



HAND COMPOSITE EMPLOYEE BENEFIT TRUST COLLECTIVE INVESTMENT FUNDS LISTING

DTCC #4866 except where noted

MONEY MARKET FUNDS

Fund Name	Internal or Nasdaq Ticker	CUSIP	Service Fees BD/RK/Other	Total Expense Ratio	Launch Date & Comments
HB&T Short Term Income Fund	STI01	41023R578	-	0.33%	Jan, 1971

STABLE VALUE FUNDS

Fund Name	Internal or Nasdaq Ticker	CUSIP	Service Fees BD/RK/Other	Total Expense Ratio	Launch Date & Comments
HB&T Lincoln Stable Value CIF R-INT	HLSVI	41026E111	-	0.10%	Jan, 2020 - Not broadly available
HB&T Lincoln Stable Value CIF R1	HLSVAX	41023L647	-	0.30%	Jan, 2020
HB&T MetLife Stable Value Fund R0	SV100	41023L365	-	0.47%	June, 2021
HB&T MetLife Stable Value Fund R1	SV101	41023Q794	-	0.63%	May, 2009
HB&T MetLife Stable Value Fund R2	SV201	41023Q786	25/10/-	0.98%	May, 2009
HB&T Stable Value Fund R	HBSTR	41023L142	-	0.30%	Oct, 2022 - Not broadly available
HB&T Stable Value Fund R1	HBST1	41023L134	-	0.50%	Oct, 2022
MetLife Stable Value 32956 Fund R1	HBSV1	410236608	-	0.58%	Apr, 2014
MetLife Stable Value 32956 Fund R2	HBSV2	410236707	40/10/-	1.08%	Apr, 2014 - For use by HBS client plans only
Retirement Right Stable Value Fund I	RSVI	41023L282	-	0.06%	Feb, 2022

FIXED INCOME FUNDS

Fund Name	Internal or Nasdaq Ticker	CUSIP	Service Fees BD/RK/Other	Total Expense Ratio	Launch Date & Comments
AFL-CIO Housing Investment Trust DVF R	AFLCR	41024C521	-	0.43%	Oct, 2015
Aquilis Long Credit Fund R	PSOLC	41023V363	-	0.25%	Aug, 2013
BrandywineGLOBAL - Global Investment Grade Fixed Income CIF R1 - #3010	HBWGAX	410236400	-	0.56%	Jan, 2014
BrandywineGLOBAL - Global Investment Grade Fixed Income CIF R3 - #3010	HBWGCX	41024C497	-	0.51%	Sept, 2015
BrandywineGLOBAL - Global Investment Grade Fixed Income CIF R-INT - #3010	BWGII	410236863	-	0.14%	July, 2014 - Not broadly available
Conning-Goodwin Capital Core Plus Bond CIF R1	GCCP1	41024C539	-	0.35%	April, 2015
HB&T BlackRock Short Term Bond Index R	HBRSTX	41026E228	-	0.07%	July, 2018
HB&T BlackRock U.S. Aggregate Bond Index R	HBRAGX	41026E194	-	0.05%	July, 2018
Ullico SFA Fixed Income CIF	USFA1	41023L415	-	0.25%	October, 2022
Ullico J for Jobs Collective Investment Fund R	UJJR0	41026E681	-	0.80%	Feb, 2017 - Not broadly available
Ullico J for Jobs Collective Investment Fund R1	UJJR1	41026E699	-	0.80%	Feb, 2017
Western Asset Core Bond CIF R1 - #3010	HWCBA	41026E871	-	0.35%	Oct, 2016
Western Asset Core Bond CIF R2 - #3010	WACB2	41026E269	-	0.30%	Sept, 2016
Western Asset Core Bond CIF R3 - #3010	HWCBCX	41026E772	-	0.25%	Jan, 2017
Western Asset Core Bond CIF R-LM - #3010	WACBL	41026E863	-	0.16%	Oct, 2016 - Not broadly available
Western Asset Core Plus Bond CIF R1 - #3010	HWCAPX	410236509	-	0.35%	Jan, 2014
Western Asset Core Plus Bond CIF R2 - #3010	HWCAPB	41024C737	-	0.30%	Jan, 2015
Western Asset Core Plus Bond CIF R3 - #3010	WACP3	41026E426	-	0.25%	July, 2017
Western Asset Core Plus Bond CIF R4 - #3010	WACP4	41026E798	-	0.28%	Jan, 2017 - Not broadly available
Western Asset Core Plus Bond CIF R-LM - #3010	WACPL	410236228	-	0.08%	July, 2016 - Not broadly available
Western Asset Core Plus Bond CIF R-INT - #3010	WACPI	410236889	-	0.08%	July, 2014 - Not broadly available

