

**Hand Composite Employee Benefit Trust
First Trust Funds**

Independent Auditor's Report and Financial Statements

December 31, 2017



Hand Composite Employee Benefit Trust

December 31, 2017

Contents

Independent Auditor's Report.....	1
--	----------

Basic Financial Statements

Statements of Assets and Liabilities – Selected Funds	3
Schedules of Investments	
First Trust All Equity Allocation Portfolio	4
First Trust Target Date Fund 2010	11
First Trust Target Date Fund 2020	19
First Trust Target Date Fund 2030	27
First Trust Target Date Fund 2040	35
First Trust Target Date Fund 2050	43
Statements of Operations – Selected Funds	51
Statements of Changes in Net Assets – Selected Funds	52
Notes to Financial Statements.....	53

Supplemental Information

Schedules of Investment Purchases and Sales – Selected Funds	65
--	----

Independent Auditor's Report

Board of Directors
Hand Composite Employee Benefit Trust
Houston, Texas

We have audited the accompanying financial statements of selected funds (First Trust All Equity Allocation Portfolio, First Trust Target Date Fund 2010, First Trust Target Date Fund 2020, First Trust Target Date Fund 2030, First Trust Target Date Fund 2040 and First Trust Target Date Fund 2050) [six funds] included in the Hand Composite Employee Benefit Trust ("Trust" or "Funds"), which comprise the statements of assets and liabilities, including the schedules of investments, as of December 31, 2017, and the related statements of operations and changes in net assets for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of these selected funds included in the Hand Composite Employee Benefit Trust as of December 31, 2017, and the results of their operations and changes in their net assets for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The schedules of investment purchases and sales listed in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

BKD, LLP

Houston, Texas
May 25, 2018

Hand Composite Employee Benefit Trust

Statements of Assets and Liabilities – Selected Funds

December 31, 2017

	First Trust All Equity Allocation Portfolio	First Trust Target Date Fund 2010	First Trust Target Date Fund 2020	First Trust Target Date Fund 2030	First Trust Target Date Fund 2040	First Trust Target Date Fund 2050
Assets						
Investments, at cost	\$ 3,088,940	\$ 423,518	\$ 3,986,610	\$ 5,729,679	\$ 4,808,335	\$ 700,484
Investments, at fair value	\$ 3,496,741	\$ 437,493	\$ 4,245,474	\$ 6,445,547	\$ 5,515,928	\$ 773,204
Receivable for:						
Investment securities sold	-	-	-	-	-	56,624
Capital shares sold	43	494	5,249	6,235	11,764	9,340
Investment advisor	-	220	1,868	3,120	2,667	365
Dividends and interest	4,083	84	1,709	3,819	3,733	588
Total assets	\$ 3,500,867	\$ 438,291	\$ 4,254,300	\$ 6,458,721	\$ 5,534,092	\$ 840,121
Liabilities						
Withdrawals in excess of deposit balances	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 58,831
Accounts payable and accrued liabilities	6,642	416	3,814	6,223	4,964	605
Total liabilities	\$ 6,642	\$ 416	\$ 3,814	\$ 6,223	\$ 4,964	\$ 59,436
Net assets held for participants:						
Class R0	\$ 17	\$ 16	\$ 219,612	\$ 390,943	\$ 1,261,337	\$ 400,120
Class R1	899,258	410,739	3,217,206	4,915,258	3,630,486	378,448
Class R2	1,875,465	9,509	757,684	617,656	161,970	13
Class R3	719,485	17,611	55,984	528,641	475,335	2,104
Total net assets held for participants	\$ 3,494,225	\$ 437,875	\$ 4,250,486	\$ 6,452,498	\$ 5,529,128	\$ 780,685
Units outstanding:						
Class R0	1	1	12,089	19,601	60,202	32,145
Class R1	56,352	26,502	182,427	251,112	178,151	30,669
Class R2	120,944	626	44,525	32,498	8,131	1
Class R3	23,104	1,156	3,379	28,769	24,515	173
Total units outstanding	200,401	28,285	242,420	331,980	270,999	62,988
Net asset value per unit:						
Class R0	\$ 16.66	\$ 16.08	\$ 18.17	\$ 19.95	\$ 20.95	\$ 12.45
Class R1	\$ 15.96	\$ 15.50	\$ 17.64	\$ 19.57	\$ 20.38	\$ 12.34
Class R2	\$ 15.51	\$ 15.19	\$ 17.02	\$ 19.01	\$ 19.92	\$ 12.50
Class R3	\$ 31.14	\$ 15.23	\$ 16.57	\$ 18.38	\$ 19.39	\$ 12.16

Hand Composite Employee Benefit Trust
Schedules of Investments
First Trust All Equity Allocation Portfolio
December 31, 2017

**Number of
Shares**

Cost

Fair Value

Short Term Investment

37,949	TD Bank USA FDIC Insured Deposit Fund	\$ 37,949	\$ 37,949
	Total Short Term Investment	1.09% 37,949	37,949

Common Stock

Consumer Discretionary

921	Aaron's Inc	29,439	36,702
1,104	Ascena Retail Group Inc	6,977	2,594
385	Bed Bath & Beyond	15,748	8,466
479	Carnival Corp	24,926	31,791
323	CBS Corp Cl B	20,763	19,057
361	Ferrari Nv	21,263	37,847
292	Foot Locker Inc	20,930	13,689
1,274	Ford Motor Company	16,065	15,912
1,236	Gamestop Corp Cl A	31,270	22,186
592	General Motors Co	20,791	24,266
111	Genesco Inc	6,835	3,608
1,403	GNC Holdings Inc Cl A	15,607	5,177
27	Graham Holdings Co	13,952	15,075
77	Hilton Grand Vacations Inc	191	3,230
259	Hilton Worldwide Holdings Inc	20,875	20,684
1,238	IIG Inc	22,445	35,258
372	Intl Speedway	14,012	14,824
313	Kohls Corp	15,489	16,974
157	Lear Corporation	18,558	27,736
786	Liberty Interactive Series A	15,743	19,194
438	New Media Investment Group	7,030	7,350
323	Nordstrom Inc	15,361	15,304
6,367	Office Depot Inc	28,906	22,539
299	Sonic Automotive Inc	6,881	5,517
214	Target Corporation	15,469	13,964
777	Time Inc	13,967	14,336
1,167	Tri Pointe Group Inc	13,525	20,913
373	Vista Outdoor Inc	14,264	5,435
	Total Consumer Discretionary	13.72% 467,282	479,628

Consumer Staples

345	Archer-Daniels-Midland Co	12,296	13,828
534	Darling International Inc	5,646	9,681

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust All Equity Allocation Portfolio (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Consumer Staples (Continued)</i>			
790	Flowers Foods Inc	\$ 15,768	\$ 15,255
168	Sanderson Farms Inc	16,188	23,315
172	Seneca Food Corp Cl A	5,050	5,289
373	Sysco Corporation	20,494	22,652
249	Universal Corporation	13,381	13,073
226	Wal-Mart Stores Inc	15,453	22,318
	Total Consumer Staples	3.59% <u>104,276</u>	<u>125,411</u>
<i>Energy</i>			
942	Bill Barrett Corp	6,640	4,832
725	CNX Resources Corp	12,560	10,607
95	Consol Energy Inc	111	3,753
406	Era Group Inc	6,937	4,365
297	Exterran Corp	7,401	9,338
310	Marathon Petroleum Corp	14,971	20,454
228	Valero Energy Corporation	14,255	20,955
	Total Energy	2.12% <u>62,875</u>	<u>74,304</u>
<i>Financials</i>			
802	Ally Financial Inc	15,414	23,386
208	Berkley (WR) Corporation	13,852	14,903
28	BrightHouse Financial Inc	148	1,642
721	CNO Financial Group Inc	13,454	17,801
345	Dime Community Bancshares	7,071	7,228
289	Discover Financial Services	21,033	22,230
176	Employers Holdings Inc	4,725	7,814
244	Encore Capital Group Inc	7,152	10,272
423	First American Financial Corp	15,650	23,705
726	Fulton Financial Corp	9,305	12,995
219	Homestreet Inc	6,920	6,340
335	International Bancshares Corp	8,570	13,300
288	Metlife Inc	15,428	14,561
514	OFG Bancorp	6,943	4,832
823	Old Republic Intl Corp	14,812	17,596
191	Prosperity Bancshares Inc	13,772	13,383
109	Reinsurance Group Of America	13,511	16,996
191	S&P Global Inc	20,649	32,355
121	SVB Financial Group	20,823	28,286
706	TCF Financial Corp	13,859	14,473

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust All Equity Allocation Portfolio (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Financials (Continued)</i>			
399	Washington Federal Inc	\$ 9,211	\$ 13,666
106	World Acceptance Corp	3,816	8,556
1,292	Maiden Holdings Ltd	23,101	8,527
	Total Financials	9.58% <u>279,219</u>	<u>334,847</u>
<i>Healthcare</i>			
215	Align Technology Inc	20,794	47,771
106	Amgen Inc	15,947	18,433
109	Anthem Inc	15,087	24,526
372	Halyard Health Inc	13,882	17,179
177	Idexx Laboratories Inc	20,809	27,679
206	Incyte Corp	21,020	19,510
270	Lifepoint Hospitals Inc	15,586	13,446
49	Mettler-Toledo International Inc	20,657	30,356
202	National Healthcare Corp	15,294	12,310
442	Owens & Minor Inc	16,074	8,345
483	Pfizer Inc	15,556	17,494
151	Wellcare Health Plans Inc	20,650	30,368
389	Zoetis Inc	20,821	28,024
	Total Healthcare	8.45% <u>232,177</u>	<u>295,441</u>
<i>Industrials</i>			
206	Aar Corp	6,871	8,094
338	American Railcar Industries Inc	15,474	14,074
246	Arcbest Corp	7,140	8,795
365	Armstrong World Industries Inc	15,394	22,101
749	Copart Inc	20,913	32,349
326	Esterline Technologies Corp	29,496	24,352
247	GATX Corp	15,113	15,354
485	HD Supply Holdings Inc	20,868	19,415
271	Jacobs Engineering Group Inc	15,734	17,875
305	KLX Inc	14,222	20,816
297	Kelly Services Cl A Ord	4,765	8,099
234	Kirby Corp	15,556	15,631
185	Nordson Corp	20,964	27,084
686	Orion Marine Group Inc	7,423	5,371
1,019	Pitney Bowes Inc	16,283	11,392
200	Regal Beloit Corp	14,084	15,320

