



Hand Benefits & Trust Company

NOTIFICATION OF FUND CLOSINGS

The following funds within the WESPAC series of HB&T Collective Investment Funds are closing to new and existing investors effective November 29, 2011. No trades will be accepted dated after December 29, 2011. The funds will fully liquidate as of December 30, 2011.

Name	HB&T Ticker	CUSIP
WESPAC Aggressive Growth Portfolio R1	WA101	41023Q109
WESPAC Growth Portfolio R1	WG101	41023Q307
WESPAC Balanced Portfolio R1	WB101	41023Q505
WESPAC Moderate Portfolio R1	WM101	41023Q703
WESPAC Conservative Portfolio R1	WC101	41023Q885
WESPAC Aggressive Growth Portfolio R2	WA201	41023Q208
WESPAC Growth Portfolio R2	WG201	41023Q406
WESPAC Balanced Portfolio R2	WB201	41023Q604
WESPAC Moderate Portfolio R2	WM201	41023Q802
WESPAC Conservative Portfolio R2	WC201	41023Q877

Effective immediately, no new accounts will be allowed to open. It is assumed that plan investors will liquidate their holdings; however, should there be any remaining balances in any of the funds as of December 30, 2011 they will be liquidated and settled outside of NSCC settlement methods on January 3, 2012.

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