FIXED INCOME FUNDS CONTINUED

Fund Name	Internal or Nasdaq Ticker	CUSIP	Service Fees BD/RK/Other	Total Expense Ratio	Launch Date & Comments
Western Asset Income CIF R1 - #3010	HWINAX	41026E335	-	0.60%	Dec, 2017
Western Asset Income CIF R2 - #3010	WAGS2	41026E178	-	0.57%	Jan, 2019
Western Asset Income CIF R3 - #3010	HWINCX	41024C810	-	0.55%	Dec, 2014
Western Asset Income CIF R-LM - #3010	WAGSL	41026E186	-	0.14%	Oct, 2018
Western Asset Income CIF R-INT - #3010	WAGSI	41024C745	-	0.21%	Feb, 2019
Western Asset Long Duration Credit CIF R - #3010	HWLDRX	41024C729	-	0.27%	Mar, 2015
Western Asset Long Duration Credit CIF R1 - #3010	HWLDAX	41026E608	-	0.40%	Jul, 2016
Western Asset Long Duration Credit CIF R2 - #3010	HWLDBX	41026E269	-	0.35%	Feb, 2018
Western Asset Long Duration Credit CIF R-INT - #3010	WALDI	41024C513	-	0.10%	Mar, 2014 - Not broadly available

EQUITY FUNDS

Fund Name	Internal or Nasdaq Ticker	CUSIP	Service Fees BD/RK/Other	Total Expense Ratio	Launch Date & Comments
Aegon Large Cap Blend Equity CIF R0	AELC0	41026F852	-	0.02%	July, 2023 - Not broadly available
Aegon Large Cap Blend Equity CIF R1	AELC1	41026F845	-	0.47%	July, 2023
Aegon Large Cap Blend Equity CIF R2	AELC2	41026F837	-	0.52%	July, 2023
Argent Mid Cap CIF R0	ACMC0	41023L399	-	0.16%	February, 2021
Argent Mid Cap CIF R1	ACMC1	41023L381	-	0.45%	February, 2021
Argent Mid Cap CIF R2	ACMC2	41023L373	-	0.65%	February, 2021
Bowen, Hanes Total Return Fund R	BHTRR	41023L712	-	0.11%	May, 2019
Bowen, Hanes Total Return Fund R1	BHTR1	41023L696	-	0.66%	May, 2019
Channing SMID Cap Intrinsic Value CIF R0	CSCI0	41026E293	-	0.13%	Feb, 2018
Channing SMID Cap Intrinsic Value CIF R1	CSCI1	41026E285	-	0.73%	Feb, 2018
Channing SMID Cap Intrinsic Value CIF R2	CSCI2	41026E277	-	0.50%	Feb, 2018
ClearBridge Large Cap Growth CIF R - #3010	CBLCR	41026E707	-	0.65%	Oct, 2016
ClearBridge Large Cap Growth CIF R1 - #3010	HCBLAX	41026E715	-	0.60%	Oct, 2017
ClearBridge Large Cap Growth CIF R2 - #3010	HCBLBX	410236194	-	0.55%	July, 2016 - Not broadly available
ClearBridge Large Cap Growth CIF R3 - #3010	HCBLCX	41026E764	-	0.50%	Jan, 2017
ClearBridge Large Cap Growth CIF R1a - #3010	CBLCA	41026E780	-/10/-	0.70%	Jan, 2017
ClearBridge Large Cap Growth CIF R-LM - #3010	CBRLM	410236186	-	0.11%	July, 2016 - Not broadly available
ClearBridge Large Cap Growth CIF R-INT - #3010	CLINT	410236178	-	0.12%	July, 2016 - Not broadly available
ClearBridge Small Cap CIF R - #3010	CBSCR	41023L670	-	0.70%	Jan, 2020
ClearBridge Small Cap CIF R1 - #3010	HCBSAX	41026E376	-	0.65%	Jan, 2018
ClearBridge Small Cap CIF R2 - #3010	CBSC2	41023L662	-	0.60%	Jan, 2020
ClearBridge Small Cap CIF R3 - #3010	CBSC3	41023L654	-	0.55%	Jan, 2020
ClearBridge Small Cap CIF R-LM - #3010	CBSCI	41026E830	-	0.25%	Oct, 2016 - Not broadly available
ClearBridge Small Cap CIF R-INT - #3010	CBSCI	41026E822	-	0.14%	Oct, 2016 - Not broadly available
Compass Capital High Quality Equity CIF R1	CHQE1	41023L423	-	0.60%	March, 2021
DSM U.S. Large Cap Growth CIF R1	HDSMAX	41024C125	-	0.52%	Dec, 2016
DSM U.S. Large Cap Growth CIF R2	DSMR2	41024C117	-	0.60%	Dec, 2016
HB&T BlackRock Large Cap Equity Index R	HBRLCX	41026E251	-	0.025%	July, 2018
HB&T BlackRock Mid Cap Equity Index R	HBRMCX	41026E210	-	0.05%	July, 2018
HB&T BlackRock Small Cap Equity Index R	HBRSCX	41026E244	-	0.05%	July, 2018
Jensen Quality Growth CIF R1	HJENAX	41023L100	-	0.35%	Feb, 2019
Jensen Quality Growth CIF R2	JQGR2	41023L209	-	0.45%	Feb, 2019
Jensen Quality Growth CIF R3	JQGR3	41023L308	-	0.40%	Feb, 2019
Snyder Capital Small/Mid-Cap Value Collective Investment Fund R1	HSNYAX	41026E806	-	0.65%	Sept, 2016
Snyder Capital Small/Mid-Cap Value Collective Investment Fund R2	HSNYBX	41026E889	-	0.85%	Sept, 2016
Sterling Capital Core Fixed Income Collective Investment Fund R	HCOEX	41023L316	-	0.25%	Nov, 2021
Sterling Capital Core Fixed Income Collective Investment Fund R1	HSCMCX	41023L290	-	0.29%	Nov, 2021
The DGI Growth Fund R1	HDGIAX	41024C588	-	0.83%	Mar, 2015

