11.03	10.11	9.30
FIRST TRUST TARGET DATE FUND 2030 R3		4.97	7.01	12.23	12.23	14.84	9.72	9.15	8.41
	Morningstar Lifetime Mod 2030 TR USD	2.80	4.29	11.69	11.69	15.39	11.03	10.11	9.30
FIRST TRUST TARGET DATE FUND 2040 R0		4.98	7.16	16.46	16.46	17.59	11.75	11.13	9.57
	Morningstar Lifetime Mod 2040 TR USD	3.79	4.98	15.36	15.36	17.41	12.37	11.21	9.26
FIRST TRUST TARGET DATE FUND 2040 R1		4.97	7.09	16.11	16.11	17.24	11.43	10.76	9.88
	Morningstar Lifetime Mod 2040 TR USD	3.79	4.98	15.36	15.36	17.41	12.37	11.21	10.10
FIRST TRUST TARGET DATE FUND 2040 R2		5.01	7.27	16.70	16.70	16.51	10.97	10.28	9.47
	Morningstar Lifetime Mod 2040 TR USD	3.79	4.98	15.36	15.36	17.41	12.37	11.21	10.10
FIRST TRUST TARGET DATE FUND 2040 R3		6.41	9.35	17.49	17.49	17.63	11.45	10.44	9.46
	Morningstar Lifetime Mod 2040 TR USD	3.79	4.98	15.36	15.36	17.41	12.37	11.21	10.10



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FIRST TRUST TARGET DATE FUND 2050 R0		5.13	7.22	16.55	16.55	17.91	11.91	N/A	10.11
	Morningstar Lifetime Con 2050 TR USD	3.61	4.63	14.03	14.03	16.89	12.09	N/A	9.44
FIRST TRUST TARGET DATE FUND 2050 R1		5.12	7.19	16.22	16.22	17.56	11.58	N/A	9.67
	Morningstar Lifetime Con 2050 TR USD	3.61	4.63	14.03	14.03	16.89	12.09	N/A	9.35
FIRST TRUST TARGET DATE FUND 2050 R2		5.17	7.30	16.80	16.80	18.16	12.16	N/A	10.83
	Morningstar Lifetime Con 2050 TR USD	3.61	4.63	14.03	14.03	16.89	12.09	N/A	9.99
FIRST TRUST TARGET DATE FUND 2050 R3		5.13	7.33	18.59	18.59	18.26	11.73	N/A	9.96
	Morningstar Lifetime Con 2050 TR USD	3.61	4.63	14.03	14.03	16.89	12.09	N/A	9.64
Franklin Global DBI CIF R2		4.05	4.19	13.21	13.21	13.20	N/A	N/A	8.95
	XW MSCI ACWI NET USD	4.00	6.68	18.54	18.54	20.38	N/A	N/A	13.38
Franklin Global DBI CIF R-INT		4.03	4.25	13.42	13.42	N/A	N/A	N/A	16.05
	XW MSCI ACWI NET USD	4.00	6.68	18.54	18.54	N/A	N/A	N/A	24.33
GlobeFlex ACWI ex-U.S. Equity CIF R1		5.53	1.58	17.57	17.57	N/A	N/A	N/A	30.84
	MSCI ACWI xUS (Net)	4.13	1.82	7.82	7.82	N/A	N/A	N/A	28.16
GlobeFlex ACWI ex-U.S. Equity CIF R3		5.50	1.62	N/A	N/A	N/A	N/A	N/A	13.67
	MSCI ACWI xUS (Net)	4.13	1.82	N/A	N/A	N/A	N/A	N/A	3.11
Hamilton Capital Balanced Growth CIF R		2.01	2.95	8.24	8.24	N/A	N/A	N/A	9.01
	Hamilton Capital Balanced Growth	2.62	4.65	12.83	12.83	N/A	N/A	N/A	18.90
Hamilton Capital Balanced Growth CIF R1		2.01	2.95	8.24	8.24	N/A	N/A	N/A	8.09
