Hand Benefits Trust, a BPAS Company
Hand Composite Employee Benefit Trust
INVESTMENT PERFORMANCE
Period Ended September 30, 2026

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
ABG Aggressive CIF R		-2.47	-1.67	10.81	13.11	17.24	8.83	N/A	11.04
	Morningstar Aggressive Target Risk	-2.51	-1.22	11.50	14.27	18.85	9.62	N/A	11.10
ABG Aggressive CIF R1		-2.51	-1.75	10.56	12.78	16.94	8.56	N/A	10.74
	Morningstar Aggressive Target Risk	-2.51	-1.22	11.50	14.27	18.85	9.62	N/A	11.12
ABG Balanced CIF R		-2.29	-1.77	6.51	8.27	12.83	6.58	N/A	8.52
	Morningstar Moderate Target Risk	-2.64	-2.08	6.06	8.18	13.39	5.85	N/A	7.59
ABG Balanced CIF R1		-2.28	-1.80	6.32	7.98	12.54	6.31	N/A	8.24
	Morningstar Moderate Target Risk	-2.64	-2.08	6.06	8.18	13.39	5.85	N/A	7.51
ABG Growth CIF R		-2.18	-1.56	8.83	10.86	15.37	7.93	N/A	9.95
	Morningstar Moderately Aggr Target Risk	-2.62	-1.69	8.85	11.44	16.35	7.88	N/A	9.56
ABG Growth CIF R1		-2.22	-1.59	8.65	10.65	15.10	7.67	N/A	9.65
	Morningstar Moderately Aggr Target Risk	-2.62	-1.69	8.85	11.44	16.35	7.88	N/A	9.62
ABG Income CIF R		-1.83	-1.43	4.34	6.01	10.34	5.46	N/A	7.11
	Morningstar Moderately Cons Target Risk	-2.57	-2.39	3.09	4.84	10.29	3.89	N/A	5.77
ABG Income CIF R1		-1.81	-1.51	4.16	5.78	10.06	5.19	N/A	6.73
	Morningstar Moderately Cons Target Risk	-2.57	-2.39	3.09	4.84	10.29	3.89	N/A	5.49
ABG Wealth Preservation CIF R		-1.68	-1.47	1.81	3.30	7.27	3.56	N/A	4.73
	Morningstar Conservative Target Risk	-2.60	-2.83	.08	1.45	7.13	1.60	N/A	3.31
ABG Wealth Preservation CIF R1		-1.63	-1.49	1.62	3.13	6.99	3.31	N/A	4.37
	Morningstar Conservative Target Risk	-2.60	-2.83	.08	1.45	7.13	1.60	N/A	3.03
ABS Insights Emerging Markets CIT R0		.33	.27	31.60	38.41	N/A	N/A	N/A	26.81
	MSCI EM (EMERGING MARKETS) GROSS USD	-.50	-.24	23.73	29.65	N/A	N/A	N/A	25.63
ABS Insights Emerging Markets CIT RF		.27	.16	31.33	38.06	24.69	N/A	N/A	20.83
	MSCI EM (EMERGING MARKETS) GROSS USD	-.50	-.24	23.73	29.65	24.69	N/A	N/A	20.62
Aegon Large Cap Bond R0		-.21	1.81	9.75	12.99	N/A	N/A	N/A	24.91
	S&P 500	-.35	2.30	12.75	15.74	N/A	N/A	N/A	24.52
AFL-CIO HOUSING INVESTMENT TRUST DVF R		-2.70	-3.63	-2.79	-1.59	4.21	-.75	.87	1.05
	Bloomberg U.S. Aggregate GROSS USD	-2.61	-3.51	-2.91	-1.84	4.06	-.64	1.14	1.34
Bowen, Hanes Total Return Fund R		-2.79	-5.27	10.58	11.70	17.30	9.54	N/A	11.33
	Morningstar Moderate Target Risk	-2.64	-2.08	6.06	8.18	13.39	5.85	N/A	8.10
Bowen, Hanes Total Return Fund R1		-2.81	-5.42	10.10	11.07	16.66	N/A	N/A	12.70
	Morningstar Moderate Target Risk	-2.64	-2.08	6.06	8.18	13.39	N/A	N/A	11.06
Channing SMID-Cap Intrinsic Value CIF R0		-7.63	-10.62	11.23	17.59	14.87	7.10	N/A	7.63
	Russell 2500 Value GROSS USD	-5.37	-4.36	18.75	22.49	19.12	9.76	N/A	9.58
Channing SMID-Cap Intrinsic Value CIF R2		-7.63	-10.72	10.94	17.17	14.44	6.72	N/A	5.66
