

HB&T BlackRock Large Cap Equity Index R



As of 6/30/2020

ABOUT THE FUND

The HB&T BlackRock Large Cap Equity 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 Equity Index Fund, also a pooled collective investment fund, and is structured to produce returns that are consistent with the S&P 500 Index. The BlackRock Equity Index Fund attempts to match the investment performance of the S&P 500 by owning all 500 common stocks as represented by the index.

<u>PERFORMANCE</u>	<u>3 Months</u>	<u>YTD</u>	<u>1 Year</u>	<u>Since Inception*</u>
HB&T BlackRock Large Cap Equity Index R	20.35%	-3.01%	7.51%	8.94%
S&P 500	20.54%	-3.08%	7.50%	8.57%

FUND INFORMATION

Inception Date:	10/10/2018*
CUSIP:	41026E251
Ticker:	HBRLCX
Category:	Large Blend
Benchmark:	S&P 500
Annual Turnover	0%
Expense Ratio	0.025%**

**The total expense ratio is \$0.25/\$1000 invested and includes 0.00% in service fees payable to the plan’s service providers.

TOP HOLDINGS (BlackRock Equity Index Fund)

MICROSOFT CORP	6.0%
APPLE INC	5.8%
AMAZON COM INC	4.5%
FACEBOOK INC	2.1%
ALPHABET INC CLASS A	1.7%
ALPHABET INC CLASS C	1.6%
JOHNSON & JOHNSON	1.4%
BERKSHIRE HATHAWAY	1.4%
VISA INC	1.3%
PROCTER & GAMBLE	1.2%

SECTOR ALLOCATION (BlackRock Equity Index Fund)

INFORMATION TECHNOLOGY	27.4%
HEALTH CARE	14.6%
CONSUMER DISCRETIONARY	10.8%
COMMUNICATION	10.8%
FINANCIALS	10.1%
INDUSTRIALS	8.0%
CONSUMER STAPLES	7.0%
UTILITIES	3.1%
REAL ESTATE	2.8%
ENERGY	2.8%
MATERIALS	2.5%
OTHER	0.2%

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.