

# HB&T BlackRock MSCI ACWI ex-US Index R

As of December 31, 2020



## ABOUT THE FUND

The HB&T BlackRock MSCI ACWI ex-US Index is a Collective Investment Fund ("CIF") created by the Hand Composite Employee Benefit Trust and sponsored by Hand Benefits & Trust, a BPAS Company. The CIF is available for investment by eligible qualified retirement plan investors only.

## INVESTMENT STRATEGY

The CIF invests primarily in the BlackRock MSCI ACWI ex-US Index Fund, also a pooled collective investment fund, and is structured to produce returns that are consistent with the MSCI ACWI ex-US Index. The MSCI ACWI ex-US Index Fund attempts to match the investment performance of the MSCI ACWI ex-US Index by owning all of the approximately 1800 common stocks as represented by the index.

## FUND INFORMATION

Inception Date:	10/10/2018
CUSIP:	41026E236
Ticker:	HBRACX
Category:	Foreign Large Blend
Benchmark:	MSCI ACWI ex-US
Annual Turnover <sup>†</sup>	6%
Expense Ratio:	0.09%

\*\*The total expense ratio is \$0.90/\$1000 invested and includes 0.00% in service fees payable to the plan's service providers.

## GEOGRAPHIC BREAKDOWN



## FUND PERFORMANCE

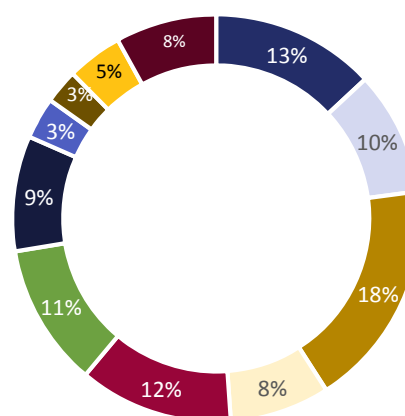
PERFORMANCE	3 Months	YTD	1 Year	Since Inception
HB&T BlackRock MSCI ACWI ex-US Index R	16.97%	11.06%	11.06%	11.55%
MSCI ACWI ex-US	17.01%	10.65%	10.65%	10.41%

The CIF is not a mutual fund. Its shares are not deposits of Hand Benefits & Trust or BlackRock, and are not insured by the Federal Deposit Insurance Corporation (FDIC), or any other agency. The CIF is a security, which has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Act of 1940. This collective investment fund is available for investment by eligible qualified retirement plan trusts only. The CIF is new and has limited actual performance to report. Performance data quoted represents past performance. Past performance does not guarantee future results. As market conditions fluctuate, the investment return and principal value of any investment will change. Diversification may not protect against market risk. There are risks involved with investing in any investment portfolio, the client and the financial professional should carefully consider client investment objectives, time horizon, risk tolerance, and fees.

## TOP HOLDINGS<sup>†</sup>

Taiwan Semiconductor	1.8%
Alibaba Group Holding Ltd	1.8%
Tencent Holdings Ltd	1.7%
Samsung Electronics Co Ltd	1.4%
Nestle SA	1.3%
Roche Holding AG	1.0%
Novartis AG	0.8%
ASML Holding NV	0.8%
LVMH	0.7%
Toyota Motor Corp	0.6%

## SECTOR ALLOCATION<sup>†</sup>



- INFORMATION TECHNOLOGY
- FINANCIALS
- CONSUMER DISCRETIONARY
- CONSUMER STAPLES
- REAL ESTATE
- MATERIALS
- HEALTH CARE
- COMMUNICATION
- INDUSTRIALS
- UTILITIES
- ENERGY

<sup>†</sup> Information based on underlying BlackRock MSCI ACWI ex-US Index Fund