	Russell 2500 Value GROSS USD	-5.37	-4.36	18.75	22.49	19.12	9.76	N/A	9.16
Compass Capital High Quality Equity CIF R1		-2.80	6.68	4.12	3.66	11.72	6.50	N/A	6.38
	S&P 500	-.35	2.30	12.75	15.74	22.89	13.79	N/A	13.40
CONNING-GOODWIN CAPITAL CORE PLUS BOND CIF R1		-2.95	-4.07	-3.10	-1.89	4.87	-.36	1.53	1.96
	Bloomberg U.S. Aggregate GROSS USD	-2.61	-3.51	-2.91	-1.84	4.06	-.64	1.14	1.52
DGI Small Cap Fund R0		4.19	4.77	32.63	29.08	N/A	N/A	N/A	34.69
	BBUSEQ Bloomberg US 2000 Growth Gross USD	-3.50	-8.14	13.39	16.05	N/A	N/A	N/A	20.08
DGI Small Cap Fund R1		4.10	4.55	31.86	28.04	N/A	N/A	N/A	41.92
	BBUSEQ Bloomberg US 2000 Growth Gross USD	-3.50	-8.14	13.39	16.05	N/A	N/A	N/A	31.94

Hand Benefits Trust, a BPAS Company
Hand Composite Employee Benefit Trust
INVESTMENT PERFORMANCE
Period Ended September 30, 2026

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
Directions 1 – Conservative I		-.72	.08	3.78	5.02	7.48	N/A	N/A	6.60
	S&P Target Risk Conservative Index	-2.09	-1.88	2.29	4.07	9.56	N/A	N/A	7.60
Directions 2 – Moderately Conservative I		-1.26	-.45	5.46	7.07	10.57	N/A	N/A	9.12
	S&P Target Risk Moderate Index	-1.99	-1.45	3.80	5.85	11.26	N/A	N/A	9.07
Directions 3 – Moderate I		-1.50	.00	8.38	10.53	13.94	N/A	N/A	11.90
	S&P Target Risk Balanced Index	-1.80	-.61	6.81	9.43	14.66	N/A	N/A	12.01
Directions 4 – Moderately Aggressive I		-1.67	.26	10.55	13.08	16.29	N/A	N/A	13.79
	S&P Target Risk Aggressive Index	-1.62	.22	9.84	13.04	18.06	N/A	N/A	14.94
Directions 5 – Aggressive I		-1.89	.31	12.65	15.56	18.49	N/A	N/A	15.61
	S&P Target Risk Aggressive Index	-1.62	.22	9.84	13.04	18.06	N/A	N/A	14.94
DSM US LARGE CAP GROWTH CIF R0		3.05	5.54	N/A	N/A	N/A	N/A	N/A	15.51
	Russell 1000 Growth Index	2.16	.92	N/A	N/A	N/A	N/A	N/A	11.13
DSM US LARGE CAP GROWTH CIF R1		3.01	5.43	7.17	5.06	22.79	10.57	N/A	16.64
	Russell 1000 Growth Index	2.16	.92	6.30	7.50	24.26	13.66	N/A	18.54
EliteCITwithAmericanFunds2010 I		-1.90	-.70	4.23	6.09	N/A	N/A	N/A	9.30
	S&P TARGET DATE 2010 INDEX	-1.93	-1.54	2.94	4.70	N/A	N/A	N/A	8.75
EliteCITwithAmericanFunds2015 I		-1.89	-.78	4.21	6.15	N/A	N/A	N/A	9.71
	S&P TARGET DATE 2015 INDEX	-1.95	-1.51	3.47	5.31	N/A	N/A	N/A	9.52
EliteCITwithAmericanFunds2020 I		-1.96	-.95	4.45	6.48	N/A	N/A	N/A	10.49
	S&P TARGET DATE 2020 INDEX	-1.92	-1.33	4.01	5.96	N/A	N/A	N/A	10.41
EliteCITwithAmericanFunds2025 I		-1.86	-1.02	4.79	6.92	N/A	N/A	N/A	11.08
	S&P TARGET DATE 2025 INDEX	-1.90	-1.11	5.14	7.34	N/A	N/A	N/A	12.06
EliteCITwithAmericanFunds2030 I		-1.91	-1.09	5.34	7.64	N/A	N/A	N/A	12.78
	S&P TARGET DATE 2030 INDEX	-1.86	-.82	6.57	9.01	N/A	N/A	N/A	14.09
EliteCITwithAmericanFunds2035 I		-1.78	-1.14	6.30	8.87	N/A	N/A	N/A	14.87
	S&P TARGET DATE 2035 INDEX	-1.80	-.44	8.18	10.92	N/A	N/A	N/A	16.49