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust All Equity Allocation Portfolio (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Industrials (Continued)</i>			
650	Roadrunner Transport Systems Inc	\$ 7,072	\$ 5,012
184	Skywest Inc	2,904	9,770
415	Southwest Airlines	17,430	27,162
373	Toro Company	21,021	24,331
230	Wesco International Inc	15,548	15,675
	Total Industrials	9.95% <u>304,275</u>	<u>348,072</u>
<i>Information Technology</i>			
1,428	Amkor Technology	15,230	14,351
192	Anixter International Inc	15,696	14,592
633	Applied Materials Inc	20,205	32,359
214	Arista Networks Inc	20,784	50,414
192	Arrow Electronics	13,685	15,439
1,007	AVX Corp	11,900	17,421
460	Blucora Inc	6,784	10,166
513	Cisco Systems Inc	15,577	19,648
1,276	Corning Inc	30,898	40,819
693	Ebay Inc	20,651	26,154
476	First Solar Inc	15,922	32,140
94	Intl Business Machines Corp	15,667	14,421
190	Nvidia Corp	19,366	36,765
270	Skyworks Solutions Inc	20,260	25,637
719	Western Union Co	15,771	13,668
676	Xerox Corporation	18,293	19,705
	Total Information Technology	10.97% <u>276,689</u>	<u>383,699</u>
<i>Materials</i>			
241	Albemarle Corp	21,144	30,821
325	Bemis Company	14,747	15,532
420	Berry Plastics Group Inc	20,748	24,641
493	CF Industries Holdings Inc	15,697	20,972
207	Eastman Chemical Co	15,668	19,176
487	Futurefuel Corp	6,792	6,862
286	Glatfelter (PH) Co	5,214	6,132
303	Greif Bros-Cl A	15,820	18,356
1,074	Mosaic Co	31,712	27,559
878	Owens-Illinois Inc	15,825	19,465
	Total Materials	5.42% <u>163,367</u>	<u>189,516</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust All Equity Allocation Portfolio (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Telecommunication Services</i>			
734	AT&T Inc	\$ 31,533	\$ 28,538
310	Frontier Communications Corp	16,763	2,096
844	IDT Corp- Cl B	16,092	8,946
329	Spok Holdings Inc	7,295	5,149
2,863	Sprint Corp	24,611	16,863
531	Telephone and Data Systems Inc	13,547	14,762
357	US Cellular	16,379	13,434
292	Verizon Communications	13,862	15,456
	Total Telecommunication Services	3.01% <u>140,082</u>	<u>105,244</u>
<i>Real Estate</i>			
529	Forestar Group Inc	7,118	11,638
461	Lasalle Hotel Properties	14,193	12,940
493	Mack-Cali Realty Group	14,130	10,629
154	Park Hotels & Resorts Inc	1,527	4,441
443	Summit Hotel Properties Inc	5,123	6,747
	Total Real Estate	1.33% <u>42,091</u>	<u>46,395</u>
<i>Utilities</i>			
1,341	AES Corporation	12,737	14,523
1,362	Calpine Corp	15,690	20,607
203	Duke Energy Corporation	15,788	17,074
434	Entergy Corporation	31,741	35,323
887	Exelon Corporation	31,213	34,957
1,145	Great Plains Energy Inc	31,510	36,915
473	Hawaiian Electric Industries Inc	15,556	17,099
246	Northwestern Corp	13,926	14,686
	Total Utilities	5.47% <u>168,161</u>	<u>191,184</u>
	Total Common Stock	73.61% <u>2,240,494</u>	<u>2,573,741</u>
<i>Foreign Stock</i>			
<i>Consumer Discretionary</i>			
844	Honda Motors Ltd ADR	24,981	28,764
573	Magna International Inc	25,383	32,472
746	Tata Motors Ltd- Spon ADR	26,527	24,670
	Total Consumer Discretionary	2.46% <u>76,891</u>	<u>85,906</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust All Equity Allocation Portfolio (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Consumer Staples</i>			
220	Bunge Ltd	\$ 15,996	\$ 14,758
328	Fomento Economico Mexicano Sab	25,049	30,799
	Total Consumer Staples	1.30% <u>41,045</u>	<u>45,557</u>
<i>Energy</i>			
670	BP Amoco Plc Spons ADR	25,476	28,160
700	Ensc0 Plc Cl A	4,113	4,137
856	Nabors Industries Ltd	14,288	5,846
2,270	Noble Corp Plc	14,374	10,260
1,862	Nordic Amer Tanker Shipping Ltd	15,770	4,581
2,418	Petroleo Brasileiro Sa ADR	26,102	24,881
718	Rowan Companies Plc Cl A	14,022	11,244
461	Royal Dutch Shell Plc Cl A - Spons ADR	21,063	30,753
1,069	Ship Finance Intl Ltd	16,062	16,570
1,374	Stateoil Hydro ADR	19,766	29,431
497	Total Sa Spon ADR	24,039	27,474
	Total Energy	5.53% <u>195,075</u>	<u>193,337</u>
<i>Financials</i>			
253	Aspen Insurance Holdings Ltd	13,907	10,272
3,749	Banco Bilbao Vizcaya Argent Sa Sponsored ADR	26,225	31,867
4,955	Banco Santander Sa Sponsored ADR	24,322	32,407
762	Brookfield Asset Management Inc Cl A	24,913	33,177
65	Everest Re Group Ltd	10,309	14,382
1,784	ING Groep Nv ADR	25,734	32,933
8,082	Lloyds Tsb Depository Receipt	26,267	30,308
4,027	Mitsubishi UFJ Financial Group Inc	24,013	29,276
3,222	Sumitomo Mitsui-spons ADR	24,210	27,999
1,605	UBS Group Ag	26,268	29,516
	Total Financials	7.78% <u>226,168</u>	<u>272,137</u>
<i>Healthcare</i>			
695	Teva Pharmaceutical Ind Ltd Spons ADR	25,930	13,170
	Total Healthcare	0.38% <u>25,930</u>	<u>13,170</u>
<i>Industrials</i>			
749	Aircastle Ltd	15,916	17,519
274	Ingersoll-Rand Plc	20,756	24,438
1,708	Seaspan Corp	16,292	11,529
	Total Industrials	1.53% <u>52,964</u>	<u>53,486</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust All Equity Allocation Portfolio (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Information Technology</i>			
297	Te Connectivity Ltd	\$ 20,402	\$ 28,227
	Total Information Technology	0.81% <u>20,402</u>	<u>28,227</u>
<i>Materials</i>			
746	Domtar Corp	29,621	36,942
	Total Materials	1.05% <u>29,621</u>	<u>36,942</u>
<i>Telecommunication Services</i>			
479	China Mobile Ltd	25,340	24,209
2,162	China Unicom Hong Kong Ltd ADR	25,395	29,252
1,197	SK Telecom Co Ltd ADR	24,795	33,408
2,765	Telefonica Sa Spons ADR	25,870	26,765
495	Telus Corporation	15,873	18,746
	Total Telecommunication Services	3.78% <u>117,273</u>	<u>132,380</u>
<i>Utilities</i>			
1,350	Korea Electric Power Co ADR	25,128	23,909
	Total Utilities	0.68% <u>25,128</u>	<u>23,909</u>
	Total Foreign Stock	25.30% <u>810,497</u>	<u>885,051</u>
	Total Investments	100.00% <u>\$ 3,088,940</u>	<u>\$ 3,496,741</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2010
December 31, 2017

Number of Shares		Cost	Fair Value
<u>Short Term Investment</u>			
11,413	TD Bank USA FDIC Insured Deposit Fund	\$ 11,413	\$ 11,413
	Total Short Term Investment	2.61% 11,413	11,413
<u>Common Stock</u>			
<u>Consumer Discretionary</u>			
9	Aaron's Inc	250	359
29	American Eagle Outfitters Inc	442	545
8	Autonation Inc	389	411
11	Bed Bath & Beyond	407	242
7	Best Buy Inc	299	479
13	Caleres Inc	411	435
7	Cheesecake Factory	332	337
37	Chicos Fas Inc	448	326
6	Columbia Sportswear Co	343	431
5	Darden Restaurants Inc	379	480
11	Dicks Sporting Goods Inc	421	316
5	Disney Walt	525	538
7	Dollar General Corp	502	651
4	Dorman Products Inc	291	245
9	Foot Locker Inc	501	422
14	G-III Apparel Group	413	516
16	Gamestop Corp Cl A	409	287
8	General Motors Co	280	328
22	Gentex Corp	370	461
1	Graham Holdings Co	514	558
9	Intl Speedway	338	359
3	LCI Industries	323	390
9	Steven Madden Ltd	319	420
1	Mohawk Industries Inc	204	276
8	Nike Inc Class B	438	500
3	PVH Corp	273	412
8	Ross Stores Inc	480	642
12	Skechers Usa Inc	277	454
9	Target Corporation	607	587
2	Ulta Salon Cosmetics & Fragr	365	447
19	Urban Outfitters Inc	501	666
	Total Consumer Discretionary	3.09% 12,051	13,520

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date 2010 Fund (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Consumer Staples</i>			
7	Archer-Daniels-Midland Co	\$ 320	\$ 281
3	CVS Caremark Corporation	243	218
4	Caseys General Stores Inc	464	448
8	Church & Dwight Co Inc	362	401
3	Costco Wholesale Corp	451	558
21	Dean Foods Co	387	243
5	Dr Pepper Snapple Group Inc	443	485
9	Hain Celestial Group Inc	357	382
14	Hormel Foods Corp	467	509
4	Ingredion Inc	499	559
3	J&J Snack Foods	388	455
21	Kroger Company	606	576
3	Lancaster Colony Corp	426	388
4	National Beverage	185	390
3	Sanderson Farms Inc	246	416
3	Spectrum Brands Holdings Inc	362	337
15	Sprouts Farmers Market Inc	293	365
10	Sysco Corporation	547	607
10	Tootsie Roll Industries Inc	342	364
4	Tyson Foods Inc Cl A	234	324
10	United Natural Foods Inc	425	493
4	Wal-Mart Stores Inc	272	395
7	Weis Markets Inc	329	290
	Total Consumer Staples	2.17% <u>8,648</u>	<u>9,484</u>
<i>Energy</i>			
7	Dril Quip Inc	408	334
4	Valero Energy Corporation	217	368
	Total Energy	0.16% <u>625</u>	<u>702</u>
<i>Financials</i>			
15	Bofi Holding Inc	421	449
2	Berkshire Hathaway Inc Cl B	297	396
10	Berkshire Hills Bancorp Inc	365	366
6	Eagle Bancorp Inc	324	347
3	Erie Indemnity Company Cl A	292	366
8	First American Financial Corp	297	448

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date 2010 Fund (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Financials (Continued)</i>			
8	First Financial Bankshares Inc	\$ 357	\$ 360
5	Hartford Financial Serv Grp	240	281
42	MFA Financial Inc	295	333
31	MGIC Investment Corp	322	437
6	Marsh & McLennan Cos Inc	406	488
5	Primerica Inc	284	508
3	Prudential Financial Inc	312	345
10	S & T Bancorp Inc	384	398
22	TCF Financial Corp	414	451
2	Travelers Cos Inc	230	271
5	US Bancorp	256	267
	Total Financials	1.49% <u>5,496</u>	<u>6,511</u>
<i>Healthcare</i>			
9	Amn Healthcare Services Inc	356	443
2	Aetna Inc	245	361
5	AmerisourceBergen Corporation	414	459
1	Anthem Inc	131	225
5	Baxter International Inc	222	323
1	Biogen Idec Inc	288	319
7	Cerner Corp	345	472
2	Chemed Corp	221	486
4	Express Scripts Holding Co	278	299
11	Globus Medical Inc Cl A	262	452
2	Icu Medical Inc	232	432
5	Magellan Health Services Inc	383	483
6	Mednax Inc	376	321
3	Unitedhealth Group Inc	481	661
	Total Healthcare	1.31% <u>4,234</u>	<u>5,736</u>
<i>Industrials</i>			
5	Alaska Air Group Inc	360	368
3	Allegiant Travel	412	464
10	American Airlines Group Inc	465	520
5	Delta Air Lines Inc	248	280
5	Emcor Group Inc	353	409
7	Expeditors Intl Wash Inc	339	453

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date 2010 Fund (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Industrials (Continued)</i>			
10	FTI Consulting	\$ 414	\$ 430
5	GATX Corp	305	311
2	General Dynamics Corp	290	407
9	HNI Corp	443	347
7	Hawaiian Holdings Inc	250	279
4	Honeywell International	463	613
15	Jetblue Airways Corp	337	335
3	Manpower Inc	273	378
3	Maxar Technologies Ltd	282	193
1	Northrop Grumman Corp	215	307
4	Old Dominion Freight Lines Inc	263	526
5	Owens Corning	259	460
3	Raytheon Company	398	564
9	Robert Half International Inc	363	500
10	Rollins Inc	296	465
8	Simpson Manufacturing Co Inc	354	459
10	Skywest Inc	369	531
8	Southwest Airlines	334	524
7	Spirit Airlines Inc	374	314
25	Steelcase Inc Cl A	419	380
3	Teledyne Technologies Inc	288	543
6	Toro Company	290	391
2	Unifirst Corp	253	330
4	United Airlines	184	270
12	Universal Forest Products Inc	302	451
12	Werner Enterprises Inc	315	464
	Total Industrials	3.03% <u>10,510</u>	<u>13,266</u>
<i>Information Technology</i>			
21	AVX Corp	289	363
5	Advanced Energy Industries	273	337
8	Applied Materials Inc	255	409
4	Arrow Electronics	284	322
11	Benchmark Electronics Inc	338	320
7	Cirrus Logic Inc	258	363
4	Cognizant Tech Solutions Corp	225	284
2	Coherent Inc	273	564

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date 2010 Fund (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Information Technology (Continued)</i>			
15	Convergys Corporation	\$ 371	\$ 353
9	Corning Inc	184	288
6	Echostar Corp A	308	359
5	Electronic Arts Inc	360	525
9	First Solar Inc	382	608
4	Jack Henry & Associates Inc	312	468
5	Interdigital Inc	437	381
7	Maximus Inc	391	501
9	Paychex Inc	493	613
5	Power Integrations Inc	337	368
9	Sanmina Corporation	224	297
4	Skyworks Solutions Inc	300	380
14	Super Micro Computer Inc	382	293
3	Tech Data Corporation	193	294
6	Texas Instruments Inc	441	627
4	Vmware Inc Cl A	344	500
	Total Information Technology	2.24% <u>7,654</u>	<u>9,817</u>
<i>Materials</i>			
5	Avery Dennison Corp	356	574
7	Berry Plastics Group Inc	346	411
4	Dowdupont Inc	230	285
5	Eagle Materials Inc	499	567
14	Louisiana Pacific	272	368
5	Scotts Miracle Gro Co	463	535
8	Sonoco Products	426	425
7	Worthington Industries Inc	329	307
	Total Materials	0.79% <u>2,921</u>	<u>3,472</u>
<i>Telecommunication Services</i>			
7	AT&T Inc	294	272
26	Orange Spon ADR	397	452
9	US Cellular	353	339
11	Verizon Communications	588	582
	Total Telecommunication Services	0.38% <u>1,632</u>	<u>1,645</u>
<i>Real Estate</i>			
32	DiamondRock Hospitality Company	368	361
11	Equity Commonwealth	334	336