	Hamilton Capital Balanced Growth	2.62	4.65	12.83	12.83	N/A	N/A	N/A	17.45
Hamilton Capital Balanced Income CIF R		.96	1.45	4.17	4.17	N/A	N/A	N/A	3.82
	Hamilton Capital Balanced Income	1.18	2.34	5.75	5.75	N/A	N/A	N/A	9.16
Hamilton Capital Balanced Income CIF R1		.96	1.35	4.06	4.06	N/A	N/A	N/A	3.59
	Hamilton Capital Balanced Income	1.18	2.34	5.75	5.75	N/A	N/A	N/A	8.27
Hamilton Capital Dynamic Bond CIF R		.10	-.20	-.50	-.50	N/A	N/A	N/A	-.32
	Hamilton Capital Dynamic Bond	-.12	-.19	-1.19	-1.19	N/A	N/A	N/A	.07
Hamilton Capital Dynamic Equity CIF R		3.08	5.16	14.46	14.46	N/A	N/A	N/A	15.66
	Hamilton Capital Dynamic Equity	3.95	7.32	20.78	20.78	N/A	N/A	N/A	29.28
Hamilton Capital Dynamic Equity CIF R1		3.08	5.07	14.46	14.46	N/A	N/A	N/A	13.99
	Hamilton Capital Dynamic Equity	3.95	7.32	20.78	20.78	N/A	N/A	N/A	27.18
Hamilton Capital Targeted Equity CIF R		3.54	7.51	22.46	22.46	N/A	N/A	N/A	29.23
	Hamilton Capital Targeted Equity	4.15	6.93	20.26	20.26	N/A	N/A	N/A	30.30
HB&T BlackRock Large Cap Equity Index R		4.37	10.86	28.41	28.41	25.88	N/A	N/A	20.36
	S&P 500	4.48	11.03	28.70	28.70	26.07	N/A	N/A	20.24
HB&T BlackRock Mid Cap Equity Index R		5.04	7.97	24.61	24.61	21.26	N/A	N/A	15.36
	S&P Midcap 400 Index	5.08	8.00	24.76	24.76	21.41	N/A	N/A	14.99
HB&T BlackRock MSCI ACWI ex-US Index R		4.09	1.78	7.84	7.84	13.36	N/A	N/A	10.38
	MSCI ACWI xUS (Net)	4.13	1.82	7.82	7.82	13.18	N/A	N/A	9.60
HB&T BlackRock Short Term Bond Index R		-.09	-.56	-.46	-.46	2.24	N/A	N/A	2.18
	Bloomberg 1-3 Yr Gov/Credit GROSS USD	-.15	-.56	-.47	-.47	2.28	N/A	N/A	2.51
HB&T BlackRock Small Cap Equity Index R		2.20	2.20	14.95	14.95	19.99	N/A	N/A	13.03
	Russell 2000	2.23	2.14	14.82	14.82	20.02	N/A	N/A	13.06



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HB&T BlackRock U.S. Aggregate Bond Index R		-.26	-.09	-1.60	-1.60	4.78	N/A	N/A	5.02
	Bloomberg U.S. Aggregate GROSS USD	-.26	.01	-1.54	-1.54	4.79	N/A	N/A	5.28
HB&T Lincoln Stable Value CIF R1		.29	.67	2.55	2.55	N/A	N/A	N/A	2.57
	ML 3-Month U.S. T-Bill	.01	.01	.05	.05	N/A	N/A	N/A	.08
HB&T Lincoln Stable Value CIF R-INT		.29	.77	2.75	2.75	N/A	N/A	N/A	2.75
	ML 3-Month U.S. T-Bill	.01	.01	.05	.05	N/A	N/A	N/A	.09
HB&T METLIFE STABLE VALUE FUND R0		.15	.54	N/A	N/A	N/A	N/A	N/A	1.17
	Bloomberg 1-5 Yr Gov/Credit GROSS USD	-.16	-.72	N/A	N/A	N/A	N/A	N/A	-.86
HB&T METLIFE STABLE VALUE FUND #29551 R1		.15	.47	1.89	1.89	1.98	1.98	1.89	2.06