EliteCITwithAmericanFunds2040 I		-1.78	-1.48	8.11	11.25	N/A	N/A	N/A	18.29
	S&P TARGET DATE 2040 INDEX	-1.74	-.08	9.72	12.77	N/A	N/A	N/A	18.85
EliteCITwithAmericanFunds2045 I		-1.75	-1.37	9.21	12.54	N/A	N/A	N/A	20.01
	S&P TARGET DATE 2045 INDEX	-1.71	.19	10.86	14.14	N/A	N/A	N/A	20.51
EliteCITwithAmericanFunds2050 I		-1.67	-1.37	9.36	12.68	N/A	N/A	N/A	20.34
	S&P TARGET DATE 2050 INDEX	-1.70	.22	11.30	14.62	N/A	N/A	N/A	21.22
EliteCITwithAmericanFunds2055 I		-1.51	-1.36	9.82	13.34	N/A	N/A	N/A	21.07
	S&P TARGET DATE 2055 INDEX	-1.69	.33	11.65	15.06	N/A	N/A	N/A	21.77
EliteCITwithAmericanFunds2060 I		-1.50	-1.43	9.72	13.24	N/A	N/A	N/A	21.13
	S&P TARGET DATE 2060 INDEX	-1.66	.39	11.69	15.07	N/A	N/A	N/A	21.84
EliteCITwithAmericanFunds2065 I		-1.43	-1.43	9.98	13.41	N/A	N/A	N/A	21.23
	S&P TARGET DATE 2065+ INDEX	-1.62	.54	11.86	15.24	N/A	N/A	N/A	22.18
EliteCITwithAmericanFunds2070 I		-1.43	-1.43	10.48	13.95	N/A	N/A	N/A	21.00
	S&P TARGET DATE 2065+ INDEX	-1.62	0.54	11.86	15.24	N/A	N/A	N/A	22.18

Hand Benefits Trust, a BPAS Company
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INVESTMENT PERFORMANCE
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Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
EliteCITwithTRowePrice2010 I		-1.10	.00	5.91	7.87	N/A	N/A	N/A	11.49
	S&P TARGET DATE 2010 INDEX	-1.93	-1.54	2.94	4.70	N/A	N/A	N/A	8.75
EliteCITwithTRowePrice2015 I		-1.10	.09	6.36	7.83	N/A	N/A	N/A	11.83
	S&P TARGET DATE 2015 INDEX	-1.95	-1.51	3.47	5.31	N/A	N/A	N/A	9.52
EliteCITwithTRowePrice2020 I		-1.17	.08	6.58	8.73	N/A	N/A	N/A	12.71
	S&P TARGET DATE 2020 INDEX	-1.92	-1.33	4.01	5.96	N/A	N/A	N/A	10.41
EliteCITwithTRowePrice2025 I		-1.16	.17	7.07	9.32	N/A	N/A	N/A	13.59
	S&P TARGET DATE 2025 INDEX	-1.90	-1.11	5.14	7.34	N/A	N/A	N/A	12.06
EliteCITwithTRowePrice2030 I		-1.29	.24	8.10	10.63	N/A	N/A	N/A	15.75
	S&P TARGET DATE 2030 INDEX	-1.86	-.82	6.57	9.01	N/A	N/A	N/A	14.09
EliteCITwithTRowePrice2035 I		-1.48	.24	9.49	12.50	N/A	N/A	N/A	18.49
	S&P TARGET DATE 2035 INDEX	-1.80	-.44	8.18	10.92	N/A	N/A	N/A	16.49
EliteCITwithTRowePrice2040 I		-1.66	.23	10.54	13.92	N/A	N/A	N/A	20.60
	S&P TARGET DATE 2040 INDEX	-1.74	-.08	9.72	12.77	N/A	N/A	N/A	18.85
EliteCITwithTRowePrice2045 I		-1.78	.30	11.60	15.18	N/A	N/A	N/A	22.38
	S&P TARGET DATE 2045 INDEX	-1.71	.19	10.86	14.14	N/A	N/A	N/A	20.51
EliteCITwithTRowePrice2050 I		-1.84	.30	11.89	15.57	N/A	N/A	N/A	22.91
	S&P TARGET DATE 2050 INDEX	-1.70	.22	11.30	14.62	N/A	N/A	N/A	21.22
EliteCITwithTRowePrice2055 I		-1.76	.38	11.88	15.56	N/A	N/A	N/A	22.97
	S&P TARGET DATE 2055 INDEX	-1.69	.33	11.65	15.06	N/A	N/A	N/A	21.77
EliteCITwithTRowePrice2060 I		-1.84	.30	11.88	15.56	N/A	N/A	N/A	22.97
	S&P TARGET DATE 2060 INDEX	-1.66	.39	11.69	15.07	N/A	N/A	N/A	21.84
EliteCITwithTRowePrice2065 I		-1.84	.23	11.75	15.32	N/A	N/A	N/A	22.64