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date 2010 Fund (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Real Estate (Continued)</i>			
4	Equity Residential	\$ 253	\$ 255
19	Host Hotels & Resorts Inc	360	377
12	Lasalle Hotel Properties	366	337
2	Public Storage Inc	435	418
19	Summit Hotel Properties Inc	304	289
22	Sunstone Hotel Investors Inc	338	364
	Total Real Estate	0.63% <u>2,758</u>	<u>2,737</u>
<i>Utilities</i>			
6	Ameren Corporation	315	354
4	Atmos Energy Corp	259	344
8	Avista Corp	318	412
3	DTE Energy Co	251	328
3	Duke Energy Corporation	233	252
5	Eversource Energy	267	316
11	Hawaiian Electric Industries Inc	363	398
4	Idacorp Inc	321	365
4	Pinnacle West Capital Corporation	267	341
6	Public Service Enterprise Group Inc	243	309
2	Sempra Energy	202	214
6	Xcel Energy Inc	231	289
	Total Utilities	0.90% <u>3,270</u>	<u>3,922</u>
	Total Common Stock	16.19% <u>59,799</u>	<u>70,812</u>
<i>Foreign Stock</i>			
<i>Consumer Discretionary</i>			
10	Continental Ag Sponsored ADR	405	539
15	Honda Motors Ltd ADR	466	511
8	LVMH Moet Hennessy Un-sponsored ADR	299	470
21	Nissan Motor Co Ltd Spons ADR	423	418
4	Toyota Motors Corp ADR	451	509
	Total Consumer Discretionary	0.56% <u>2,044</u>	<u>2,447</u>
<i>Consumer Staples</i>			
4	British American Tobacco Plc	339	268
10	L'oreal Un-sponsored ADR	366	443
5	Nestle Sa Spons ADR For Reg: 1 ADR Reprs 1 Registered Share	377	430
	Total Consumer Staples	0.26% <u>1,082</u>	<u>1,141</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date 2010 Fund (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Energy</i>			
8	Royal Dutch Shell Plc Cl A - Spons ADR	\$ 445	\$ 534
8	Total Sa Spon ADR	407	442
	Total Energy	0.22% <u>852</u>	<u>976</u>
<i>Financials</i>			
15	AXA S.A. ADR	383	445
6	Bank of Montreal	359	480
38	Societe Generale Spons ADR	386	394
18	Swiss Re Ag Ltd Sponsored ADR	420	421
10	Tokio Marine Holdings ADR	414	458
8	Toronto-Dominion Bank	353	469
	Total Financials	0.61% <u>2,315</u>	<u>2,667</u>
<i>Healthcare</i>			
12	Bayer Ag	320	373
10	Novo-Nordisk Sa Spons ADR	432	537
9	Sanofi-Aventis ADR	368	387
	Total Healthcare	0.30% <u>1,120</u>	<u>1,297</u>
<i>Industrials</i>			
5	Canadian National Railway Co	306	413
5	Eaton Corp Plc	340	395
	Total Industrials	0.18% <u>646</u>	<u>808</u>
<i>Information Technology</i>			
3	Accenture Plc	344	459
12	Canon Inc Spons ADR	361	449
10	Nintendo Co Ltd Unsponsored ADR	261	451
	Total Information Technology	0.31% <u>966</u>	<u>1,359</u>
<i>Materials</i>			
5	LyondellBasell Industries NV	425	552
	Total Materials	0.13% <u>425</u>	<u>552</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date 2010 Fund (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Telecommunication Services</i>			
23	Deutsche Telekom	\$ 393	\$ 406
18	NTT Docomo Inc Spons ADR	399	428
9	Nippon Telephone & Telegraph	365	425
25	Telstra Corp ADR	488	354
	Total Telecommunication Services	0.37% <u>1,645</u>	<u>1,613</u>
<i>Utilities</i>			
79	Enel Spa	345	483
	Total Utilities	0.11% <u>345</u>	<u>483</u>
	Total Foreign Stock	3.05% <u>11,440</u>	<u>13,343</u>
<u><i>Exchange-traded Funds</i></u>			
<i>Fixed Income</i>			
1,551	Invesco Powershares Senior Loan Portfolio	36,195	35,735
341	iShares Barclays 1-3 Year Credit Bond	35,870	35,648
138	iShares Barclays 7-10 Year Treasury Bond	15,084	14,569
267	iShares Barclays Intermed Credit Bond	29,061	29,159
454	iShares Barclays MBS Bond Fund	49,367	48,392
539	iShares Barclays Tips Bond Fund	61,456	61,489
278	iShares iBoxx\$ Inv Grade Corp Bd Fd	32,941	33,794
546	iShares Short Maturity Bond ETF	27,432	27,366
573	Powershares Emerging Mkts Sovereign Debt	16,379	16,926
607	Spdr Barclays Internatl Treasury Bond	16,010	17,257
490	Wisdomtree Bloomberg US Dollar Bullish Fund	13,174	12,686
	Total Fixed Income	76.11% <u>332,969</u>	<u>333,021</u>
<i>Equity</i>			
36	SPDR Gold Trust	4,397	4,451
97	Vanguard FTSE Emerging Markets ETF	3,500	4,453
	Total Equity	2.04% <u>7,897</u>	<u>8,904</u>
	Total Exchange-traded Funds	78.15% <u>340,866</u>	<u>341,925</u>
	Total Investments	100.00% <u>\$ 423,518</u>	<u>\$ 437,493</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2020
December 31, 2017

Number of Shares		Cost	Fair Value
<i><u>Short Term Investment</u></i>			
107,750	TD Bank USA FDIC Insured Deposit Fund	\$ 107,750	\$ 107,750
	Total Short Term Investment	2.54% 107,750	107,750
<i><u>Common Stock</u></i>			
<i>Consumer Discretionary</i>			
169	Aaron's Inc	4,429	6,735
516	American Eagle Outfitters Inc	7,829	9,701
127	Autonation Inc	6,167	6,519
257	Bed Bath & Beyond	8,085	5,651
139	Best Buy Inc	6,401	9,517
242	Caleres Inc	7,574	8,102
175	Cheesecake Factory	8,454	8,432
824	Chicos Fas Inc	9,479	7,268
98	Columbia Sportswear Co	5,828	7,044
100	Darden Restaurants Inc	7,530	9,602
293	Dicks Sporting Goods Inc	11,062	8,421
82	Disney	8,729	8,816
102	Dollar General Corp	7,460	9,487
103	Dorman Products Inc	7,259	6,297
224	Foot Locker Inc	11,402	10,501
254	G-III Apparel Group	7,033	9,370
357	Gamestop Corp Cl A	9,202	6,408
183	General Motors Co	6,661	7,501
399	Gentex Corp	7,138	8,359
13	Graham Holdings Co	6,895	7,259
205	Intl Speedway	7,807	8,169
64	LCI Industries	6,938	8,320
170	Steven Madden Ltd	6,191	7,939
30	Mohawk Industries Inc	6,243	8,277
3	NVR Inc	6,684	10,525
155	Nike Inc Class B	9,065	9,695
48	PVH Corp	4,637	6,586
125	Ross Stores Inc	6,861	10,031
240	Skechers USA Inc	6,413	9,082
136	Target Corporation	9,163	8,874
36	Ulta Salon Cosmetics & Fragr	7,841	8,052
252	Urban Outfitters Inc	6,479	8,835
	Total Consumer Discretionary	6.25% 238,939	265,375

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2020 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Consumer Staples</i>			
173	Archer-Daniels-Midland Co	\$ 7,619	\$ 6,934
91	CVS Caremark Corporation	7,105	6,598
72	Caseys General Stores Inc	8,257	8,060
163	Church & Dwight Co Inc	7,527	8,178
49	Costco Wholesale Corp	7,558	9,120
678	Dean Foods Co	10,553	7,838
91	Dr Pepper Snapple Group Inc	8,032	8,832
147	Hain Celestial Group Inc	5,745	6,231
250	Hormel Foods Corp	8,948	9,098
65	Ingredion Inc	8,233	9,087
56	J&J Snack Foods	6,758	8,502
401	Kroger Company	11,614	11,007
66	Lancaster Colony Corp	9,078	8,528
59	National Beverage	3,190	5,749
46	Sanderson Farms Inc	4,464	6,384
1	Seaboard Corp	4,020	4,410
75	Spectrum Brands Holdings Inc	8,641	8,430
393	Sprouts Farmers Market Inc	7,981	9,570
149	Sysco Corporation	8,211	9,049
194	Tootsie Roll Industries Inc	6,406	7,062
105	Tyson Foods Inc Cl A	6,703	8,512
177	United Natural Foods Inc	7,327	8,721
94	Walmart Stores Inc	6,879	9,283
170	Weis Markets Inc	7,672	7,036
	Total Consumer Staples	4.53% <u>178,521</u>	<u>192,219</u>
<i>Energy</i>			
167	Dril Quip Inc	9,053	7,966
96	Valero Energy Corporation	5,841	8,823
	Total Energy	0.40% <u>14,894</u>	<u>16,789</u>
<i>Financials</i>			
259	Bofi Holding Inc	7,308	7,744
40	Berkshire Hathaway Inc Cl B	5,983	7,929
190	Berkshire Hills Bancorp Inc	6,964	6,954
110	Eagle Bancorp Inc	5,644	6,369
66	Erie Indemnity Company Cl A	6,679	8,041
121	First American Financial Corp	4,686	6,781

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2020 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Financials (Continued)</i>			
163	First Financial Bankshares Inc	\$ 7,226	\$ 7,343
133	Hartford Financial Serv Grp	6,531	7,485
842	MFA Financial Inc	6,024	6,669
482	MGIC Investment Corp	5,207	6,801
96	Marsh & McLennan Cos Inc	6,496	7,813
90	Primerica Inc	5,365	9,140
69	Prudential Financial Inc	7,364	7,934
186	S & T Bancorp Inc	7,100	7,405
354	TCF Financial Corp	6,752	7,257
60	Travelers Cos Inc	7,102	8,138
138	US Bancorp	7,148	7,394
	Total Financials	3.00% <u>109,579</u>	<u>127,197</u>
<i>Healthcare</i>			
161	AMN Healthcare Services Inc	6,478	7,929
46	Aetna Inc	6,170	8,298
97	AmerisourceBergen Corporation	8,116	8,907
39	Anthem Inc	5,866	8,775
118	Baxter International Inc	5,511	7,628
26	Biogen Idec Inc	7,590	8,283
113	Cerner Corp	5,902	7,615
36	Chemed Corp	5,190	8,749
116	Express Scripts Holding Co	7,897	8,658
248	Globus Medical Inc Cl A	6,736	10,193
40	ICU Medical Inc	4,431	8,640
87	Magellan Health Services Inc	6,514	8,400
140	Mednax Inc	7,769	7,482
41	UnitedHealth Group Inc	6,980	9,039
	Total Healthcare	2.79% <u>91,150</u>	<u>118,596</u>
<i>Industrials</i>			
104	Alaska Air Group Inc	6,827	7,645
56	Allegiant Travel	8,131	8,666
169	American Airlines Group Inc	7,838	8,793
153	Delta Air Lines Inc	7,631	8,568
87	Encor Group Inc	6,246	7,112
132	Expeditors Intl Wash Inc	6,754	8,539
208	FTI Consulting	8,823	8,936
120	GATX Corp	7,301	7,459

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2020 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Industrials (Continued)</i>			
39	General Dynamics Corp	\$ 5,605	\$ 7,935
178	HNI Corp	8,543	6,865
196	Hawaiian Holdings Inc	7,839	7,811
57	Honeywell International	6,602	8,742
326	JetBlue Airways Corp	6,970	7,283
51	Manpower Inc	4,908	6,432
129	Maxar Technologies Ltd	9,927	8,297
28	Northrop Grumman Corp	6,123	8,593
72	Old Dominion Freight Lines Inc	5,824	9,472
78	Owens Corning	4,299	7,171
43	Raytheon Company	5,889	8,078
157	Robert Half International Inc	6,496	8,720
176	Rollins Inc	5,073	8,189
150	Simpson Manufacturing Co Inc	6,789	8,612
175	SkyWest Inc	6,338	9,293
144	Southwest Airlines	6,420	9,425
181	Spirit Airlines Inc	8,207	8,118
479	Steelcase Inc Cl A	7,921	7,281
38	Teledyne Technologies Inc	3,825	6,884
127	Toro Company	6,115	8,284
49	Unifirst Corp	5,859	8,080
121	United Airlines	6,243	8,155
225	Universal Forest Products Inc	6,302	8,465
202	Werner Enterprises Inc	5,527	7,807
	Total Industrials	6.12% <u>213,195</u>	<u>259,710</u>
<i>Information Technology</i>			
405	AVX Corp	5,445	7,007
91	Advanced Energy Industries	5,024	6,141
8	Alphabet Inc	6,180	8,427
154	Applied Materials Inc	5,441	7,872
75	Arrow Electronics	5,461	6,031
216	Benchmark Electronics Inc	6,580	6,286
148	Cirrus Logic Inc	6,045	7,675
102	Cognizant Tech Solutions Corp	5,899	7,244
34	Coherent Inc	4,974	9,595
285	Convergys Corporation	7,035	6,698
246	Corning Inc	5,597	7,870

