

HB&T BlackRock Small Cap Equity Index R



As of 6/30/2020

ABOUT THE FUND

The HB&T BlackRock Small 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 Russell 2000 Index Fund, also a pooled collective investment fund, and is structured to produce returns that are consistent with the Russell 2000 Index. The BlackRock Russell 2000 Index Fund attempts to match the investment performance of the Russell 2000 Index by owning all 2000 common stocks as represented by the index.

PERFORMANCE	3 Months	YTD	1 Year	Since Inception*
HB&T BlackRock Small Cap Equity Index R	25.10%	-13.00%	-6.67%	-3.71%
Russell 2000	25.42%	-12.98%	-6.63%	-3.62%

FUND INFORMATION

Inception Date: 10/10/2018*

CUSIP: 41026E244

Ticker: HBRSCX

Category: Small Blend

Benchmark: Russell 2000

Annual Turnover 0%

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.

TOP HOLDINGS (BlackRock Russell 2000 Index Fund)

BLK CSH FND TREASURY SL AGENCY	0.4%
DECKERS OUTDOOR CORP	0.3%
LHC GROUP INC	0.3%
BJAS WHOLSALE CLUB HOLDINGS INC	0.3%
CHURCHILL DOWNS INC	0.3%
NOVAVAX INC	0.3%
MYOKARDIA INC	0.3%
HELEN OF TROY LTD	0.3%
SITEONE LANDSCAPE SUPPLY INC	0.3%
EASTGROUP PROPERTIES INC	0.3%

SECTOR ALLOCATION (BlackRock Russell 2000 Index Fund)

HEALTH CARE	20.6%
FINANCIALS	16.2%
INDUSTRIALS	14.5%
INFORMATION TECHNOLOGY	13.8%
CONSUMER DISCRETIONARY	11.7%
REAL ESTATE	7.0%
MATERIALS	4.0%
UTILITIES	3.6%
CONSUMER STAPLES	3.3%
COMMUNICATION	2.5%
ENERGY	2.2%
OTHER	0.4%

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.