	S&P TARGET DATE 2065+ INDEX	-1.62	.54	11.86	15.24	N/A	N/A	N/A	22.18
EliteCITwithTRowePrice2070 I		-1.70	N/A	N/A	N/A	N/A	N/A	N/A	-1.70
	S&P TARGET DATE 2065+ INDEX	-1.62	N/A	N/A	N/A	N/A	N/A	N/A	.72
EliteCITwithVanguardFunds 2020 I		-.93	.00	6.34	8.30	N/A	N/A	N/A	12.10
	S&P TARGET DATE 2020 INDEX	-1.92	-1.33	4.01	5.96	N/A	N/A	N/A	10.41
EliteCITwithVanguardFunds 2025 I		-1.30	-.25	7.79	10.24	N/A	N/A	N/A	15.01
	S&P TARGET DATE 2025 INDEX	-1.90	-1.11	5.14	7.34	N/A	N/A	N/A	12.06
EliteCITwithVanguardFunds 2030 I		-1.42	-.16	8.97	11.70	N/A	N/A	N/A	17.29
	S&P TARGET DATE 2030 INDEX	-1.86	-.82	6.57	9.01	N/A	N/A	N/A	14.09
EliteCITwithVanguardFunds 2035 I		-1.63	-.31	9.66	12.48	N/A	N/A	N/A	18.62
	S&P TARGET DATE 2035 INDEX	-1.80	-.44	8.18	10.92	N/A	N/A	N/A	16.49
EliteCITwithVanguardFunds 2040 I		-1.60	-.31	10.27	13.18	N/A	N/A	N/A	19.75
	S&P TARGET DATE 2040 INDEX	-1.74	-.08	9.72	12.77	N/A	N/A	N/A	18.85
EliteCITwithVanguardFunds 2045 I		-1.67	-.31	10.66	13.66	N/A	N/A	N/A	20.41
	S&P TARGET DATE 2045 INDEX	-1.71	.19	10.86	14.14	N/A	N/A	N/A	20.51
EliteCITwithVanguardFunds 2050 I		-1.73	-.23	11.04	14.14	N/A	N/A	N/A	21.07
	S&P TARGET DATE 2050 INDEX	-1.70	.22	11.30	14.62	N/A	N/A	N/A	21.22
EliteCITwithVanguardFunds 2055 I		-1.73	-.23	11.21	14.21	N/A	N/A	N/A	21.20
	S&P TARGET DATE 2055 INDEX	-1.69	.33	11.65	15.06	N/A	N/A	N/A	21.77
EliteCITwithVanguardFunds 2060 I		-1.73	-.31	10.96	13.96	N/A	N/A	N/A	20.93
	S&P TARGET DATE 2060 INDEX	-1.66	.39	11.69	15.07	N/A	N/A	N/A	21.84
EliteCITwithVanguardFunds 2065 I		-1.73	-.23	11.13	14.24	N/A	N/A	N/A	21.07
	S&P TARGET DATE 2065+ INDEX	-1.62	.54	11.86	15.24	N/A	N/A	N/A	22.18
EliteCITwithVanguardFunds 2070 I		-1.65	-.15	11.13	14.24	N/A	N/A	N/A	21.07
	S&P TARGET DATE 2065+ INDEX	-1.62	.54	11.86	15.24	N/A	N/A	N/A	22.18
EliteCITwithVanguardFunds Retirement Income I		-.52	.44	5.08	6.75	N/A	N/A	N/A	9.64
	S&P Target Date Retirement Income TR USD	-1.93	-1.58	2.77	4.49	N/A	N/A	N/A	8.49
Franklin Global DBI CIF R2		-2.08	3.03	11.77	16.11	17.45	9.11	N/A	8.81
	XW MSCI ACWI NET USD	-1.11	1.60	13.03	16.75	21.73	11.57	N/A	12.02
GlobeFlex ACWI ex-U.S. Equity CIF R1		-1.70	.11	16.65	24.36	24.20	12.82	N/A	17.42
	MSCI ACWI xUS (Net)	-2.38	.48	14.22	20.00	20.54	9.55	N/A	14.10
GlobeFlex ACWI ex-U.S. Equity CIF R3		-1.72	.05	16.62	24.46	24.44	13.06	N/A	13.62
	MSCI ACWI xUS (Net)	-2.38	.48	14.22	20.00	20.54	9.55	N/A	8.66

Hand Benefits Trust, a BPAS Company
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INVESTMENT PERFORMANCE
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Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
Hamilton Capital Dynamic Balanced CIF R		-1.20	.57	4.86	6.77	7.90	5.28	N/A	5.76
	Hamilton Capital Dynamic Balanced CIF R	-2.10	-1.39	5.97	7.81	13.08	5.32	N/A	7.34