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2020 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Information Technology (Continued)</i>			
105	Echostar Corp A	\$ 5,542	\$ 6,290
68	Electronic Arts Inc	4,732	7,144
132	First Solar Inc	5,628	8,913
77	Jack Henry & Associates Inc	6,560	9,006
100	Interdigital Inc	8,517	7,615
123	Maximus Inc	7,089	8,804
134	Paychex Inc	7,234	9,123
101	Power Integrations Inc	6,861	7,429
199	Sanmina Corporation	5,111	6,567
78	Skyworks Solutions Inc	6,085	7,406
334	Super Micro Computer Inc	8,595	6,989
83	Tech Data Corporation	6,421	8,132
90	Texas Instruments Inc	6,652	9,400
74	VMware Inc Cl A	6,385	9,274
	Total Information Technology	4.54% <u>155,093</u>	<u>192,938</u>
<i>Materials</i>			
81	Avery Dennison Corp	5,840	9,304
139	Berry Plastics Group Inc	7,070	8,155
107	DowDuPont Inc	6,420	7,621
74	Eagle Materials Inc	7,415	8,384
272	Louisiana Pacific	5,496	7,143
81	Scotts Miracle Gro Co	7,740	8,666
157	Sonoco Products	8,330	8,343
160	Worthington Industries Inc	7,431	7,050
	Total Materials	1.52% <u>55,742</u>	<u>64,666</u>
<i>Telecommunication Services</i>			
188	AT&T Inc	7,635	7,309
776	Orange Spon ADR	12,048	13,502
170	US Cellular	6,531	6,397
163	Verizon Communications	8,761	8,628
	Total Telecommunication Services	0.84% <u>34,975</u>	<u>35,836</u>
<i>Real Estate</i>			
673	Diamondrock Hospitality Company	7,743	7,598
198	Equity Commonwealth	6,006	6,041
112	Equity Residential	7,190	7,142
326	Host Hotels & Resorts Inc	6,288	6,471
208	Lasalle Hotel Properties	6,246	5,839

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2020 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Real Estate (Continued)</i>			
38	Public Storage Inc	\$ 8,462	\$ 7,942
461	Summit Hotel Properties Inc	7,328	7,021
459	Sunstone Hotel Investors Inc	7,152	7,587
	Total Real Estate	1.31% <u>56,415</u>	<u>55,641</u>
<i>Utilities</i>			
104	Ameren Corporation	5,655	6,135
72	Atmos Energy Corp	5,022	6,184
142	Avista Corp	5,904	7,312
69	DTE Energy Co	6,376	7,553
88	Duke Energy Corporation	7,037	7,402
122	Eversource Energy	6,780	7,708
181	Hawaiian Electric Industries Inc	6,136	6,543
69	Idacorp Inc	5,764	6,304
71	Pinnacle West Capital Corporation	5,154	6,048
159	Public Service Enterprise Group Inc	7,055	8,189
65	Sempra Energy	6,841	6,950
156	Xcel Energy Inc	6,369	7,505
	Total Utilities	1.97% <u>74,093</u>	<u>83,833</u>
	Total Common Stock	33.28% <u>1,222,596</u>	<u>1,412,800</u>
<u>Foreign Stock</u>			
<i>Consumer Discretionary</i>			
250	Continental Ag Sponsored ADR	10,045	13,470
431	Honda Motors Ltd ADR	12,932	14,688
230	LVMH Moet Hennessy Unsponsored ADR	9,052	13,501
654	Nissan Motor Co Ltd Spons ADR	12,549	13,015
107	Toyota Motors Corp ADR	12,588	13,607
	Total Consumer Discretionary	1.61% <u>57,166</u>	<u>68,281</u>
<i>Consumer Staples</i>			
118	British American Tobacco Plc	9,478	7,905
300	L'oreal Unsponsored ADR	11,024	13,284
152	Nestle SA Spons ADR For Reg: 1 ADR Reps 1 Registered Share	11,712	13,067
	Total Consumer Staples	0.81% <u>32,214</u>	<u>34,256</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2020 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Energy</i>			
210	Royal Dutch Shell Plc Cl A - Spons ADR	\$ 11,680	\$ 14,009
238	Total SA Spon ADR	12,228	13,157
	Total Energy	0.64% <u>23,908</u>	<u>27,166</u>
<i>Financials</i>			
423	AXA S.A. (ADR)	10,915	12,548
168	Bank of Montreal	10,450	13,443
1,082	Societe Generale Spons ADR	10,956	11,210
562	Swiss Re Ag Ltd Sponsored ADR	13,040	13,140
325	Tokio Marine Holdings ADR	13,644	14,869
226	Toronto-dominion Bank	9,798	13,239
	Total Financials	1.85% <u>68,803</u>	<u>78,449</u>
<i>Healthcare</i>			
372	Bayer Ag	10,169	11,565
265	Novo-Nordisk SA Spons ADR	11,886	14,223
256	Sanofi-Aventis ADR	10,529	11,008
	Total Healthcare	0.87% <u>32,584</u>	<u>36,796</u>
<i>Industrials</i>			
154	Canadian National Railway Co	9,508	12,705
166	Eaton Corp Plc	11,531	13,116
	Total Industrials	0.61% <u>21,039</u>	<u>25,821</u>
<i>Information Technology</i>			
94	Accenture Plc	9,861	14,390
371	Canon Inc Spons ADR	11,545	13,875
277	Nintendo Co Ltd Unsponsored ADR	7,727	12,484
	Total Information Technology	0.96% <u>29,133</u>	<u>40,749</u>
<i>Materials</i>			
129	LyondellBasell Industries NV	11,322	14,231
	Total Materials	0.34% <u>11,322</u>	<u>14,231</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2020 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Telecommunication Services</i>			
683	Deutsche Telekom	\$ 11,807	\$ 12,062
559	NTT Docomo Inc Spons ADR	12,567	13,287
279	Nippon Telephone & Telegraph	11,527	13,180
932	Telstra Corp ADR	16,918	13,188
	Total Telecommunication Services	1.22% <u>52,819</u>	<u>51,717</u>
<i>Utilities</i>			
2,127	Enel SpA	9,503	12,996
	Total Utilities	0.31% <u>9,503</u>	<u>12,996</u>
	Total Foreign Stock	9.20% <u>338,491</u>	<u>390,462</u>
<u><i>Exchange-traded Funds</i></u>			
<i>Fixed Income</i>			
9,553	Invesco Powershares Senior Loan Portfolio	222,644	220,100
2,100	iShares Barclays 1-3 Year Credit Bond	220,802	219,533
944	iShares Barclays 7-10 Year Treasury Bond	103,348	99,657
1,826	iShares Barclays Intermed Credit Bond	198,979	199,416
2,817	iShares Barclays MBS Bond Fund	305,116	300,264
3,364	iShares Barclays Tips Bond Fund	382,119	383,765
1,825	iShares iBoxx\$ Inv Grade Corp Bd Fd	217,758	221,846
3,599	iShares Short Maturity Bond ETF	180,791	180,381
4,054	Powershares Emerging Mkts Sovereign Debt	116,420	119,754
2,864	Spdr Barclays Internatl Treasury Bond	77,908	81,424
4,670	Wisdomtree Bloomberg US Dollar Bullish Fund	126,047	120,906
	Total Fixed Income	50.57% <u>2,151,932</u>	<u>2,147,046</u>
<i>Equity</i>			
400	iShares Cohen & Steers Realty Majors Idx	40,307	40,528
331	Spdr Gold Trust	40,322	40,928
2,308	Vanguard FTSE Emerging Markets ETF	85,212	105,960
	Total Equity	4.41% <u>165,841</u>	<u>187,416</u>
	Total Exchange-traded Funds	54.99% <u>2,317,773</u>	<u>2,334,462</u>
	Total Investments	100.00% <u>\$ 3,986,610</u>	<u>\$ 4,245,474</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2030
December 31, 2017

Number of Shares		Cost	Fair Value
<u>Short Term Investment</u>			
225,962	TD Bank USA FDIC Insured Deposit Fund	\$ 225,962	\$ 225,962
	Total Short Term Investment	3.51% 225,962	225,962
<u>Common Stock</u>			
<u>Consumer Discretionary</u>			
392	Aaron's Inc	9,656	15,621
1,265	American Eagle Outfitters Inc	18,286	23,782
271	Autonation Inc	12,780	13,910
602	Bed Bath & Beyond	19,403	13,238
316	Best Buy Inc	13,600	21,637
549	Caleres Inc	16,823	18,381
383	Cheesecake Factory	18,246	18,453
1,618	Chicos FAS Inc	20,217	14,271
197	Columbia Sportswear Co	11,241	14,160
200	Darden Restaurants Inc	14,466	19,204
680	Dicks Sporting Goods Inc	26,080	19,543
188	Disney	19,931	20,212
236	Dollar General Corp	16,703	21,950
225	Dorman Products Inc	16,406	13,757
522	Foot Locker Inc	26,988	24,471
611	G-III Apparel Group	16,448	22,540
683	Gamestop Corp Cl A	18,809	12,260
381	General Motors Co	13,341	15,617
954	Gentex Corp	16,484	19,986
25	Graham Holdings Co	13,036	13,959
406	Intl Speedway	15,183	16,179
149	LCI Industries	15,766	19,370
381	Steven Madden Ltd	13,537	17,793
55	Mohawk Industries Inc	10,454	15,175
6	NVR Inc	10,368	21,049
339	Nike Inc Class B	19,102	21,204
100	PVH Corp	9,170	13,721
297	Ross Stores Inc	17,034	23,834
563	Skechers Usa Inc	13,595	21,304
325	Target Corporation	20,993	21,206
85	Ulta Salon Cosmetics & Fragr	17,943	19,011
616	Urban Outfitters Inc	15,318	21,597
	Total Consumer Discretionary	9.13% 517,407	588,395

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2030 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Consumer Staples</i>			
322	Archer-Daniels-Midland Co	\$ 14,600	\$ 12,906
198	CVS Caremark Corporation	15,863	14,355
169	Caseys General Stores Inc	18,757	18,918
349	Church & Dwight Co Inc	15,473	17,509
125	Costco Wholesale Corp	18,896	23,265
1,484	Dean Foods Co	24,151	17,155
219	Dr Pepper Snapple Group Inc	19,209	21,256
294	Hain Celestial Group Inc	11,491	12,463
584	Hormel Foods Corp	20,641	21,252
152	Ingredion Inc	18,889	21,250
114	J&J Snack Foods	12,743	17,309
858	Kroger Company	25,864	23,552
148	Lancaster Colony Corp	20,455	19,123
130	National Beverage	6,301	12,667
100	Sanderson Farms Inc	8,675	13,878
3	Seaboard Corp	12,070	13,230
173	Spectrum Brands Holdings Inc	20,413	19,445
860	Sprouts Farmers Market Inc	16,709	20,941
355	Sysco Corporation	19,249	21,559
437	Tootsie Roll Industries Inc	13,870	15,907
213	Tyson Foods Inc Cl A	12,325	17,268
415	United Natural Foods Inc	16,346	20,447
176	Walmart Stores Inc	12,068	17,380
313	Weis Markets Inc	14,721	12,955
	Total Consumer Staples	6.61% <u>389,779</u>	<u>425,990</u>
<i>Energy</i>			
312	Dril Quip Inc	17,409	14,882
198	Valero Energy Corporation	11,818	18,198
	Total Energy	0.51% <u>29,227</u>	<u>33,080</u>
<i>Financials</i>			
642	Bofl Holding Inc	17,837	19,196
79	Berkshire Hathaway Inc Cl B	11,030	15,659
427	Berkshire Hills Bancorp Inc	15,499	15,628
241	Eagle Bancorp Inc	11,975	13,954
145	Erie Indemnity Company Cl A	13,804	17,667

