



# PR Capital Preservation Fund A

All Data as of August 1, 2019

## Fund Details

CUSIP: 41023L688

Inception Date: 08/01/19

Annual Portfolio Turnover Rate: N/A

Investment Category: Capital Preservation

Index: 90-Day U.S. Treasury Bill

Expense Ratio: 0.22% or \$2.20 per \$1,000 invested (No service fees are included in the expense ratio payable to the plan's service providers)

(0.11% of the 0.22% represents product cost for the money market mutual funds and/or stable value funds/contracts)

## About The Fund

The PR Capital Preservation Fund is a collective investment fund (CIF) created by the Hand Composite Employee Benefit Trust, sponsored by Hand Benefits & Trust Company, a BPAS company, and managed by BPAS Puerto Rico Trust Company.

## Investment Strategy

Preservation of Capital is a conservative investment strategy where the primary goal is to preserve capital and prevent loss in a portfolio. This strategy will invest in money market mutual funds, stable value funds and Puerto Rico Bank deposits.

## Qualified Puerto Rico Security

The PR Capital Preservation Fund is designed to be an eligible Qualified Puerto Rico Security.

## Fund Performance History

### Current Net Yield

1.98%

As of 7-18-19

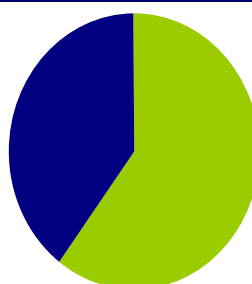
	QTD	YTD	1 Year	3 Year	5 Year	10 Year
Fund	N/A	N/A	N/A	N/A	N/A	N/A
90 Day U.S. T-Bill	N/A	N/A	N/A	N/A	N/A	N/A

## Top Holdings

1. Deposits at FDIC Insured Puerto Rican Banks	40%
3. Federated Instl Prime Value Obligations Fund	30%
4. BlackRock TempCash	30%

Sector/Fund Holdings are subject to change.

## Asset Allocation



PR Bank Deposits	40%
Money Market	60%

The PR Capital Preservation Fund A is only available to eligible Puerto Rican retirement plan clients of Alight Solutions and BPAS, Inc.

The CIF is not a mutual fund. Its shares are not deposits of BPAS Puerto Trust Company, a BPAS Company, and are not insured by the Federal Deposit Insurance Corporation 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 performance quoted here 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, including possible loss of principal. Before investing in any investment portfolio, the client and the financial professional should carefully consider client investment objectives, time horizon, risk tolerance and fees.

**Investment risks:** Investments in money market mutual funds are not a deposit in a bank and are not guaranteed by the FDIC, any other governmental agency, or the advisor itself.

**Active Management**—The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.