



## Hand Benefits & Trust Company

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### SMART Funds®

Hand Benefits & Trust Company is pleased to announce, effective May 1, 2010, a change in the management of the SMART Funds® series of collective investment funds. PPCA Inc. and Blue Prairie Group have been hired as co-managers of the Funds.

You are already familiar with Ron Surz, CIMA®, the founder of Target Date Solutions and the developer of the glide path currently used in the SMART Funds®. The addition of Blue Prairie Group brings emphasis to the core growth investments within the Funds using enhanced portfolio strategies. This unique blend of portfolio managers is part of our larger effort to position the Funds for continued growth and to improve upon our strong historical investment track record. PPCA is well known for their work using a financially engineered glide path, and Blue Prairie Group is recognized for its independent and disciplined approach to manager search and selection.

The SMART Funds® are designed to end at the target date (e.g., 2020, 2030, 2040, etc.) in safe asset classes. The emphasis is placed on risk control unlike many so-called “through” funds that extend their glide paths beyond the target date. The collective investment fund structure and underlying investments result in reduced operating expenses.

Fund Fact Sheets can be found at [http://www.bpas.com/products/inst\\_trust\\_serv\\_factsheets.htm](http://www.bpas.com/products/inst_trust_serv_factsheets.htm).  
Should you have any questions or need additional information, please contact one of our trust officers:

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