FOREIGN EQUITY FUNDS

Fund Name	Internal or Nasdaq Ticker	CUSIP	Service Fees BD/RK/Other	Total Expense Ratio	Launch Date & Comments
ABS Emerging Markets Local Alpha CIT RO - #3654	ABSR0	41026F704	-	0.49%	Mar, 2023 - Pre-approval needed
ABS Emerging Markets Local Alpha CIT RF - #3654	ABSRF	41026F803	-	0.80%	Mar, 2023 - Not broadly available
GlobeFlex ACWI ex-U.S. Equity CIF R1	GFAC1	41026E160	-	0.20%	Nov, 2019 - Not broadly available
GlobeFlex ACWI ex-U.S. Equity CIF R2	GFAC2	41026E152	-	0.87%	Nov, 2019
GlobeFlex ACWI ex-U.S. Equity CIF R3	GFAC3	41023L555	-	0.75%	Jan, 2020
HB&T BlackRock MSCI ACWI ex-U.S. Index R	HBRACX	41026E236	-	0.09%	July, 2018
Franklin Global DBI CIF R2 - #3010	HQSGBX	41026E533	-	0.40%	May, 2017
Franklin Global DBI CIF R-INT - #3010	QSIGN	41023L548	-	0.18%	Feb, 2020 - Not broadly available