	Bloomberg 1-5 Yr Gov/Credit GROSS USD	-.16	-.72	-.97	-.97	2.88	2.25	1.77	2.24
HB&T METLIFE STABLE VALUE FUND #29551 R2		.16	.40	1.47	1.47	1.60	1.71	1.58	1.74
	Bloomberg 1-5 Yr Gov/Credit GROSS USD	-.16	-.72	-.97	-.97	2.88	2.25	1.77	2.24
HB&T SHORT TERM INCOME FUND		.02	.05	.23	.23	.91	1.02	.56	1.71
	ML 3-Month U.S. T-Bill	.01	.01	.05	.05	.99	1.14	.63	1.73
Jensen Quality Growth CIF R1		6.86	14.97	30.34	30.34	N/A	N/A	N/A	23.26
	S&P 500	4.48	11.03	28.70	28.70	N/A	N/A	N/A	23.32
Jensen Quality Growth CIF R3		6.83	14.98	N/A	N/A	N/A	N/A	N/A	22.39
	S&P 500	4.48	11.03	N/A	N/A	N/A	N/A	N/A	16.61
METLIFE STABLE VALUE 32956 FUND R1		.09	.35	1.32	1.32	1.83	1.85	N/A	1.83
	Bloomberg Intermediate U.S. Aggregate GR	-.12	-.51	-1.29	-1.29	3.60	2.79	N/A	2.58
METLIFE STABLE VALUE 32956 FUND R2		.09	.18	.82	.82	1.30	1.33	N/A	1.32
	Bloomberg Intermediate U.S. Aggregate GR	-.12	-.51	-1.29	-1.29	3.60	2.79	N/A	2.58
River and Mercantile Long Credit Fund R		-.22	.95	-1.20	-1.20	11.67	7.86	N/A	7.48
	Bloomberg U.S. Long Credit GROSS USD	-.37	1.52	-1.18	-1.18	11.37	7.64	N/A	7.35
ROYCE TOTAL RETURN COLLECTIVE TRUST FUND R-INS		5.61	7.17	26.48	26.48	17.83	N/A	N/A	10.92
	Russell 2000	2.23	2.14	14.82	14.82	20.02	N/A	N/A	12.29
ROYCE TOTAL RETURN CTF R-LM		5.76	7.46	27.54	27.54	18.77	N/A	N/A	11.87
	Russell 2000	2.23	2.14	14.82	14.82	20.02	N/A	N/A	12.82
SAGE CASH BALANCE CONSERVATIVE FUND R1		-.09	-.37	-.19	-.19	1.91	1.32	N/A	1.32
	Bloomberg U.S. Aggregate GROSS USD	-.26	.01	-1.54	-1.54	4.79	3.57	N/A	3.57
SAGE CASH BALANCE GROWTH FUND R1		1.68	1.06	2.96	2.96	5.27	2.82	N/A	2.82
	Bloomberg U.S. Aggregate GROSS USD	-.26	.01	-1.54	-1.54	4.79	3.57	N/A	3.57
SAGE CASH BALANCE MODERATE FUND R1		1.49	.78	2.30	2.30	4.66	2.98	N/A	2.98
	Bloomberg U.S. Aggregate GROSS USD	-.26	.01	-1.54	-1.54	4.79	3.57	N/A	3.57
SNYDER SMALL/MID-CAP VALUE R1		5.12	7.52	24.35	24.35	26.51	18.73	N/A	18.73
	Russell 2500 Index	3.28	3.82	18.18	18.18	21.91	13.75	N/A	13.75
SNYDER CAPITAL SMALL/MID-CAP VAL COLLECTIVE INVE		5.07	7.43	24.09	24.09	N/A	N/A	N/A	21.82
	Russell 2500 Index	3.28	3.82	18.18	18.18	N/A	N/A	N/A	19.11
Sterling Cap Core FX Collective Invest Fund		-.20	N/A	N/A	N/A	N/A	N/A	N/A	.70
	Bloomberg U.S. Aggregate GROSS USD	-.26	N/A	N/A	N/A	N/A	N/A	N/A	.31
TACTICAL CORE STABLE VALUE FD R		.16	.40	1.70	1.70	1.84	1.86	1.68	1.68
	Bloomberg 1-5 Yr Gov/Credit GROSS USD	-.16	-.72	-.97	-.97	2.88	2.25	1.77	1.80



