

### 401 (k) Roadmap Funds

Hand Benefit & Trust

As of Feb 1, 2016

Asset Type	Years BEFORE Target Year						Years AFTER Target Year							
	35	30	25	20	15	10	5	0	5	10	15	20	25	30
US Large Cap Equity	51.0%	50.6%	45.6%	36.6%	28.1%	22.9%	19.7%	16.6%	13.5%	10.4%	7.3%	7.3%	7.3%	7.3%
US Small Cap Equity	7.6%	6.4%	5.0%	5.0%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%
High Yield Fixed Income	0.0%	0.0%	2.6%	1.1%	0.5%	0.7%	2.0%	3.3%	4.6%	6.0%	7.3%	7.3%	7.3%	7.3%
U.S. Core Fixed Income (Investment Grade Fixed Income)	3.0%	3.0%	5.5%	8.7%	12.4%	19.4%	23.7%	28.0%	32.3%	36.6%	40.9%	40.9%	40.9%	40.9%
International Equity	25.7%	27.0%	28.3%	27.6%	25.0%	23.9%	21.6%	19.4%	17.2%	15.0%	12.8%	12.8%	12.8%	12.8%
Emerging Market Equity	4.3%	3.0%	1.7%	2.4%	3.5%	4.4%	4.1%	3.9%	3.6%	3.3%	3.0%	3.0%	3.0%	3.0%
Emerging Market Fixed Income	3.4%	5.0%	5.0%	4.3%	1.8%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-U.S. Government Bond (Other fixed income?)	0.0%	0.0%	1.4%	9.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%
Real Estate	5.0%	5.0%	5.0%	5.0%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%
LMSRR (TIPS)	0.0%	0.0%	0.0%	0.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Sum of Allocations (MUST sum to 100)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

A Fund is managed to its target date and gradually becomes more conservative until approximately 15 years after the target date, at which time the asset mix will become static. A Fund will increase its allocation to fixed income funds in an attempt to become more conservative as investors get closer to retirement. Principal value and return will vary, and investors may have a gain or loss at their retirement date. There is no guarantee that the Fund's objective will be met.

All investments involve risk, including possible loss of principal. Equity securities are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in emerging markets. Small- and mid-cap stocks involve greater risks and volatility than large-cap stocks. Fixed income securities involve interest rate, credit, inflation, and reinvestment risks; and possible loss of principal.

As interest rates rise, the value of fixed income securities falls. High yield bonds possess greater price volatility, illiquidity and possibility of default. In addition to the Funds' operating expenses, you will indirectly bear the operating expenses of the underlying funds. The Funds and each underlying fund may engage in active and frequent trading, resulting in higher portfolio turnover and transaction costs. Derivatives, such as options and futures, can be illiquid, may disproportionately increase losses, and have a potentially large impact on Fund performance.

The model used to manage a Fund's assets provides no assurance that the recommended allocation will either maximize returns or minimize risks. There is no assurance that a recommended allocation will prove the ideal allocation in all circumstances. In rapidly declining markets, significant losses will likely occur. Conversely, when markets are rapidly accelerating, market appreciation may not be fully realized due to a fund's more conservative allocation. In addition, because the portfolio invests in underlying funds, QS Investors may not be able to shift allocations in time to capture an immediate or sudden spike in the market. Additional risks may include those risks associated with investing in real estate, commodities and private equity. Please see the Funds' Investment Policy Statement for more information regarding risks associated with investing in the Funds.

While an investor's retirement age is a central component in deciding which series option is right for the investor, other relative factors should also be considered. For instance, an investor's individual circumstances, long-term investment goals and risk tolerance — and especially if the investor falls between two retirement years — should all be carefully considered. These and other factors, as well as the Funds' risks, should be discussed with an investor's financial professional.

The 401(k) Roadmap Funds are collective investment funds created by the Hand Composite Employee Benefit Trust and sponsored by Hand Benefits & Trust Company ("Trustee"), a Benefit Plans Administrative Services, Inc. (BPAS) company, that invest in strategies of QS Investors, LLC which serves as the sub-advisor to the Funds. The Trustee has appointed QS Investors to serve as the investment sub-advisor for the Funds, subject to the supervision and oversight of the Trustee. Sheridan Road Investment Consulting, LLC is a service provider that provides QS Investors with investment research and analytical data on the Funds and the underlying funds in which the Funds may invest. Neither the Funds nor the Trust are registered under the Investment Company Act of 1940, as amended, and their units are not registered under the Securities Act of 1933, as amended, or applicable securities laws of any state or other jurisdiction. As described in the Trust's governing documents, the Funds are only available for investment by eligible retirement plans. The Funds are not insured by the Trustee or QS Investors, or any of their respective affiliates, the FDIC or any other person. The Funds have been created specifically for 401(k) and other employer-sponsored retirement plan investors.

The information is provided for informational purposes only and should not be construed as a recommendation to purchase or sell any security.