Hamilton Capital Dynamic Balanced CIF R1		-1.20	.50	4.87	6.79	7.88	5.25	N/A	5.61
	Hamilton Capital Dynamic Balanced CIF R	-2.10	-1.39	5.97	7.81	13.08	5.32	N/A	7.35
Hamilton Capital Dynamic Income CIF R		-1.51	-.80	1.89	3.68	6.24	3.72	N/A	3.65
	Hamilton Capital Dynamic Income CIF R	-2.28	-2.31	1.46	2.80	8.62	2.59	N/A	3.64
Hamilton Capital Dynamic Bond CIF R		-1.50	-1.41	.00	1.54	4.84	2.33	N/A	1.91
	Hamilton Capital Dynamic Bond	-2.55	-3.30	-2.53	-1.54	4.30	-.32	N/A	-.19
Hamilton Capital Dynamic Equity CIF R		-1.10	1.32	7.30	9.34	9.41	7.15	N/A	8.27
	Hamilton Capital Dynamic Equity	-1.89	-.82	10.32	12.53	17.40	7.94	N/A	11.12
Hamilton Capital Dynamic Equity CIF R1		-1.10	1.32	7.31	9.35	9.36	7.11	N/A	8.08
	Hamilton Capital Dynamic Equity	-1.89	-.82	10.32	12.53	17.40	7.94	N/A	11.16
Hamilton Capital Dynamic Opportunity CIF R		-1.05	2.08	8.89	11.08	N/A	N/A	N/A	9.58
	Hamilton Capital Dynamic Opportunity CIF	-1.95	-.56	10.52	12.87	N/A	N/A	N/A	13.25
Hamilton Capital Targeted Opportunity CIF R		-1.36	3.32	16.83	19.89	17.11	11.90	N/A	14.43
	Hamilton Capital Targeted Equity	-1.87	-.67	12.26	14.85	18.77	8.42	N/A	11.78
Hardman Johnston Intnl EQ Devld Mrkts CIF R		-3.10	-6.47	N/A	N/A	N/A	N/A	N/A	-3.10
	MSCI EAFE (Net)	-3.05	.81	N/A	N/A	N/A	N/A	N/A	3.97
HB&T Lincoln Stable Value CIF R1		.17	.52	1.74	2.45	2.64	2.44	N/A	2.46
	ML 3-Month U.S. T-Bill	.27	.89	2.65	3.64	4.49	3.70	N/A	2.97
HB&T Lincoln Stable Value CIF R-INT		.25	.60	1.98	2.69	2.74	2.61	N/A	2.63
	ML 3-Month U.S. T-Bill	.27	.89	2.65	3.64	4.49	3.70	N/A	2.87
HB&T METLIFE STABLE VALUE FUND #29551 R0		.27	.82	2.44	3.23	2.93	2.69	N/A	2.64
	Bloomberg 1-5 Yr Gov/Credit GROSS USD	-1.06	-.92	-.40	.77	4.29	1.53	N/A	1.41
HB&T METLIFE STABLE VALUE FUND #29551 R1		.20	.75	4.20	5.01	3.40	2.90	2.44	2.30
	Bloomberg 1-5 Yr Gov/Credit GROSS USD	-1.06	-.92	-.40	.77	4.29	1.53	1.86	2.11
HB&T METLIFE STABLE VALUE FUND #29551 R2		.22	.73	2.07	2.76	2.41	2.16	1.94	1.86
	Bloomberg 1-5 Yr Gov/Credit GROSS USD	-1.06	-.92	-.40	.77	4.29	1.53	1.86	2.11
HB&T SHORT TERM INCOME FUND		.28	.87	2.60	3.55	4.02	3.30	2.16	2.00
	ML 3-Month U.S. T-Bill	.27	.88	2.64	3.64	4.49	3.70	2.42	2.10
HB&T Stable Value Fund R		.33	1.18	3.52	4.78	4.90	N/A	N/A	4.78
	ML 3-Month U.S. T-Bill	.27	.89	2.65	3.64	4.49	N/A	N/A	4.49
HB&T PR Stable Value Fund R-INT		.36	1.18	3.53	4.79	N/A	N/A	N/A	4.96
	ML 3-Month U.S. T-Bill	.27	.89	2.65	3.64	N/A	N/A	N/A	4.18
Institutional High Grade Long Credit CIT		-4.70	-7.54	-6.41	-6.47	3.92	-4.03	1.04	2.99
	Bloomberg U.S. Long Credit GROSS USD	-4.48	-7.43	-6.39	-6.39	3.98	-3.65	1.12	3.03
Jensen Quality Growth CIF R3		-3.31	1.87	2.25	1.72	9.25	6.10	N/A	6.77
	S&P 500	-.35	2.30	12.75	15.74	22.89	13.79	N/A	13.56
John Hancock Stable Value Advantage Trust R-INT		.39	1.07	3.29	N/A	N/A	N/A	N/A	3.60
