

# HB&T BlackRock Short Term Bond Index R



As of 6/30/2020

## ABOUT THE FUND

The HB&T BlackRock Short Term 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 1-3 Year Government/Credit Bond Index Fund, also a pooled collective investment fund, and is structured to produce returns that are consistent with the Bloomberg Barclays Capital U.S. 1-3 Year Government/Credit Index, which is comprised of investment grade securities with maturities generally ranging between one and three years.

<u>PERFORMANCE</u>	<u>3 Months</u>	<u>YTD</u>	<u>1 Year</u>	<u>Since Inception*</u>
HB&T BlackRock Short Term Bond Index R	1.23%	2.78%	4.08%	4.12%
Bloomberg Barclays U.S. 1-3 Year Govt/Credit	1.17%	2.88%	4.20%	4.77%

## FUND INFORMATION

Inception Date: 10/10/2018\*

CUSIP: 41026E228

Ticker: HBRSTX

Category: Short Term Bond

Benchmark: Bloomberg Barclays  
1-3 YR Govt/Credit

Annual Turnover 0%

Expense Ratio 0.07%\*\*

\*\*The total expense ratio is \$0.70/\$1000 invested and includes 0.00% in service fees payable to the plan’s service providers.

### FUND CHARACTERISTICS (BlackRock 1-3 YR Govt/Credit)

WEIGHTED AVERAGE MATURITY 1.95 YRS

EFFECTIVE DURATION 1.88

### CREDIT QUALITY (BlackRock 1-3 YR Govt/Credit)

AAA RATED 74.0%

AA RATED 3.2%

A RATED 12.7%

BBB RATED 10.1%

### TOP HOLDINGS (BlackRock 1-3 YR Govt/Credit)

TREASURY BOND 4.5%

TREASURY NOTE 3.9%

TREASURY NOTE 3.9%

TREASURY NOTE 3.6%

TREASURY NOTE 3.5%

TREASURY NOTE 3.3%

TREASURY NOTE 3.1%

TREASURY NOTE 2.8%

TREASURY NOTE 2.6%

BR SHORT TERM INVESTMENT FUND 2.5%

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.