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THE DGI GROWTH FUND R1		4.40	2.72	15.85	15.85	23.76	16.90	N/A	14.04
	Russell Mid Cap Growth	.35	2.85	12.73	12.73	27.46	19.83	N/A	14.93
Trademark Tactical MultiFactor Fund R		1.76	9.55	10.55	10.55	5.92	4.76	4.68	3.74
	Morningstar Moderate Target Risk	2.81	3.43	10.19	10.19	13.95	10.12	8.77	7.81
Trademark Tactical MultiFactor Fund R1		1.69	9.51	10.21	10.21	5.56	4.39	4.27	3.31
	Morningstar Moderate Target Risk	2.81	3.43	10.19	10.19	13.95	10.12	8.77	7.81
Trademark Tactical MultiFactor Fund R4		1.62	9.41	10.02	10.02	5.43	4.27	N/A	3.64
	Morningstar Moderate Target Risk	2.81	3.43	10.19	10.19	13.95	10.12	N/A	8.23
Trademark Tactical MultiFactor Fund R5		1.61	9.39	10.00	10.00	5.36	4.22	N/A	3.77
	Morningstar Moderate Target Risk	2.81	3.43	10.19	10.19	13.95	10.12	N/A	8.35
Trademark Tactical MultiFactor Cons Fund R		1.16	5.51	5.76	5.76	5.27	4.29	3.55	2.73
	Morningstar Moderately Cons Target Risk	1.84	2.30	6.36	6.36	11.10	8.13	6.86	6.35
Trademark Tactical MultiFactor Cons Fund R1		1.06	5.35	5.35	5.35	4.84	3.92	3.11	2.28
	Morningstar Moderately Cons Target Risk	1.84	2.30	6.36	6.36	11.10	8.13	6.86	6.35
Trademark Tactical MultiFactor Cons Fund R4		1.05	5.33	5.24	5.24	4.75	3.82	N/A	2.72
	Morningstar Moderately Cons Target Risk	1.84	2.30	6.36	6.36	11.10	8.13	N/A	6.44
Trademark Tactical MultiFactor Cons Fund R5		1.15	5.33	5.25	5.25	5.12	4.36	N/A	4.02
	Morningstar Moderately Cons Target Risk	1.84	2.30	6.36	6.36	11.10	8.13	N/A	6.68
ULLICO J FOR JOBS CIF R		.09	.46	1.49	1.49	2.87	N/A	N/A	2.87
	Bloomberg U.S. Aggregate GROSS USD	-.26	.01	-1.54	-1.54	4.74	N/A	N/A	4.74
ULLICO J FOR JOBS COLLECTIVE INVESTMENT FUND R1		.09	.45	1.55	1.55	3.09	N/A	N/A	2.69
	Bloomberg U.S. Aggregate GROSS USD	-.26	.01	-1.54	-1.54	4.79	N/A	N/A	3.66
Vanguard 100% Equity Managed Trust Fd R		3.65	6.25	18.43	18.43	20.25	14.18	N/A	12.13
Vanguard 100% Equity Managed Trust Fd R1		3.62	6.16	18.08	18.08	19.90	13.83	N/A	11.78
Vanguard 100% Equity Managed Trust Fd R2		3.61	6.12	17.93	17.93	19.75	13.68	N/A	11.63
	Vanguard Blended 100% Equity	3.89	5.99	17.62	17.62	19.97	14.20	N/A	12.31
	FTSE ALL WORLD TR USD	4.15	6.64	18.88	18.88	20.81	14.84	12.44	12.06
Vanguard 100% Fixed Income Managed Trust Fd R		-.56	-.25	-2.20	-2.20	3.85	2.94	N/A	2.23
Vanguard 100% Fixed Income Managed Trust Fd R1		-.59	-.34	-2.55	-2.55	3.50	2.59	N/A	1.88