	ML 3-Month U.S. T-Bill	.27	.89	2.65	N/A	N/A	N/A	N/A	2.95
METLIFE STABLE VALUE 32956 FUND R1		.24	.56	1.54	2.04	1.93	1.78	1.82	1.82
	Bloomberg Intermediate U.S. Aggregate GROSS USD	-2.15	-2.56	-1.99	-.66	4.42	.44	1.45	1.81
METLIFE STABLE VALUE 32956 FUND R2		.17	.43	1.20	1.55	1.43	1.27	1.31	1.31
	Bloomberg Intermediate U.S. Aggregate GROSS USD	-2.15	-2.56	-1.99	-.66	4.42	.44	1.45	1.81

Hand Benefits Trust, a BPAS Company
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INVESTMENT PERFORMANCE
Period Ended September 30, 2026

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
Retirement Right Stable Value Fund I		.26	.96	2.75	3.67	3.61	N/A	N/A	3.51
	ML 3-Month U.S. T-Bill	.27	.89	2.65	3.64	4.49	N/A	N/A	4.57
Retirement Right Stable Value Fund II		.26	.87	2.67	3.59	3.52	N/A	N/A	3.28
	ML 3-Month U.S. T-Bill	.27	.89	2.65	3.64	4.49	N/A	N/A	4.14
Sage Cash Balance Ultra Conservative Fund R1		-1.21	-1.13	-.08	1.07	4.19	2.72	N/A	2.11
	Bloomberg 1-3 Yr Gov/Credit GROSS USD	-.58	-.18	.59	1.75	4.33	2.07	N/A	2.07
Sage Cash Balance Moderate Fund R1		-1.66	-1.44	.62	1.64	6.04	2.75	N/A	2.74
	85% Bloomberg Agg Bond, 15% MSCI ACWI High Div Yld	-2.18	-2.86	-1.06	.44	5.63	.49	N/A	2.48
Sage Cash Balance Conservative Fund R1		-1.35	-1.06	.38	1.47	5.64	2.67	N/A	2.82
	90% Bloomberg Agg Bond, 10% MSCI ACWI High Div Yld	-2.32	-3.08	-1.68	-.32	5.11	.11	N/A	2.15
SNYDER SMALL/MID-CAP VALUE R1		-2.84	-4.11	12.74	15.96	16.15	8.16	N/A	12.84
	Russell 2500 Index	-4.95	-6.37	14.90	17.45	17.74	7.46	N/A	10.42
SNYDER SMALL/MID-CAP VALUE R2		-2.87	-4.16	12.56	15.73	15.92	7.93	N/A	11.00
	Russell 2500 Index	-4.95	-6.37	14.90	17.45	17.74	7.46	N/A	10.47
State Street Retirement Right in 2025 I		-1.22	.44	6.77	8.63	12.10	N/A	N/A	7.30
	S&P TARGET DATE 2025 INDEX	-1.90	-1.11	5.14	7.34	12.06	N/A	N/A	6.65
State Street Retirement Right in 2030 I		-1.39	.07	7.59	9.85	14.30	N/A	N/A	8.07
	S&P TARGET DATE 2030 INDEX	-1.86	-.82	6.57	9.01	13.70	N/A	N/A	7.77
State Street Retirement Right in 2035 I		-1.41	.27	9.08	11.83	15.94	N/A	N/A	8.87
	S&P TARGET DATE 2035 INDEX	-1.80	-.44	8.18	10.92	15.57	N/A	N/A	8.91
State Street Retirement Right in 2040 I		-1.43	.40	10.01	13.05	17.27	N/A	N/A	9.71
	S&P TARGET DATE 2040 INDEX	-1.74	-.08	9.72	12.77	17.28	N/A	N/A	10.02
State Street Retirement Right in 2045 I		-1.45	.52	11.02	14.19	18.29	N/A	N/A	10.42
	S&P TARGET DATE 2045 INDEX	-1.71	.19	10.86	14.14	18.47	N/A	N/A	10.80
State Street Retirement Right in 2050 I		-1.59	.44	11.61	14.88	19.21	N/A	N/A	11.12
	S&P TARGET DATE 2050 INDEX	-1.70	.22	11.30	14.62	18.97	N/A	N/A	11.12
State Street Retirement Right in 2055 I		-1.61	.44	12.06	15.40	19.42	N/A	N/A	10.86
	S&P TARGET DATE 2055 INDEX	-1.69	.33	11.65	15.06	19.27	N/A	N/A	11.31
State Street Retirement Right in 2060 I		-1.62	.44	12.03	15.38	19.44	N/A	N/A	10.77