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2030 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Financials (Continued)</i>			
256	First American Financial Corp	\$ 9,509	\$ 14,346
345	First Financial Bankshares Inc	15,062	15,542
254	The Hartford Financial Serv Grp	12,128	14,295
1,816	Mfa Financial Inc	12,450	14,383
1,020	Mgic Investment Corp	10,555	14,392
229	Marsh & McLennan Cos Inc	15,572	18,638
201	Primerica Inc	10,508	20,412
152	Prudential Financial Inc	15,926	17,477
425	S & T Bancorp Inc	15,958	16,919
679	TCF Financial Corp	12,853	13,920
132	Travelers Cos Inc	14,908	17,904
257	US Bancorp	13,176	13,770
	Total Financials	4.25% <u>228,750</u>	<u>274,102</u>
<i>Healthcare</i>			
379	AMN Healthcare Services Inc	14,880	18,666
88	Aetna Inc	10,820	15,874
212	Amerisourcebergen Corporation	17,634	19,466
71	Anthem Inc	9,929	15,976
220	Baxter International Inc	9,899	14,221
61	Biogen Idec Inc	17,494	19,433
269	Cerner Corp	13,395	18,128
75	Chemed Corp	10,409	18,227
255	Express Scripts Holding Co	17,345	19,033
460	Globus Medical Inc Cl A	11,756	18,906
88	ICU Medical Inc	9,677	19,008
209	Magellan Health Services Inc	15,538	20,179
328	Mednax Inc	18,130	17,528
108	UnitedHealth Group Inc	17,374	23,810
	Total Healthcare	4.01% <u>194,280</u>	<u>258,455</u>
<i>Industrials</i>			
241	Alaska Air Group Inc	16,903	17,716
112	Allegiant Travel	16,717	17,332
397	American Airlines Group Inc	18,123	20,656
335	Delta Air Lines Inc	16,285	18,760
175	Emcor Group Inc	12,023	14,306

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2030 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Industrials (Continued)</i>			
320	Expeditors Intl Wash Inc	\$ 15,119	\$ 20,701
436	FTI Consulting	18,294	18,731
237	GATX Corp	14,445	14,732
101	General Dynamics Corp	14,571	20,548
382	HNI Corp	18,997	14,734
430	Hawaiian Holdings Inc	16,772	17,136
150	Honeywell International	17,445	23,004
762	Jetblue Airways Corp	15,926	17,023
102	Manpower Inc	9,301	12,863
143	Maxar Technologies Ltd	13,541	9,198
67	Northrop Grumman Corp	13,725	20,563
167	Old Dominion Freight Lines Inc	11,827	21,969
171	Owens Corning	8,959	15,722
103	Raytheon Company	13,346	19,349
375	Robert Half International Inc	15,978	20,828
444	Rollins Inc	12,723	20,659
349	Simpson Manufacturing Co Inc	15,373	20,036
368	Skywest Inc	13,203	19,541
322	Southwest Airlines	13,529	21,075
423	Spirit Airlines Inc	19,254	18,972
1,088	Steelcase Inc Cl A	18,085	16,538
90	Teledyne Technologies Inc	8,146	16,304
261	Toro Company	11,028	17,025
108	Unifirst Corp	12,299	17,809
265	United Airlines	13,900	17,861
525	Universal Forest Products Inc	12,963	19,751
442	Werner Enterprises Inc	10,712	17,083
	Total Industrials	8.98% <u>459,512</u>	<u>578,525</u>
<i>Information Technology</i>			
933	AVX Corp	12,114	16,141
200	Advanced Energy Industries	11,344	13,496
20	Alphabet Inc	15,468	21,068
368	Applied Materials Inc	11,895	18,812
146	Arrow Electronics	10,352	11,740
472	Benchmark Electronics Inc	14,363	13,735
345	Cirrus Logic Inc	13,588	17,892

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2030 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Information Technology (Continued)</i>			
201	Cognizant Tech Solutions Corp	\$ 11,351	\$ 14,275
80	Coherent Inc	11,234	22,578
641	Convergys Corporation	15,200	15,064
539	Corning Inc	11,620	17,243
247	Echostar Corp A	13,038	14,795
162	Electronic Arts Inc	12,313	17,020
287	First Solar Inc	10,870	19,378
174	Jack Henry & Associates Inc	13,834	20,351
197	Interdigital Inc	17,171	15,002
289	Maximus Inc	16,077	20,687
320	Paychex Inc	17,094	21,786
209	Power Integrations Inc	13,974	15,372
400	Sanmina Corporation	9,179	13,200
187	Skyworks Solutions Inc	14,226	17,756
730	Super Micro Computer Inc	19,594	15,275
182	Tech Data Corporation	13,042	17,831
214	Texas Instruments Inc	15,892	22,350
176	VMware Inc Cl A	14,213	22,056
	Total Information Technology	6.75% <u>339,046</u>	<u>434,903</u>
<i>Materials</i>			
205	Avery Dennison Corp	14,156	23,546
317	Berry Plastics Group Inc	15,581	18,598
211	DowDuPont Inc	12,148	15,027
172	Eagle Materials Inc	16,840	19,488
621	Louisiana Pacific	12,253	16,307
202	Scotts Miracle Gro Co	19,092	21,612
346	Sonoco Products	18,365	18,386
303	Worthington Industries Inc	14,071	13,350
	Total Materials	2.27% <u>122,506</u>	<u>146,314</u>
<i>Telecommunication Services</i>			
353	AT&T Inc	14,870	13,725
2,150	Orange Spon ADR	32,906	37,410
399	US Cellular	15,064	15,014
387	Verizon Communications	20,365	20,484
	Total Telecommunication Services	1.34% <u>83,205</u>	<u>86,633</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2030 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Real Estate</i>			
1,382	Diamondrock Hospitality Company	\$ 15,891	\$ 15,603
465	Equity Commonwealth	14,127	14,187
245	Equity Residential	15,655	15,624
619	Host Hotels & Resorts Inc	11,725	12,287
487	Lasalle Hotel Properties	14,683	13,670
96	Public Storage Inc	21,422	20,064
1,009	Summit Hotel Properties Inc	16,177	15,367
945	Sunstone Hotel Investors Inc	14,470	15,621
	Total Real Estate	<u>1.90%</u> 124,150	<u>122,423</u>
<i>Utilities</i>			
209	Ameren Corporation	10,976	12,329
138	Atmos Energy Corp	8,606	11,853
312	Avista Corp	12,366	16,065
126	DTE Energy Co	10,660	13,792
192	Duke Energy Corporation	15,192	16,149
267	Eversource Energy	14,272	16,869
347	Hawaiian Electric Industries Inc	11,420	12,544
134	Idacorp Inc	10,767	12,242
167	Pinnacle West Capital Corporation	11,596	14,225
304	Public Service Enterprise Group Inc	12,268	15,656
118	Sempra Energy	11,997	12,617
291	Xcel Energy Inc	10,875	14,000
	Total Utilities	<u>2.61%</u> 140,995	<u>168,341</u>
	Total Common Stock	<u>48.36%</u> 2,628,857	<u>3,117,161</u>
<i>Foreign Stock</i>			
<i>Consumer Discretionary</i>			
694	Continental Ag Sponsored ADR	27,625	37,393
1,217	Honda Motors Ltd ADR	36,167	41,475
664	LVMH Moet Hennessy Un-sponsored ADR	25,149	38,977
1,668	Nissan Motor Co Ltd Spons ADR	32,353	33,193
296	Toyota Motors Corp ADR	33,943	37,642
	Total Consumer Discretionary	<u>2.93%</u> 155,237	<u>188,680</u>
<i>Consumer Staples</i>			
258	British American Tobacco Plc	20,926	17,283
797	L'oreal Un-sponsored ADR	28,528	35,291
420	Nestle SA Spons ADR For Reg: 1 ADR Reps 1 Registered Share	31,675	36,107
	Total Consumer Staples	<u>1.38%</u> 81,129	<u>88,681</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2030 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Energy</i>			
583	Royal Dutch Shell Plc Cl A - Spons ADR	\$ 31,754	\$ 38,892
672	Total SA Spon ADR	<u>34,090</u>	<u>37,148</u>
	Total Energy	1.18% <u>65,844</u>	<u>76,040</u>
<i>Financials</i>			
1,209	AXA S.A. (Adr)	30,813	35,865
454	Bank of Montreal	27,927	36,329
3,048	Societe Generale Spons ADR	30,473	31,577
1,460	Swiss Re Ag Ltd Sponsored ADR	33,886	34,135
902	Tokio Marine Holdings ADR	37,215	41,267
627	Toronto-Dominion Bank	26,899	36,730
	Total Financials	3.35% <u>187,213</u>	<u>215,903</u>
<i>Healthcare</i>			
1,028	Bayer Ag	27,663	31,961
733	Novo-Nordisk SA Spons ADR	29,948	39,340
696	Sanofi-Aventis ADR	28,779	29,928
	Total Healthcare	1.57% <u>86,390</u>	<u>101,229</u>
<i>Industrials</i>			
411	Canadian National Railway Co	24,708	33,908
428	Eaton Corp Plc	29,375	33,816
	Total Industrials	1.05% <u>54,083</u>	<u>67,724</u>
<i>Information Technology</i>			
269	Accenture Plc	27,936	41,181
980	Canon Inc Spons ADR	29,563	36,652
797	Nintendo Co Ltd Un-sponsored ADR	21,150	35,921
	Total Information Technology	1.76% <u>78,649</u>	<u>113,754</u>
<i>Materials</i>			
356	LyondellBasell Industries NV	30,019	39,274
	Total Materials	0.61% <u>30,019</u>	<u>39,274</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2030 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Telecommunication Services</i>			
1,850	Deutsche Telekom	\$ 32,045	\$ 32,673
1,549	NTT DoCoMo Inc Spons ADR	34,039	36,820
707	Nippon Telephone & Telegraph	29,135	33,399
2,585	Telstra Corp ADR	47,007	36,578
	Total Telecommunication Services	2.16% <u>142,226</u>	<u>139,470</u>
<i>Utilities</i>			
5,895	Enel SpA	25,823	36,018
	Total Utilities	0.56% <u>25,823</u>	<u>36,018</u>
	Total Foreign Stock	16.55% <u>906,613</u>	<u>1,066,773</u>
<u><i>Exchange-traded Funds</i></u>			
<i>Fixed Income</i>			
5,227	Invesco Powershares Senior Loan Portfolio	121,862	120,430
1,149	iShares Barclays 1-3 Year Credit Bond	120,781	120,116
536	iShares Barclays 7-10 Year Treasury Bond	58,342	56,585
1,099	iShares Barclays Intermed Credit Bond	119,683	120,021
1,696	iShares Barclays MBS Bond Fund	183,484	180,776
1,865	iShares Barclays Tips Bond Fund	211,562	212,758
499	iShares iBoxx\$ Inv Grade Corp Bd Fd	59,907	60,657
2,407	iShares Short Maturity Bond ETF	120,935	120,639
6,100	Powershares Emerging Mkts Sovereign Debt	174,870	180,194
4,310	Spdr Barclays Internatl Treasury Bond	113,722	122,533
11,713	Wisdomtree Bloomberg US Dollar Bullish Fund	319,795	303,250
	Total Fixed Income	24.79% <u>1,604,943</u>	<u>1,597,959</u>
<i>Equity</i>			
601	iShares Cohen & Steers Realty Majors Idx	59,672	60,893
726	Spdr Gold Trust	88,525	89,770
6,252	Vanguard FTSE Emerging Markets ETF	215,107	287,029
	Total Equity	6.79% <u>363,304</u>	<u>437,692</u>
	Total Exchange-traded Funds	31.58% <u>1,968,247</u>	<u>2,035,651</u>
	Total Investments	100.00% <u>\$ 5,729,679</u>	<u>\$ 6,445,547</u>

Hand Composite Employee Benefit Trust
Schedule of Investments (Continued)
First Trust Target Date 2040
December 31, 2017

Number of Shares		Cost	Fair Value
<i><u>Short Term Investment</u></i>			
238,822	TD Bank USA FDIC Insured Deposit Fund	\$ 238,822	\$ 238,822
	Total Short Term Investment	4.33% 238,822	238,822
<i><u>Common Stock</u></i>			
<i>Consumer Discretionary</i>			
377	Aaron's Inc	8,941	15,023
1,210	American Eagle Outfitters Inc	17,944	22,748
270	Autonation Inc	12,817	13,859
586	Bed Bath & Beyond	19,161	12,886
313	Best Buy Inc	13,375	21,431
556	Caleres Inc	17,215	18,615
367	Cheesecake Factory	17,376	17,682
1,597	Chicos FAS Inc	20,246	14,086
195	Columbia Sportswear Co	11,111	14,017
197	Darden Restaurants Inc	14,213	18,916
682	Dicks Sporting Goods Inc	25,848	19,601
183	Disney	19,366	19,674
223	Dollar General Corp	15,916	20,741
179	Dorman Products Inc	13,135	10,944
523	Foot Locker Inc	26,686	24,518
588	G-III Apparel Group	15,883	21,691
652	Gamestop Corp Cl A	18,545	11,703
369	General Motors Co	12,927	15,125
939	Gentex Corp	16,061	19,672
25	Graham Holdings Co	13,047	13,959
398	Intl Speedway	14,900	15,860
147	LCI Industries	15,666	19,110
381	Steven Madden Ltd	13,533	17,793
57	Mohawk Industries Inc	10,689	15,726
6	NVR Inc	9,746	21,049
329	Nike Inc Class B	18,644	20,579
99	PVH Corp	9,022	13,584
280	Ross Stores Inc	15,870	22,470
548	Skechers USA Inc	13,174	20,736
306	Target Corporation	20,309	19,967
69	Ulta Salon Cosmetics & Fragr	13,802	15,433
611	Urban Outfitters Inc	15,505	21,422
	Total Consumer Discretionary	10.34% 500,673	570,620