Vanguard 100% Fixed Income Managed Trust Fd R2		-.60	-.38	-2.70	-2.70	3.35	2.44	N/A	1.73
	Vanguard Blended 100% FI	-.22	-.19	-2.45	-2.45	4.37	3.47	N/A	2.40
	Bloomberg U.S. Aggregate GROSS USD	-.26	.01	-1.54	-1.54	4.79	3.57	N/A	2.75
Vanguard 20/80 - Conservative Managed Trust Fd R		.31	1.07	1.68	1.68	7.68	5.53	N/A	4.44
Vanguard 20/80- Conservative Managed Trust Fd R1		.28	.98	1.33	1.33	7.33	5.18	N/A	4.09
Vanguard 20/80- Conservative Managed Trust Fd R2		.27	.94	1.18	1.18	7.18	5.03	N/A	3.94
	Vanguard Blended 20/80	.61	1.06	1.37	1.37	7.58	5.72	N/A	4.45
	Morningstar Conservative Target Risk	.90	1.13	2.26	2.26	7.67	5.70	N/A	4.26
Vanguard 40/60 - Moderate Managed Trust Fd R		1.14	2.40	5.65	5.65	10.98	7.82	N/A	6.51
Vanguard 40/60 - Moderate Managed Trust Fd R1		1.11	2.31	5.30	5.30	10.63	7.47	N/A	6.16
Vanguard 40/60 - Moderate Managed Trust Fd R2		1.10	2.27	5.15	5.15	10.48	7.32	N/A	6.01
	Vanguard Blended 40/60	1.43	2.29	5.27	5.27	10.74	7.92	N/A	6.47
	Morningstar Moderately Cons Target Risk	1.84	2.30	6.36	6.36	11.10	8.13	N/A	6.55
Vanguard 60/40 - Moderate Aggressive Managed R		1.99	3.67	9.80	9.80	13.78	9.83	N/A	8.37
Vanguard 60/40 - Moderate Aggressive Managed R1		1.96	3.58	9.45	9.45	13.43	9.48	N/A	8.02
Vanguard 60/40 - Moderate Aggressive Managed R2		1.95	3.54	9.30	9.30	13.28	9.33	N/A	7.87
	Vanguard Blended 6040	2.25	3.53	9.28	9.28	13.87	10.07	N/A	8.46
	Morningstar Moderate Target Risk	2.81	3.43	10.19	10.19	13.95	10.12	N/A	8.41



Hand Benefits Trust, a BPAS Company
Hand Composite Employee Benefit Trust
INVESTMENT PERFORMANCE
Period Ended December 31, 2021

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
Vanguard 70/30 - Moderate Aggressive Growth R		2.42	4.24	11.72	11.72	15.27	10.78	N/A	9.25
Vanguard 70/30 - Moderate Aggressive Growth R1		2.39	4.15	11.37	11.37	14.92	10.43	N/A	8.90
Vanguard 70/30 - Moderate Aggressive Growth R2		2.38	4.11	11.22	11.22	14.77	10.28	N/A	8.75
Vanguard Blended 70/30		2.66	4.15	11.33	11.33	15.42	11.13	N/A	9.44
Morningstar Moderately Aggr Target Risk		3.71	4.46	14.04	14.04	16.76	12.09	N/A	10.22
Vanguard 80/20 - Aggressive Managed Trust Fd R		2.95	4.98	13.86	13.86	16.86	11.87	N/A	10.18
Vanguard 80/20 - Aggressive Managed Trust Fd R1		2.92	4.89	13.51	13.51	16.51	11.52	N/A	9.83
Vanguard 80/20 - Aggressive Managed Trust Fd R2		2.91	4.85	13.36	13.36	16.36	11.37	N/A	9.68