	S&P TARGET DATE 2060 INDEX	-1.66	.39	11.69	15.07	19.29	N/A	N/A	11.34
State Street Retirement Right in 2065 I		-1.61	.44	12.22	15.56	19.42	N/A	N/A	10.86
	S&P TARGET DATE 2065+ INDEX	-1.62	.54	11.86	15.24	19.59	N/A	N/A	11.54
State Street Retirement Right in 2070 I		-1.65	.40	N/A	N/A	N/A	N/A	N/A	1.40
	S&P TARGET DATE 2065+ INDEX	-1.62	.54	N/A	N/A	N/A	N/A	N/A	.76
State Street Retirement Right in Retirement I		-1.08	.39	5.70	7.30	9.66	N/A	N/A	5.63
	S&P Target Date Retirement Income TR USD	-1.93	-1.58	2.77	4.49	9.50	N/A	N/A	5.17
Sterling Cap Core FX Collective Invest Fund		-2.66	-3.80	-2.95	-1.69	4.29	N/A	N/A	-.24
	Bloomberg U.S. Aggregate GROSS USD	-2.61	-3.51	-2.91	-1.84	4.06	N/A	N/A	-.59
T Rowe Price Stable Return Fund R		.29	.87	2.66	3.48	N/A	N/A	N/A	3.35
	ML 3-Month U.S. T-Bill	.27	.89	2.65	3.64	N/A	N/A	N/A	3.80
The DGI Growth Fund R0		1.82	4.34	29.83	21.09	N/A	N/A	N/A	N/A
	BBUSEQ Bloomberg US BMID Growth Gross USD	-3.71	-4.81	5.28	5.07	N/A	N/A	N/A	7.25
The DGI Growth Fund R1		1.75	4.17	29.11	20.16	21.25	13.57	15.27	13.89
	BBUSEQ Bloomberg US BMID Growth Gross USD	-3.71	-4.81	5.28	5.07	14.99	5.66	11.53	10.29
The DGI Growth Fund R2		1.77	4.20	29.24	20.34	N/A	N/A	N/A	32.68
	BBUSEQ Bloomberg US BMID Growth Gross USD	-3.71	-4.81	5.28	5.07	N/A	N/A	N/A	18.44
Transamerica Balanced Fund R		-.51	.58	5.81	7.87	N/A	N/A	N/A	16.16
	S&P Target Risk Balanced Index	-1.80	-.61	6.81	9.43	N/A	N/A	N/A	16.01

Hand Benefits Trust, a BPAS Company
Hand Composite Employee Benefit Trust
INVESTMENT PERFORMANCE
Period Ended September 30, 2026

Fund Name	Benchmark	Return for the Period			Annualized Return				
		1 Month	3 Months	YTD	1 Year	3 Years	5 Years	10 Years	ITD
Ullico J for Jobs CIF R		-.82	-.74	-.08	1.42	4.22	2.24	N/A	2.50
	Bloomberg U.S. Aggregate GROSS USD	-2.61	-3.51	-2.91	-1.84	4.06	-.64	N/A	1.38
Ullico J for Jobs CIF 1		-.80	-.80	-.16	1.31	4.18	2.26	N/A	2.47
	Bloomberg U.S. Aggregate GROSS USD	-2.61	-3.51	-2.91	-1.84	4.06	-.64	N/A	1.28
Ullico SFA Fixed Income CIF R1		-1.29	-1.37	-.60	.52	4.93	N/A	N/A	3.82
	Ullico SFA Fixed Income CIF R1	-.58	-.17	.64	1.83	4.90	N/A	N/A	3.27
Vanguard 100% Equity Managed Trust Fd R		-1.44	.65	12.41	15.66	20.58	10.78	11.95	11.39
Vanguard 100% Equity Managed Trust Fd R1		-1.47	.56	12.15	15.31	20.23	10.43	11.60	11.04
Vanguard 100% Equity Managed Trust Fd R2		-1.47	.56	12.15	15.31	20.23	10.43	11.60	11.04
	Vanguard Blended 100% Equity	-1.36	1.01	13.21	17.01	21.32	11.39	12.47	11.92
	FTSE ALL WORLD TR USD	-1.15	1.69	13.27	17.10	22.16	12.06	12.88	11.77
Vanguard 100% Fixed Income Managed Trust Fd R		-2.14	-3.17	-2.41	-1.73	3.69	-.68	.84	1.22
Vanguard 100% Fixed Income Managed Trust Fd R1		-2.17	-3.26	-2.67	-2.08	3.34	-1.03	.49	.87
Vanguard 100% Fixed Income Managed Trust Fd R2		-2.17	-3.26	-2.67	-2.08	3.34	-1.03	.49	.87