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2040 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Consumer Staples</i>			
384	Archer-Daniels-Midland Co	\$ 17,340	\$ 15,391
166	CVS Caremark Corporation	13,274	12,035
160	Caseys General Stores Inc	17,320	17,910
360	Church & Dwight Co Inc	16,096	18,061
117	Costco Wholesale Corp	17,736	21,776
1,422	Dean Foods Co	23,384	16,438
213	Dr Pepper Snapple Group Inc	18,564	20,674
307	Hain Celestial Group Inc	12,031	13,014
566	Hormel Foods Corp	19,820	20,597
149	Ingredion Inc	18,563	20,830
108	J&J Snack Foods	11,863	16,398
833	Kroger Company	25,805	22,866
139	Lancaster Colony Corp	19,440	17,960
125	National Beverage	5,831	12,180
96	Sanderson Farms Inc	7,656	13,323
3	Seaboard Corp	12,105	13,230
174	Spectrum Brands Holdings Inc	20,397	19,558
824	Sprouts Farmers Market Inc	15,926	20,064
335	Sysco Corporation	18,230	20,345
403	Tootsie Roll Industries Inc	12,829	14,669
212	Tyson Foods Inc Cl A	12,112	17,187
397	United Natural Foods Inc	16,183	19,560
181	Walmart Stores Inc	12,376	17,874
299	Weis Markets Inc	13,844	12,376
	Total Consumer Staples	7.51% <u>378,725</u>	<u>414,316</u>
<i>Energy</i>			
299	Dril Quip Inc	16,996	14,262
197	Valero Energy Corporation	11,369	18,106
	Total Energy	0.59% <u>28,365</u>	<u>32,368</u>
<i>Financials</i>			
615	Bofl Holding Inc	17,197	18,389
78	Berkshire Hathaway Inc Cl B	10,930	15,461
408	Berkshire Hills Bancorp Inc	14,859	14,933
246	Eagle Bancorp Inc	12,131	14,243
146	Erie Indemnity Company Cl A	13,648	17,789

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2040 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Financials (Continued)</i>			
254	First American Financial Corp	\$ 9,414	\$ 14,234
330	First Financial Bankshares Inc	14,502	14,867
247	The Hartford Financial Serv Grp	11,799	13,901
1,818	MFA Financial Inc	12,317	14,399
1,012	MGIC Investment Corp	10,450	14,279
215	Marsh & McLennan Cos Inc	14,608	17,499
192	Primerica Inc	9,944	19,498
154	Prudential Financial Inc	16,157	17,707
425	S & T Bancorp Inc	16,037	16,919
671	TCF Financial Corp	12,751	13,756
133	Travelers Cos Inc	14,962	18,040
254	US Bancorp	13,033	13,609
	Total Financials	4.89% <u>224,739</u>	<u>269,523</u>
<i>Healthcare</i>			
362	AMN Healthcare Services Inc	14,285	17,829
86	Aetna Inc	10,535	15,514
206	AmerisourceBergen Corporation	17,055	18,915
86	Anthem Inc	12,719	19,351
216	Baxter International Inc	9,626	13,962
58	Biogen Idec Inc	16,699	18,477
253	Cerner Corp	12,543	17,050
71	Chemed Corp	9,200	17,254
258	Express Scripts Holding Co	17,490	19,257
440	Globus Medical Inc Cl A	11,022	18,084
85	ICU Medical Inc	9,152	18,360
200	Magellan Health Services Inc	14,899	19,310
319	Mednax Inc	17,853	17,047
92	UnitedHealth Group Inc	14,814	20,282
	Total Healthcare	4.54% <u>187,892</u>	<u>250,692</u>
<i>Industrials</i>			
241	Alaska Air Group Inc	16,618	17,716
108	Allegiant Travel	15,841	16,713
389	American Airlines Group Inc	17,719	20,240
339	Delta Air Lines Inc	16,518	18,984
182	Emcor Group Inc	12,589	14,879

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2040 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Industrials (Continued)</i>			
318	Expeditors Intl Wash Inc	\$ 14,964	\$ 20,571
417	FTI Consulting	17,683	17,914
241	Gatx Corp	14,726	14,981
88	General Dynamics Corp	12,502	17,904
366	HNI Corp	18,520	14,117
412	Hawaiian Holdings Inc	15,728	16,418
127	Honeywell International	14,745	19,477
742	JetBlue Airways Corp	15,565	16,576
111	Manpower Inc	10,089	13,998
140	Maxar Technologies Ltd	13,248	9,005
63	Northrop Grumman Corp	12,432	19,335
167	Old Dominion Freight Lines Inc	11,542	21,969
169	Owens Corning	8,803	15,538
97	Raytheon Company	12,116	18,221
368	Robert Half International Inc	15,159	20,439
438	Rollins Inc	12,149	20,380
341	Simpson Manufacturing Co Inc	15,059	19,577
352	Skywest Inc	12,670	18,691
315	Southwest Airlines	12,786	20,617
412	Spirit Airlines Inc	18,837	18,478
1,041	Steelcase Inc Cl A	17,496	15,823
90	Teledyne Technologies Inc	8,074	16,304
259	Toro Company	10,670	16,895
104	Unifirst Corp	11,906	17,150
268	United Airlines	13,360	18,063
501	Universal Forest Products Inc	12,083	18,848
423	Werner Enterprises Inc	10,464	16,349
	Total Industrials	10.19% <u>442,661</u>	<u>562,170</u>
<i>Information Technology</i>			
897	AVX Corp	11,923	15,518
214	Advanced Energy Industries	11,737	14,441
19	Alphabet Inc	14,483	20,015
346	Applied Materials Inc	11,092	17,688
156	Arrow Electronics	11,072	12,544
464	Benchmark Electronics Inc	14,206	13,502

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2040 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Information Technology (Continued)</i>			
296	Cirrus Logic Inc	\$ 10,425	\$ 15,351
195	Cognizant Tech Solutions Corp	10,988	13,849
80	Coherent Inc	11,104	22,578
613	Convergys Corporation	14,622	14,406
546	Coming Inc	11,835	17,467
201	Echostar Corp A	10,345	12,040
153	Electronic Arts Inc	11,423	16,074
293	First Solar Inc	11,566	19,783
173	Jack Henry & Associates Inc	13,450	20,234
189	Interdigital Inc	16,642	14,392
289	Maximus Inc	16,049	20,687
333	Paychex Inc	17,628	22,671
200	Power Integrations Inc	13,393	14,710
362	Sanmina Corporation	7,726	11,946
183	Skyworks Solutions Inc	13,787	17,376
580	Super Micro Computer Inc	16,117	12,137
144	Tech Data Corporation	9,529	14,108
201	Texas Instruments Inc	14,757	20,992
165	VMware Inc Cl A	13,018	20,678
	Total Information Technology	7.53% <u>318,917</u>	<u>415,187</u>
<i>Materials</i>			
202	Avery Dennison Corp	14,030	23,202
315	Berry Plastics Group Inc	15,461	18,481
206	DowDuPont Inc	11,866	14,671
185	Eagle Materials Inc	18,345	20,961
592	Louisiana Pacific	11,584	15,546
192	Scotts Miracle Gro Co	18,150	20,542
339	Sonoco Products	18,045	18,014
290	Worthington Industries Inc	13,588	12,777
	Total Materials	2.61% <u>121,069</u>	<u>144,194</u>
<i>Telecommunication Services</i>			
343	AT&T Inc	14,557	13,336
2,129	Orange Spon ADR	32,521	37,045
388	US Cellular	14,550	14,600
365	Verizon Communications	19,370	19,319
	Total Telecommunication Services	1.53% <u>80,998</u>	<u>84,300</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2040 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Real Estate</i>			
1,318	Diamondrock Hospitality Company	\$ 15,205	\$ 14,880
364	Equity Commonwealth	11,002	11,106
210	Equity Residential	13,306	13,392
612	Host Hotels & Resorts Inc	11,620	12,148
395	Lasalle Hotel Properties	12,028	11,088
90	Public Storage Inc	20,142	18,810
967	Summit Hotel Properties Inc	15,502	14,727
958	Sunstone Hotel Investors Inc	14,690	15,836
	Total Real Estate	2.03% <u>113,495</u>	<u>111,987</u>
<i>Utilities</i>			
209	Ameren Corporation	10,964	12,329
145	Atmos Energy Corp	8,871	12,454
299	Avista Corp	11,853	15,396
128	DTE Energy Co	10,750	14,011
195	Duke Energy Corporation	15,444	16,401
270	Eversource Energy	14,469	17,059
343	Hawaiian Electric Industries Inc	11,277	12,399
138	Idacorp Inc	11,081	12,608
137	Pinnacle West Capital Corporation	8,981	11,670
294	Public Service Enterprise Group Inc	11,931	15,141
118	Sempra Energy	11,976	12,617
294	Xcel Energy Inc	10,885	14,144
	Total Utilities	3.01% <u>138,482</u>	<u>166,229</u>
	Total Common Stock	54.78% <u>2,536,016</u>	<u>3,021,586</u>
<i>Foreign Stock</i>			
<i>Consumer Discretionary</i>			
709	Continental Ag Sponsored ADR	27,984	38,201
1,242	Honda Motors Ltd ADR	36,914	42,327
653	LVMH Moet Hennessy Un-sponsored ADR	24,536	38,331
1,702	Nissan Motor Co Ltd Spons ADR	32,603	33,870
303	Toyota Motors Corp ADR	35,379	38,533
	Total Consumer Discretionary	3.47% <u>157,416</u>	<u>191,262</u>
<i>Consumer Staples</i>			
261	British American Tobacco Plc	21,135	17,484
819	L'oreal Un-sponsored ADR	29,282	36,265
393	Nestle SA Spons ADR For Reg: 1 ADR Reps 1 Registered Share	29,356	33,786
	Total Consumer Staples	1.59% <u>79,773</u>	<u>87,535</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2040 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Energy</i>			
596	Royal Dutch Shell Plc Cl A - Spons ADR	\$ 32,531	\$ 39,759
680	Total SA Spon ADR	<u>34,488</u>	<u>37,590</u>
	Total Energy	1.40% <u>67,019</u>	<u>77,349</u>
<i>Financials</i>			
1,243	AXA S.A. (ADR)	31,722	36,874
458	Bank of Montreal	27,793	36,649
3,133	Societe Generale Spons ADR	31,619	32,458
1,490	Swiss Re Ag Ltd Sponsored ADR	34,486	34,836
922	Tokio Marine Holdings ADR	38,044	42,182
641	Toronto-Dominion Bank	<u>27,286</u>	<u>37,550</u>
	Total Financials	4.00% <u>190,950</u>	<u>220,549</u>
<i>Healthcare</i>			
1,056	Bayer Ag	28,346	32,831
750	Novo-Nordisk SA Spons ADR	31,333	40,253
715	Sanofi-Aventis ADR	<u>29,433</u>	<u>30,745</u>
	Total Healthcare	1.88% <u>89,112</u>	<u>103,829</u>
<i>Industrials</i>			
423	Canadian National Railway Co	25,870	34,898
437	Eaton Corp Plc	<u>29,929</u>	<u>34,527</u>
	Total Industrials	1.26% <u>55,799</u>	<u>69,425</u>
<i>Information Technology</i>			
275	Accenture Plc	28,019	42,100
1,007	Canon Inc Spons ADR	30,640	37,662
813	Nintendo Co Ltd Un-sponsored ADR	<u>21,447</u>	<u>36,642</u>
	Total Information Technology	2.11% <u>80,106</u>	<u>116,404</u>
<i>Materials</i>			
364	LyondellBasell Industries NV	<u>31,005</u>	<u>40,156</u>
	Total Materials	0.73% <u>31,005</u>	<u>40,156</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
First Trust Target Date Fund 2040 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Telecommunication Services</i>			
1,888	Deutsche Telekom	\$ 32,655	\$ 33,344
1,468	NTT Docomo Inc Spons ADR	31,757	34,894
727	Nippon Telephone & Telegraph	28,651	34,343
2,642	Telstra Corp ADR	49,497	37,384
	Total Telecommunication Services	2.54% <u>142,560</u>	<u>139,965</u>
<i>Utilities</i>			
6,026	Enel SpA	26,407	36,819
	Total Utilities	0.67% <u>26,407</u>	<u>36,819</u>
	Total Foreign Stock	19.64% <u>920,147</u>	<u>1,083,293</u>
<i>Exchange-traded Funds</i>			
<i>Fixed Income</i>			
3,150	Invesco Powershares Senior Loan Portfolio	72,782	72,575
863	iShares Barclays Tips Bond Fund	98,316	98,450
403	iShares iBoxx\$ Inv Grade Corp Bd Fd	47,513	48,988
1,450	iShares Short Maturity Bond ETF	72,857	72,673
3,320	Powershares Emerging Mkts Sovereign Debt	95,756	98,072
3,542	Spdr Barclays Internatl Treasury Bond	93,720	100,698
9,978	Wisdomtree Bloomberg US Dollar Bullish Fund	273,415	258,330
	Total Fixed Income	13.59% <u>754,359</u>	<u>749,786</u>
<i>Equity</i>			
481	iShares Cohen & Steers Realty Majors Idx	47,458	48,735
825	Spdr Gold Trust	101,234	102,011
5,918	Vanguard FTSE Emerging Markets ETF	210,299	271,695
	Total Equity	7.66% <u>358,991</u>	<u>422,441</u>
	Total Exchange-traded Funds	21.25% <u>1,113,350</u>	<u>1,172,227</u>
	Total Investments	100.00% <u>\$ 4,808,335</u>	<u>\$ 5,515,928</u>

