



Hand Benefits & Trust Company

NOTIFICATION OF FUND CLOSINGS

The following funds within the Tactical Core series of HB&T Collective Investment Funds are closing to new and existing investors effective December 1, 2011.

Name	HB&T Ticker	CUSIP
Tactical Core Total Bond Fund R	CT001	410235527
Tactical Core Total Bond Fund R2	CT201	410235477
Tactical Core International Fund R	CI001	410235485
Tactical Core International Fund R2	CI201	410235469
Tactical Core Large Cap Fund R	CL001	410235493
Tactical Core Large Cap Fund R2	CL201	410235451
Tactical Core SMID Cap Fund R	CS001	410235535
Tactical Core SMID Cap Fund R2	CS201	410235444

Effective immediately, no new accounts will be allowed to open. Any remaining balances in any of the funds as of November 31, 2011 will be liquidated and settled outside of NSCC settlement methods on December 1, 2011.

The Tactical Core Stable Value Fund R and R2 will remain open.

Should you have any questions, please contact Kathy Harvey with Hand Benefits & Trust Company at (713)744-3839.