RISK BASED FUNDS

Fund Name	Internal or Nasdaq Ticker	CUSIP	Service Fees BD/RK/Other	Total Expense Ratio	Launch Date & Comments
ABG Aggressive CIF R	ABGAR	41023L407	-	0.41%	Feb, 2019, Not broadly available
ABG Balanced CIF R	ABGBR	41023L704	-	0.45%	Feb, 2019, Not broadly available
ABG Growth CIF R	ABGGR	41023L878	-	0.44%	Feb, 2019, Not broadly available
ABG Income CIF R	ABGIR	41023L845	-	0.44%	Feb, 2019, Not broadly available
ABG Wealth Preservation CIF R	ABGWR	41023L811	-	0.44%	Feb, 2019, Not broadly available
ABG Aggressive CIF R1	ABGA1	41023L506	-/25/-	0.66%	Feb, 2019, Not broadly available
ABG Balanced CIF R1	ABGB1	41023L803	-/25/-	0.70%	Feb, 2019, Not broadly available
ABG Growth CIF R1	ABGG1	41023L860	-/25/-	0.69%	Feb, 2019, Not broadly available
ABG Income CIF R1	ABGI1	41023L837	-/25/-	0.69%	Feb, 2019, Not broadly available
ABG Wealth Preservation CIF R1	ABGW1	41023L795	-/25/-	0.69%	Feb, 2019, Not broadly available
ABG Aggressive CIF R2	ABGA2	41023L605	-	0.66%	Feb, 2019
ABG Balanced CIF R2	ABGB2	41023L886	-	0.70%	Feb, 2019
ABG Growth CIF R2	ABGG2	41023L852	-	0.69%	Feb, 2019
ABG Income CIF R2	ABGI2	41023L829	-	0.69%	Feb, 2019
ABG Wealth Preservation CIF R2	ABGW2	41023L787	-	0.69%	Feb, 2019
Directions 1 - Conservative I	DRCOI	41026F209	-	0.06%	Mar, 2023
Directions 2 - Moderately Conservative I	DRMCI	41026F308	-	0.07%	Mar, 2023
Directions 3 - Moderate I	DRMOI	41026F407	-	0.07%	Mar, 2023
Directions 4 - Moderately Aggressive I	DRMAI	41026F506	-	0.08%	Mar, 2023
Directions 5 - Aggressive I	DRAGI	41026F605	-	0.08%	Mar, 2023
Hamilton Capital Dynamic Income CIF R	HCBIR	41023L522	-	0.32%	July, 2020
Hamilton Capital Dynamic Balanced CIF R	HCBGR	41023L530	-	0.29%	July, 2020
Hamilton Capital Dynamic Bond CIF R	HCDBR	41023L514	-	0.36%	July, 2020
Hamilton Capital Dynamic Equity CIF R	HCDER	41023L498	-	0.17%	July, 2020
Hamilton Capital Dynamic Opportunity CIF R	HCDOR	41026F829	-	0.40%	Aug, 2023
Hamilton Capital Targeted Opportunity CIF R	HCTER	41023L480	-	0.36%	July, 2020
Hamilton Capital Dynamic Income CIF R1	HCB11	41023L464	-/3/-	0.35%	July, 2020
Hamilton Capital Dynamic Balanced CIF R1	HCBG1	41023L472	-/3/-	0.32%	July, 2020
Hamilton Capital Dynamic Bond CIF R1	HCDB1	41023L456	-/3/-	0.39%	July, 2020
Hamilton Capital Dynamic Equity CIF R1	HCDE1	41023L449	-/3/-	0.25%	July, 2020
Hamilton Capital Dynamic Opportunity CIF R1	HCDO1	41026F811	-/3/-	0.43%	Aug, 2023
Hamilton Capital Targeted Opportunity CIF R1	HCTE1	41023L431	-/3/-	0.39%	July, 2020
Hamilton Capital Dynamic Income CIF R2	HCB12	41026F787	-	0.67%	Aug, 2023
Hamilton Capital Dynamic Balanced CIF R2	HCBG2	41026F779	-	0.64%	Aug, 2023
Hamilton Capital Dynamic Bond CIF R2	HCDB2	41026F761	-	0.71%	Aug, 2023
Hamilton Capital Dynamic Equity CIF R2	HCDE2	41026F753	-	0.59%	Aug, 2023
Hamilton Capital Dynamic Opportunity CIF R2	HCDO2	41026F795	-	0.75%	Aug, 2023
Hamilton Capital Targeted Opportunity CIF R2	HCTE2	41026F746	-	0.71%	Aug, 2023
Sage Cash Balance Ultra Conservative Fund R1	SABC1	41026E509	-	0.38%	July, 2016
Sage Cash Balance Conservative Fund R1	SABM1	41026E400	-	0.50%	July, 2016
Sage Cash Balance Moderate Fund R1	SABG1	41026E301	-	0.51%	July, 2016
Transamerica Balanced Fund R	TABLR	41026F100	-	0.20%	Aug, 2023