	Vanguard Blended 100% FI	-2.49	-3.11	-2.72	-1.90	4.01	-.78	.91	1.30
	Bloomberg U.S. Aggregate GROSS USD	-2.61	-3.51	-2.91	-1.84	4.06	-.64	1.14	1.56
Vanguard 20/80 - Conservative Managed Trust Fd R		-2.04	-2.35	.33	1.48	6.76	1.54	3.19	3.39
Vanguard 20/80- Conservative Managed Trust Fd R1		-2.07	-2.44	.07	1.13	6.41	1.19	2.84	3.04
Vanguard 20/80- Conservative Managed Trust Fd R2		-2.07	-2.44	.07	1.13	6.41	1.19	2.84	3.04
	Vanguard Blended 20/80	-2.26	-2.29	.39	1.74	7.35	1.65	3.27	3.47
	Morningstar Conservative Target Risk	-2.60	-2.83	.08	1.45	7.13	1.60	3.32	3.28
Vanguard 40/60 - Moderate Managed Trust Fd R		-1.91	-1.66	3.21	4.95	10.32	4.02	5.53	5.55
Vanguard 40/60 - Moderate Managed Trust Fd R1		-1.94	-1.75	2.95	4.60	9.97	3.67	5.18	5.20
Vanguard 40/60 - Moderate Managed Trust Fd R2		-1.94	-1.75	2.95	4.60	9.97	3.67	5.18	5.20
Vanguard 40/60 - Moderate Managed Trust Fd R5		-1.93	-1.71	3.06	4.75	10.12	3.82	5.33	5.35
	Vanguard Blended 40/60	-2.03	-1.47	3.54	5.46	10.75	4.08	5.60	5.62
	Morningstar Moderately Cons Target Risk	-2.57	-2.39	3.09	4.84	10.29	3.89	5.66	5.51
Vanguard 60/40 - Moderate Aggressive Managed R		-1.77	-.93	6.25	8.45	13.76	6.33	7.66	7.51
Vanguard 60/40 - Moderate Aggressive Managed R1		-1.80	-1.02	5.99	8.10	13.41	5.98	7.31	7.16
Vanguard 60/40 - Moderate Aggressive Managed R2		-1.80	-1.02	5.99	8.10	13.41	5.98	7.31	7.16
Vanguard 60/40 - Moderate Aggressive Managed R5		-1.79	-.98	6.10	8.25	13.56	6.13	7.46	7.31
	Vanguard Blended 6040	-1.81	-.65	6.73	9.24	14.21	6.51	7.92	7.75
	Morningstar Moderate Target Risk	-2.64	-2.08	6.06	8.18	13.39	5.85	7.62	7.35
Vanguard 70/30 - Moderate Aggressive Growth R		-1.64	-.45	7.72	10.17	15.41	7.43	8.66	8.44
Vanguard 70/30 - Moderate Aggressive Growth R1		-1.67	-.54	7.46	9.82	15.06	7.08	8.31	8.09
Vanguard 70/30 - Moderate Aggressive Growth R2		-1.67	-.54	7.46	9.82	15.06	7.08	8.31	8.09
	Vanguard Blended 70/30	-1.69	-.23	8.34	11.15	15.97	7.73	9.07	8.80
	Morningstar Moderately Aggr Target Risk	-2.62	-1.69	8.85	11.44	16.35	7.88	9.61	9.19
Vanguard 80/20 - Aggressive Managed Trust Fd R		-1.55	-.03	9.29	12.17	17.33	8.74	9.83	9.47
Vanguard 80/20 - Aggressive Managed Trust Fd R1		-1.58	-.12	9.03	11.82	16.98	8.39	9.48	9.12
Vanguard 80/20 - Aggressive Managed Trust Fd R2		-1.58	-.12	9.03	11.82	16.98	8.39	9.48	9.12
Vanguard 80/20 - Aggressive Managed Trust Fd R5		-1.57	-.08	9.14	11.97	17.13	8.54	9.63	9.27
	Vanguard Blended 80/20	-1.58	.18	9.96	13.10	17.74	8.95	10.21	9.85
	Morningstar Moderately Aggr Target Risk	-2.62	-1.69	8.85	11.44	16.35	7.88	9.61	9.17

Performance data shown represents past performance and is no guarantee of future results. Current performance may be higher or lower than the performance shown. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.