Vanguard Blended 80/20		3.07	4.76	13.38	13.38	16.94	12.16	N/A	10.40
Morningstar Moderately Aggr Target Risk		3.71	4.46	14.04	14.04	16.76	12.09	N/A	10.19
WESTERN ASSET CORE PLUS BOND CIF R1		.35	.20	-1.89	-1.89	6.86	5.02	4.58	5.31
Bloomberg U.S. Aggregate GROSS USD		-.26	.01	-1.54	-1.54	4.79	3.57	2.90	3.84
WESTERN ASSET CORE PLUS BOND CIF R2		.30	.20	-1.88	-1.88	6.91	N/A	N/A	4.63
Bloomberg U.S. Aggregate GROSS USD		-.26	.01	-1.54	-1.54	4.79	N/A	N/A	3.43
WESTERN ASSET CORE PLUS BOND CIF R3		.30	.20	-1.79	-1.79	N/A	N/A	N/A	2.51
Bloomberg U.S. Aggregate GROSS USD		-.26	.01	-1.54	-1.54	N/A	N/A	N/A	.27
WESTERN ASSET CORE PLUS BOND CIF R-INT		.29	.19	-1.67	-1.67	7.09	5.23	N/A	4.72
Bloomberg U.S. Aggregate GROSS USD		-.26	.01	-1.54	-1.54	4.79	3.57	N/A	3.08
WESTERN ASSET CORE PLUS BOND CIF R-LM		.34	.24	-1.63	-1.63	7.11	5.25	N/A	4.56
Bloomberg U.S. Aggregate GROSS USD		-.26	.01	-1.54	-1.54	4.79	3.57	N/A	2.76
WESTERN ASSET INCOME CIF R1		1.02	.31	2.72	2.72	6.23	N/A	N/A	3.25
Bloomberg U.S. Universal GROSS USD		-.07	-.03	-1.10	-1.10	5.15	N/A	N/A	3.77
WESTERN ASSET INCOME CIF R3		1.02	.31	2.80	2.80	6.28	4.11	N/A	3.64
Bloomberg U.S. Universal GROSS USD		-.07	-.03	-1.10	-1.10	5.15	3.84	N/A	3.39
WESTERN ASSET INCOME R-LM		1.01	.39	3.09	3.09	N/A	N/A	N/A	5.25
Bloomberg U.S. Universal GROSS USD		-.07	-.03	-1.10	-1.10	N/A	N/A	N/A	4.52
WESTERN ASSET LONG DURATION CREDIT CIF R		-.06	1.37	-1.08	-1.08	11.99	8.03	7.47	8.38
Bloomberg U.S. Long Credit GROSS USD		-.37	1.52	-1.18	-1.18	11.37	7.64	6.42	7.50
WESTERN ASSET LONG DURATION CREDIT CIF R1		-.13	1.32	-1.22	-1.22	11.80	7.82	7.25	8.21
Bloomberg U.S. Long Credit GROSS USD		-.37	1.52	-1.18	-1.18	11.37	7.64	6.42	7.50
WESTERN ASSET LONG DURATION CREDIT CIF R2		-.13	1.31	-1.22	-1.22	11.84	N/A	N/A	8.08
Bloomberg U.S. Long Credit GROSS USD		-.37	1.52	-1.18	-1.18	11.37	N/A	N/A	7.03
WESTERN ASSET LONG DURATION CREDIT CIF R-INT		-.06	N/A	N/A	N/A	N/A	N/A	N/A	-1.27
Bloomberg U.S. Long Credit GROSS USD		-.37	N/A	N/A	N/A	N/A	N/A	N/A	-1.28
WESTERN ASSET CORE BOND CIF R1		-.08	-.08	-1.90	-1.90	5.55	4.04	N/A	3.42
Bloomberg U.S. Aggregate GROSS USD		-.26	.01	-1.54	-1.54	4.79	3.57	N/A	3.00
WESTERN ASSET CORE BOND CIF R3		.00	-.08	-1.81	-1.81	5.66	N/A	N/A	4.01
Bloomberg U.S. Aggregate GROSS USD		-.26	.01	-1.54	-1.54	4.79	N/A	N/A	3.47

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.