

HB&T BlackRock U.S. Aggregate Bond Index R

As of December 31, 2020



ABOUT THE FUND

The HB&T BlackRock U.S. Aggregate Bond 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 US Debt Index Fund, also a pooled collective investment fund, and is structured to produce returns that are consistent with the Bloomberg Barclays Capital U.S. Aggregate Bond Index, which is the broadest measure of the US investment-grade bond market.

FUND INFORMATION

Inception Date:	10/10/2018
CUSIP:	41026E194
Ticker	HBAGX
Category:	Intermediate Core Bond
Benchmark:	Bloomberg Barclays U.S. Aggregate Bond
Annual Turnover [†]	8%
Expense Ratio:	0.05%

**The total expense ratio is \$0.50/\$1000 invested and includes 0.00% in service fees payable to the plan's service providers.

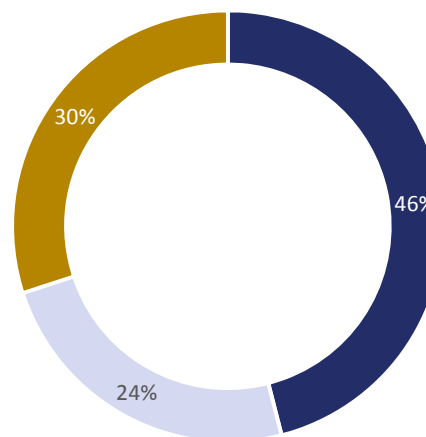
CREDIT QUALITY

AAA	68%
AA	3%
A	12%
BBB	14%
UNRATED	2%

TOP HOLDINGS[†]

Short-Term Investment Fund	9.3%
United States Treasury Notes 3.12%	1.9%
United States Treasury Notes 2.38%	0.9%
United States Treasury Notes 1.88%	0.8%
United States Treasury Notes 2%	0.7%
United States Treasury Notes 2.25%	0.7%
United States Treasury Notes 2.88%	0.6%
United States Treasury Bonds 3%	0.6%
United States Treasury Notes 2.25%	0.6%
United States Treasury Notes 2.62%	0.6%

SECTOR ALLOCATION[†]



■ GOVERNMENT ■ MBS ■ CORPORATES

† Information based on underlying BlackRock US Debt Index Fund

FUND PERFORMANCE

PERFORMANCE	3 Months	YTD	1 Year	Since Inception
HB&T BlackRock U.S. Aggregate Bond Index R	0.68%	7.50%	7.50%	8.14%
Bloomberg Barclays U.S. Aggregate Bond	0.67%	7.51%	7.51%	8.50%

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.