Hand Composite Employee Benefit Trust
Schedule of Investments (Continued)
First Trust Target Date 2050
December 31, 2017

Number of Shares		Cost	Fair Value
<i><u>Short Term Investment</u></i>			
17,769	TD Bank USA FDIC Insured Deposit Fund	\$ 17,769	\$ 17,769
	Total Short Term Investment	2.30% 17,769	17,769
<i><u>Common Stock</u></i>			
<i>Consumer Discretionary</i>			
49	Aaron's Inc	1,513	1,953
151	American Eagle Outfitters Inc	2,111	2,839
40	Autonation Inc	1,853	2,053
82	Bed Bath & Beyond	2,503	1,803
45	Best Buy Inc	2,066	3,081
71	Caleres Inc	2,113	2,377
51	Cheesecake Factory	2,586	2,457
241	Chicos FAS Inc	2,621	2,126
31	Columbia Sports wear Co	1,787	2,228
33	Darden Restaurants Inc	2,521	3,169
95	Dicks Sporting Goods Inc	3,739	2,730
26	Disney	2,771	2,795
31	Dollar General Corp	2,255	2,883
30	Dorman Products Inc	2,195	1,834
73	Foot Locker Inc	3,658	3,422
74	G-III Apparel Group	1,916	2,730
104	Gamestop Corp Cl A	2,377	1,867
56	General Motors Co	2,062	2,295
130	Gentex Corp	2,523	2,724
4	Graham Holdings Co	2,120	2,233
60	Intl Speedway	2,232	2,391
19	LCI Industries	2,005	2,470
50	Steven Madden Ltd	1,866	2,335
9	Mohawk Industries Inc	1,986	2,483
1	NVR Inc	1,641	3,508
48	Nike Inc Class B	2,584	3,002
15	PVH Corp	1,506	2,058
39	Ross Stores Inc	2,465	3,130
76	Skechers USA Inc	1,913	2,876
43	Target Corporation	2,511	2,806
11	Ulta Salon Cosmetics & Fragr	2,668	2,460
80	Urban Outfitters Inc	1,830	2,805
	Total Consumer Discretionary	10.60% 72,497	81,923

Hand Composite Employee Benefit Trust
Schedule of Investments (Continued)
First Trust Target Date 2050 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Consumer Staples</i>			
54	Archer-Daniels-Midland Co	\$ 2,364	\$ 2,164
28	CVS Caremark Corporation	2,228	2,030
23	Caseys General Stores Inc	2,626	2,575
53	Church & Dwight Co Inc	2,515	2,659
15	Costco Wholesale Corp	2,377	2,792
198	Dean Foods Co	2,990	2,289
28	Dr Pepper Snapple Group Inc	2,510	2,718
47	Hain Celestial Group Inc	1,858	1,992
78	Hormel Foods Corp	2,730	2,838
21	Ingredion Inc	2,582	2,936
16	J&J Snack Foods	2,031	2,429
125	Kroger Company	3,361	3,431
21	Lancaster Colony Corp	2,782	2,713
17	National Beverage	1,317	1,656
13	Sanderson Farms Inc	1,375	1,804
24	Spectrum Brands Holdings Inc	2,879	2,698
115	Sprouts Farmers Market Inc	2,312	2,800
47	Sysco Corporation	2,505	2,854
57	Tootsie Roll Industries Inc	2,076	2,075
32	Tyson Foods Inc Cl A	2,094	2,594
52	United Natural Foods Inc	2,150	2,562
29	Walmart Stores Inc	2,118	2,864
50	Weis Markets Inc	2,563	2,070
	Total Consumer Staples	7.44% <u>54,343</u>	<u>57,543</u>
<i>Energy</i>			
49	Dril Quip Inc	2,541	2,337
30	Valero Energy Corporation	1,958	2,757
	Total Energy	0.66% <u>4,499</u>	<u>5,094</u>
<i>Financials</i>			
76	Bofi Holding Inc	2,020	2,272
12	Berkshire Hathaway Inc Cl B	2,006	2,379
56	Berkshire Hills Bancorp Inc	2,017	2,050
32	Eagle Bancorp Inc	1,804	1,853
21	Erie Indemnity Company Cl A	2,371	2,559
38	First American Financial Corp	1,535	2,130
48	First Financial Bankshares Inc	2,077	2,162

Hand Composite Employee Benefit Trust
Schedule of Investments (Continued)
First Trust Target Date 2050 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Financials (Continued)</i>			
41	The Hartford Financial Serv Grp	\$ 2,058	\$ 2,307
246	MFA Financial Inc	1,908	1,948
153	MGIC Investment Corp	1,672	2,159
30	Marsh & McLennan Cos Inc	2,166	2,442
26	Primerica Inc	1,866	2,640
21	Prudential Financial Inc	2,253	2,415
54	S & T Bancorp Inc	2,002	2,150
112	TCF Financial Corp	1,977	2,296
19	Travelers Cos Inc	2,278	2,577
42	US Bancorp	2,196	2,250
	Total Financials	4.99% <u>34,206</u>	<u>38,589</u>
<i>Healthcare</i>			
47	AMN Healthcare Services Inc	1,839	2,315
14	Aetna Inc	1,853	2,525
30	AmerisourceBergen Corporation	2,552	2,755
12	Anthem Inc	2,078	2,700
36	Baxter International Inc	1,843	2,327
8	Biogen Idec Inc	2,346	2,549
35	Cerner Corp	1,928	2,359
11	Chemed Corp	1,797	2,673
36	Express Scripts Holding Co	2,367	2,687
73	Globus Medical Inc Cl A	1,953	3,000
12	ICU Medical Inc	1,698	2,592
25	Magellan Health Services Inc	1,866	2,414
44	Mednax Inc	2,374	2,351
13	UnitedHealth Group Inc	2,283	2,866
	Total Healthcare	4.67% <u>28,777</u>	<u>36,113</u>
<i>Industrials</i>			
34	Alaska Air Group Inc	2,694	2,499
16	Allegiant Travel	2,366	2,476
53	American Airlines Group Inc	2,412	2,758
47	Delta Air Lines Inc	2,291	2,632
28	Emcor Group Inc	1,913	2,289
43	Expeditors Intl Wash Inc	2,318	2,782
61	FTI Consulting	2,400	2,621

Hand Composite Employee Benefit Trust
Schedule of Investments (Continued)
First Trust Target Date 2050 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Industrials (Continued)</i>			
35	GATX Corp	\$ 2,137	\$ 2,176
12	General Dynamics Corp	2,152	2,441
52	HNI Corp	2,412	2,006
57	Hawaiian Holdings Inc	2,536	2,271
18	Honeywell International	2,262	2,760
103	JetBlue Airways Corp	2,117	2,301
16	Manpower Inc	1,593	2,018
38	Maxar Technologies Ltd	2,896	2,444
9	Northrop Grumman Corp	2,095	2,762
23	Old Dominion Freight Lines Inc	2,058	3,026
25	Owens Corning	1,467	2,299
13	Raytheon Company	2,000	2,442
51	Robert Half International Inc	2,300	2,833
56	Rollins Inc	1,920	2,606
44	Simpson Manufacturing Co Inc	1,945	2,526
49	Skywest Inc	1,811	2,602
45	Southwest Airlines	2,163	2,945
57	Spirit Airlines Inc	2,491	2,556
140	Steelcase Inc Cl A	2,233	2,128
12	Teledyne Technologies Inc	1,387	2,174
41	Toro Company	2,298	2,674
14	Unifirst Corp	1,790	2,309
37	United Airlines	2,299	2,494
66	Universal Forest Products Inc	2,056	2,483
59	Werner Enterprises Inc	1,602	2,280
	Total Industrials	<u>10.30%</u> <u>68,414</u>	<u>79,613</u>
<i>Information Technology</i>			
118	AVX Corp	1,820	2,040
27	Advanced Energy Industries	1,723	1,822
3	Alphabet Inc	2,403	3,160
48	Applied Materials Inc	1,814	2,454
24	Arrow Electronics	1,797	1,930
63	Benchmark Electronics Inc	1,979	1,833
48	Cirrus Logic Inc	2,602	2,489
31	Cognizant Tech Solutions Corp	1,899	2,202
11	Coherent Inc	2,094	3,104

Hand Composite Employee Benefit Trust
Schedule of Investments (Continued)
First Trust Target Date 2050 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Information Technology (Continued)</i>			
83	Convergys Corporation	\$ 2,007	\$ 1,951
76	Corning Inc	1,974	2,431
33	Echostar Corp A	1,814	1,977
21	Electronic Arts Inc	1,889	2,206
42	First Solar Inc	1,433	2,836
25	Jack Henry & Associates Inc	2,302	2,924
29	Interdigital Inc	2,444	2,208
40	Maximus Inc	2,345	2,863
42	Paychex Inc	2,473	2,859
29	Power Integrations Inc	1,982	2,133
58	Sanmina Corporation	2,022	1,914
25	Skyworks Solutions Inc	2,227	2,374
98	Super Micro Computer Inc	2,529	2,051
24	Tech Data Corporation	2,123	2,351
28	Texas Instruments Inc	2,193	2,924
23	VMware Inc Cl A	2,126	2,882
	Total Information Technology	7.75% <u>52,014</u>	<u>59,918</u>
<i>Materials</i>			
26	Avery Dennison Corp	2,123	2,986
45	Berry Plastics Group Inc	2,312	2,640
33	DowDuPont Inc	2,073	2,350
24	Eagle Materials Inc	2,396	2,719
80	Louisiana Pacific	1,771	2,101
26	Scotts Miracle Gro Co	2,437	2,782
51	Sonoco Products	2,691	2,710
47	Worthington Industries Inc	2,206	2,071
	Total Materials	2.63% <u>18,009</u>	<u>20,359</u>
<i>Telecommunication Services</i>			
58	AT&T Inc	2,338	2,255
306	Orange Spon ADR	4,816	5,324
54	US Cellular	2,032	2,032
51	Verizon Communications	2,505	2,699
	Total Telecommunication Services	1.59% <u>11,691</u>	<u>12,310</u>
<i>Real Estate</i>			
197	Diamondrock Hospitality Company	2,235	2,224
63	Equity Commonwealth	1,928	1,922

Hand Composite Employee Benefit Trust
Schedule of Investments (Continued)
First Trust Target Date 2050 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Real Estate (Continued)</i>			
35	Equity Residential	\$ 2,247	\$ 2,232
104	Host Hotels & Resorts Inc	1,951	2,064
66	Lasalle Hotel Properties	1,963	1,853
12	Public Storage Inc	2,548	2,508
135	Summit Hotel Properties Inc	2,157	2,056
134	Sunstone Hotel Investors Inc	2,076	2,215
	Total Real Estate	2.21% <u>17,105</u>	<u>17,074</u>
<i>Utilities</i>			
33	Ameren Corporation	1,821	1,947
23	Atmos Energy Corp	1,805	1,975
42	Avista Corp	1,745	2,163
21	DTE Energy Co	2,140	2,299
27	Duke Energy Corporation	2,196	2,271
38	Eversource Energy	2,202	2,401
57	Hawaiian Electric Industries Inc	1,904	2,061
22	Idacorp Inc	1,830	2,010
23	Pinnacle West Capital Corporation	1,842	1,959
49	Public Service Enterprise Group Inc	2,209	2,524
20	Sempra Energy	2,136	2,138
48	Xcel Energy Inc	2,100	2,309
	Total Utilities	3.37% <u>23,930</u>	<u>26,057</u>
	Total Common Stock	56.21% <u>385,485</u>	<u>434,593</u>
<i>Foreign Stock</i>			
<i>Consumer Discretionary</i>			
99	Continental Ag Sponsored ADR	4,201	5,334
170	Honda Motors Ltd ADR	4,939	5,794
91	LVMH Moet Hennessy Unsponsored ADR	3,839	5,342
258	Nissan Motor Co Ltd Spons ADR	5,036	5,134
42	Toyota Motors Corp ADR	4,740	5,341
	Total Consumer Discretionary	3.48% <u>22,755</u>	<u>26,945</u>
<i>Consumer Staples</i>			
36	British American Tobacco Plc	2,806	2,412
118	L'oreal Unsponsored ADR	4,545	5,225
60	Nestle SA Spons ADR For Reg: 1 ADR Reps 1 Registered Share	4,639	5,158
	Total Consumer Staples	1.65% <u>11,990</u>	<u>12,795</u>