RISK BASED FUNDS CONTINUED

Fund Name	Internal or Nasdaq Ticker	CUSIP	Service Fees BD/RK/Other	Total Expense Ratio	Launch Date & Comments
Vanguard 100% Fixed Income Managed Trust Fund R	VG FIR	410235329	-	0.30%	Mar, 2012 - For use by NPH client plans only
Vanguard 20/80 - Conservative Managed Trust Fund R	VG CNR	410235386	-	0.30%	Mar, 2012 - For use by NPH client plans only
Vanguard 40/60 - Moderate Managed Trust Fund R	VG MDR	410235378	-	0.30%	Mar, 2012 - For use by NPH client plans only
Vanguard 60/40 - Moderate Aggressive Managed Trust Fund R	VG MAR	410235360	-	0.30%	Mar, 2012 - For use by NPH client plans only
Vanguard 70/30 - Moderate Aggr Growth Managed Trust Fund R	VG MR	410235352	-	0.30%	Mar, 2012 - For use by NPH client plans only
Vanguard 80/20 - Aggressive Managed Trust Fund R	VG AGR	410235345	-	0.30%	Mar, 2012 - For use by NPH client plans only
Vanguard 100% Equity Managed Trust Fund R	VG EOR	410235337	-	0.30%	Mar, 2012 - For use by NPH client plans only
Vanguard 100% Fixed Income Managed Trust Fund R1	VG F11	41023V884	-/35/-	0.65%	May, 2012
Vanguard 20/80 - Conservative Managed Trust Fund R1	VG CN1	41023V405	-/35/-	0.65%	May, 2012
Vanguard 40/60 - Moderate Managed Trust Fund R1	VG MD1	41023V504	-/35/-	0.65%	May, 2012
Vanguard 60/40 - Moderate Aggressive Managed Trust Fund R1	VG MA1	41023V603	-/35/-	0.65%	May, 2012
Vanguard 70/30 - Moderate Aggr Growth Managed Trust Fund R1	VG AG1	41023V702	-/35/-	0.65%	May, 2012
Vanguard 80/20 - Aggressive Managed Trust Fund R1	VG AG1	41023V801	-/35/-	0.65%	May, 2012
Vanguard 100% Equity Managed Trust Fund R1	VG EQ1	41023V876	-/35/-	0.65%	May, 2012
Vanguard 100% Fixed Income Managed Trust Fund R2	VG F12	41023Q265	-/35/-	0.65%	Aug, 2012
Vanguard 20/80 - Conservative Managed Trust Fund R2	VG CN2	41023Q257	-/35/-	0.65%	Aug, 2012
Vanguard 40/60 - Moderate Managed Trust Fund R2	VG MD2	41023Q240	-/35/-	0.65%	Aug, 2012
Vanguard 60/40 - Moderate Aggressive Managed Trust Fund R2	VG MA2	41023Q232	-/35/-	0.65%	Aug, 2012
Vanguard 70/30 - Moderate Aggr Growth Managed Trust Fund R2	VG AG2	41023Q224	-/35/-	0.65%	Aug, 2012
Vanguard 80/20 - Aggressive Managed Trust Fund R2	VG AG2	41023Q216	-/35/-	0.65%	Aug, 2012
Vanguard 100% Equity Managed Trust Fund R2	VG EQ2	41023Q190	-/35/-	0.65%	Aug, 2012
Vanguard 40/60 - Moderate Managed Trust Fund R5	VG MD5	41026F886	-/20/-	0.50%	Sept, 2023
Vanguard 60/40 - Moderate Aggressive Managed Trust Fund R5	VG MA5	41026F878	-/20/-	0.50%	Sept, 2023
Vanguard 80/20 - Aggressive Managed Trust Fund R5	VG AG5	41026F860	-/20/-	0.50%	Sept, 2023

TARGET DATE FUNDS

Fund Name	Internal or Nasdaq Ticker	CUSIP	Service Fees BD/RK/Other	Total Expense Ratio	Launch Date & Comments
EliteCITwithAmericanFunds 2010 I	EA10I	41026F480	-	0.23%	July, 2024
EliteCITwithAmericanFunds 2015 I	EA15I	41026F472	-	0.25%	July, 2024
EliteCITwithAmericanFunds 2020 I	EA20I	41026F738	-	0.27%	July, 2024
EliteCITwithAmericanFunds 2025 I	EA25I	41026F720	-	0.28%	July, 2024
EliteCITwithAmericanFunds 2030 I	EA30I	41026F712	-	0.32%	July, 2024
EliteCITwithAmericanFunds 2035 I	EA35I	41026F696	-	0.35%	July, 2024
EliteCITwithAmericanFunds 2040 I	EA40I	41026F688	-	0.39%	July, 2024
EliteCITwithAmericanFunds 2045 I	EA45I	41026F670	-	0.39%	July, 2024
EliteCITwithAmericanFunds 2050 I	EA50I	41026F662	-	0.40%	July, 2024
EliteCITwithAmericanFunds 2055 I	EA55I	41026F654	-	0.41%	July, 2024
EliteCITwithAmericanFunds 2060 I	EA60I	41026F647	-	0.41%	July, 2024
EliteCITwithAmericanFunds 2065 I	EA65I	41026F639	-	0.41%	July, 2024
EliteCITwithStateStreet 2020 I	ES20I	41026F621	-	0.07%	July, 2024
EliteCITwithStateStreet 2025 I	ES25I	41026F613	-	0.07%	July, 2024
EliteCITwithStateStreet 2030 I	ES30I	41026F597	-	0.07%	July, 2024
EliteCITwithStateStreet 2035 I	ES35I	41026F589	-	0.07%	July, 2024
EliteCITwithStateStreet 2040 I	ES40I	41026F571	-	0.07%	July, 2024
EliteCITwithStateStreet 2045 I	ES45I	41026F563	-	0.07%	July, 2024
EliteCITwithStateStreet 2050 I	ES50I	41026F555	-	0.07%	July, 2024
EliteCITwithStateStreet 2055 I	ES55I	41026F548	-	0.07%	July, 2024
EliteCITwithStateStreet 2060 I	ES60I	41026F530	-	0.07%	July, 2024
EliteCITwithStateStreet 2065 I	ES65I	41026F522	-	0.07%	July, 2024
EliteCITwithStateStreet 2070 I	ES70I	41026F498	-	0.07%	July, 2024
EliteCITwithStateStreet Retirement Income I	ESRII	41026F514	-	0.07%	July, 2024
State Street Retirement Right in Retirement I	SRETI	41023L266	-	0.07%	Feb, 2022
State Street Retirement Right in 2020 I	SR20I	41023L159	-	0.07%	Feb, 2022
State Street Retirement Right in 2025 I	SR25I	41023L258	-	0.07%	Feb, 2022
State Street Retirement Right in 2030 I	SR30I	41023L241	-	0.07%	Feb, 2022
State Street Retirement Right in 2035 I	SR35I	41023L233	-	0.07%	Feb, 2022
State Street Retirement Right in 2040 I	SR40I	41023L225	-	0.07%	Feb, 2022
State Street Retirement Right in 2045 I	SR45I	41023L217	-	0.07%	Feb, 2022
State Street Retirement Right in 2050 I	SR50I	41023L191	-	0.07%	Feb, 2022
State Street Retirement Right in 2055 I	SR55I	41023L183	-	0.07%	Feb, 2022
State Street Retirement Right in 2060 I	SR60I	41023L175	-	0.07%	Feb, 2022
State Street Retirement Right in 2065 I	SR65I	41023L167	-	0.07%	Feb, 2022

Trademark Tactical MultiFactor Conservative Fund R	TR100	41023X823	-	0.91%	Feb, 2011
Trademark Tactical MultiFactor Fund R	TR300	41023X732	-	0.92%	Feb, 2011
Trademark Tactical MultiFactor Conservative Fund R1	TR101	41023X815	-/10/-	1.26%	Feb, 2011
Trademark Tactical MultiFactor Fund R1	TR301	41023X724	-/10/-	1.27%	Feb, 2011
Trademark Tactical MultiFactor Conservative Fund R4	TR104	410235295	-/44/-	1.35%	April, 2012
Trademark Tactical MultiFactor Fund R4	TR304	410235279	-/44/-	1.36%	April, 2012
Trademark Tactical MultiFactor Conservative Fund R5	TR105	41023V652	-/25/-	1.41%	June, 2013
Trademark Tactical MultiFactor Fund R5	TR305	41023V637	-/25/-	1.42%	June, 2013

* Total Expense Ratio includes trust, administration, transfer agency, audit, managed product cost within the portfolio, and service fees payable to plan service providers.