Hand Composite Employee Benefit Trust
Schedule of Investments (Continued)
First Trust Target Date 2050 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Energy</i>			
83	Royal Dutch Shell Plc Cl A - Spons ADR	\$ 4,545	\$ 5,537
94	Total SA Spon ADR	4,793	5,196
	Total Energy	1.39% <u>9,338</u>	<u>10,733</u>
<i>Financials</i>			
167	AXA S.A. (ADR)	4,408	4,954
66	Bank of Montreal	4,692	5,281
427	Societe Generale Spons ADR	4,378	4,424
222	Swiss Re Ag Ltd Sponsored ADR	5,043	5,190
128	Tokio Marine Holdings ADR	5,351	5,856
89	Toronto-Dominion Bank	4,394	5,214
	Total Financials	4.00% <u>28,266</u>	<u>30,919</u>
<i>Healthcare</i>			
147	Bayer Ag	4,160	4,570
104	Novo-Nordisk SA Spons ADR	3,954	5,582
101	Sanofi-Aventis ADR	4,399	4,343
	Total Healthcare	1.87% <u>12,513</u>	<u>14,495</u>
<i>Industrials</i>			
61	Canadian National Railway Co	4,281	5,033
65	Eaton Corp Plc	4,705	5,136
	Total Industrials	1.32% <u>8,986</u>	<u>10,169</u>
<i>Information Technology</i>			
37	Accenture Plc	4,509	5,664
147	Canon Inc Spons ADR	4,525	5,498
109	Nintendo Co Ltd Un-sponsored ADR	3,422	4,913
	Total Information Technology	2.08% <u>12,456</u>	<u>16,075</u>
<i>Materials</i>			
51	LyondellBasell Industries NV	4,448	5,626
	Total Materials	0.73% <u>4,448</u>	<u>5,626</u>

Hand Composite Employee Benefit Trust
Schedule of Investments (Continued)
First Trust Target Date 2050 (Continued)
December 31, 2017

Number of Shares		Cost	Fair Value
<i>Telecommunication Services</i>			
270	Deutsche Telekom	\$ 4,690	\$ 4,768
221	NTT DoCoMo Inc Spons ADR	5,252	5,253
110	Nippon Telephone & Telegraph	4,893	5,196
368	Telstra Corp ADR	6,107	5,207
	Total Telecommunication Services	2.64% <u>20,942</u>	<u>20,424</u>
<i>Utilities</i>			
840	Enel SpA	3,967	5,132
	Total Utilities	0.66% <u>3,967</u>	<u>5,132</u>
	Total Foreign Stock	19.83% <u>135,661</u>	<u>153,313</u>
<u><i>Exchange-traded Funds</i></u>			
<i>Fixed Income</i>			
465	Invesco Powershares Senior Loan Portfolio	10,819	10,714
127	iShares Barclays Tips Bond Fund	14,484	14,489
59	iShares iBoxx\$ Inv Grade Corp Bd Fd	7,044	7,173
214	iShares Short Maturity Bond ETF	10,753	10,727
483	Powershares Emerging Mkts Sovereign Debt	14,130	14,268
512	Spdr Barclays Internatl Treasury Bond	13,793	14,556
1,390	Wisdomtree Bloomberg US Dollar Bullish Fund	37,037	35,987
	Total Fixed Income	13.96% <u>108,060</u>	<u>107,914</u>
<i>Equity</i>			
71	iShares Cohen & Steers Realty Majors Idx	7,212	7,194
118	Spdr Gold Trust	14,001	14,591
824	Vanguard FTSE Emerging Markets ETF	32,296	37,830
	Total Equity	7.71% <u>53,509</u>	<u>59,615</u>
	Total Exchange-traded Funds	21.67% <u>161,569</u>	<u>167,529</u>
	Total Investments	100.00% <u>\$ 700,484</u>	<u>\$ 773,204</u>

Hand Composite Employee Benefit Trust
Statements of Operations – Selected Funds
December 31, 2017

	First Trust All Equity Allocation Portfolio	First Trust Target Date Fund 2010	First Trust Target Date Fund 2020	First Trust Target Date Fund 2030	First Trust Target Date Fund 2040	First Trust Target Date Fund 2050
Income						
Interest	\$ 49	\$ 2	\$ 30	\$ 64	\$ 81	\$ 6
Dividends	225,036	9,596	79,131	127,905	107,139	14,103
Total income	225,085	9,598	79,161	127,969	107,220	14,109
Expenses						
Investment management and administrative	9,915	721	5,924	10,114	8,669	1,133
Audit	3,669	157	1,286	2,196	1,882	246
Other	5,298	5	122	290	297	39
Class R0 expenses	-	3	133	791	2,552	782
Class R1 expenses	4,848	1,999	13,295	22,807	16,502	1,435
Class R2 expenses	17,256	58	6,511	5,454	903	-
Class R3 expenses	5,086	160	390	3,838	3,820	9
Total expenses before expense reimbursement	46,072	3,103	27,661	45,490	34,625	3,644
Expense reimbursement	-	(878)	(7,210)	(12,311)	(10,551)	(1,380)
Total expenses	46,072	2,225	20,451	33,179	24,074	2,264
Net Investment Income	179,013	7,373	58,710	94,790	83,146	11,845
Net Realized and Unrealized Gains (Losses)						
on Investments						
Net realized gains on investments	1,740,272	7,214	115,828	317,538	313,075	37,725
Net change in unrealized appreciation/depreciation on investments	(706,156)	8,556	142,663	364,718	360,283	50,458
Net realized and unrealized gains	1,034,116	15,770	258,491	682,256	673,358	88,183
Net Increase in Net Assets Resulting From Operations	\$ 1,213,129	\$ 23,143	\$ 317,201	\$ 777,046	\$ 756,504	\$ 100,028

Hand Composite Employee Benefit Trust

Statements of Changes in Net Assets – Selected Funds

Year Ended December 31, 2017

	First Trust All Equity Allocation Portfolio	First Trust Target Date Fund 2010	First Trust Target Date Fund 2020	First Trust Target Date Fund 2030	First Trust Target Date Fund 2040	First Trust Target Date Fund 2050
Operations						
Net investment income	\$ 179,013	\$ 7,373	\$ 58,710	\$ 94,790	\$ 83,146	\$ 11,845
Net realized gains	1,740,272	7,214	115,828	317,538	313,075	37,725
Change in unrealized appreciation/ depreciation	(706,156)	8,556	142,663	364,718	360,283	50,458
Net increase in net assets from operations	1,213,129	23,143	317,201	777,046	756,504	100,028
Net Increase (Decrease) in Net Assets From Participant Transactions	(8,275,721)	9,240	573,485	592,902	63,416	219,237
Increase (Decrease) in Net Assets	(7,062,592)	32,383	890,686	1,369,948	819,920	319,265
Net Assets Held for Participants						
Beginning of year	10,556,817	405,492	3,359,800	5,082,550	4,709,208	461,420
End of year	\$ 3,494,225	\$ 437,875	\$ 4,250,486	\$ 6,452,498	\$ 5,529,128	\$ 780,685

Hand Composite Employee Benefit Trust

Notes to Financial Statements

December 31, 2017

Note 1: Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

Hand Composite Employee Benefit Trust ("HB&T" or "the Trust") was created in order to provide broad and uniform diversification programs for pension and profit sharing plans, which, having complied with the requirements of the Internal Revenue Code (the IRC), are exempt from taxation under the provisions of the IRC. The Trust is comprised of 105 portfolios (the Funds); the financial statements of six of these funds are included in this report.

For those funds with more than one class of units, each class has equal rights as to earnings and assets except that each class bears different distribution, shareholder servicing and transfer agent expenses. Income, expenses (other than expenses attributable to a specific class), and realized and unrealized gains or losses on investments are allocated to each class of units based on its relative net assets.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of investment income and expenses during the reporting period. Actual results could differ from those estimates.

Investment Valuation

All investments in securities are recorded at their estimated fair value. Transfers in and out of Level 1 (quoted market prices), Level 2 (significant other observable inputs) and Level 3 (significant unobservable inputs) are recognized on the period ending date.

Investment Transactions

Investment transactions are accounted for on trade date. Realized gains and losses from investment transactions and unrealized appreciation or depreciation on investments are reported on the identified cost basis.

Hand Composite Employee Benefit Trust

Notes to Financial Statements

December 31, 2017

Investment Income and Distribution of Income

Dividend income less foreign taxes, if any, is recorded on the ex-dividend date and interest income is recorded on the accrual basis. Investment income is allocated ratably on the valuation dates among all participants. No distributions are made to participants in the Funds until units owned are redeemed, at which time the market value of redeemed units is distributed. Investment income and realized gains (if any) earned by the Funds are reinvested, thereby increasing the respective unit values.

Valuation of Participants' Interest

Units of participation may be purchased or redeemed on the valuation dates at the fair value per unit on such valuation dates. All Funds are valued daily.

Federal Income Taxes

The Funds comply with the requirements under Section 501(a) of the IRC and apportion all of their taxable income to their participants. Therefore, no federal income tax provision is required.

Subsequent Events

Subsequent events have been evaluated through May 25, 2018, which is the date the financial statements were available to be issued.

Investment Management Advisors

The investment management advisors for each Fund are as follows:

Fund	Investment Management Advisor
First Trust All Equity Allocation Portfolio	First Trust Advisors L.P.
First Trust Target Date Fund 2010	First Trust Advisors L.P.
First Trust Target Date Fund 2020	First Trust Advisors L.P.
First Trust Target Date Fund 2030	First Trust Advisors L.P.
First Trust Target Date Fund 2040	First Trust Advisors L.P.
First Trust Target Date Fund 2050	First Trust Advisors L.P.

Hand Composite Employee Benefit Trust

Notes to Financial Statements

December 31, 2017

Note 2: Investment Advisory Fees and Other Transactions With Affiliates

The Funds are charged an administrative fee by HB&T for trustee/administrative services (fund accounting services, transfer agency services, trustee services, etc.). The Funds have also entered into investment advisory and service agreements with various third-party advisors. These fees compensate the advisors for the services they provide and for expenses borne by the advisors under the various agreements.

First Trust Advisors L.P. reimburses certain fund expenses to the First Trust Target Date Funds (2010 – 2050). The reimbursement agreement provides for an expense reimbursement if the Funds' total expenses, exclusive of service fees and managed product costs, exceed 0.50 percent of the Funds' average daily net assets.

The following table indicates the fees charged each of the Funds and the various classes of units within the Funds (as a percentage of net assets). These charges are calculated using each Fund's average daily net assets.

Fund	Administrative Fees	Investment Advisory Fees	Service Fees	Other Fees	Total Fees
First Trust All Equity					
Allocation Portfolio:					
Class R0	0.10%	0.00%	0.00%	0.09%	0.19%
Class R1	0.10%	0.50%	0.00%	0.09%	0.69%
Class R2	0.10%	0.50%	0.40%	0.09%	1.09%
Class R3	0.10%	0.50%	0.65%	0.09%	1.34%
All First Trust Target					
Date Funds					
Class R0	0.17%	0.00%	0.00%	0.24%	0.41%
Class R1	0.17%	0.50%	0.00%	0.04%	0.71%
Class R2	0.17%	0.50%	0.40%	0.04%	1.11%
Class R3	0.17%	0.50%	0.65%	0.04%	1.36%

Hand Composite Employee Benefit Trust
Notes to Financial Statements
December 31, 2017

Note 3: Financial Highlights

	Class R0					
	First Trust All Equity Allocation Portfolio	First Trust Target Date Fund 2010	First Trust Target Date Fund 2020	First Trust Target Date Fund 2030	First Trust Target Date Fund 2040	First Trust Target Date Fund 2050
Net asset value, beginning of year	\$ 14.70	\$ 15.19	\$ 16.55	\$ 17.45	\$ 18.02	\$ 10.75
Net investment income	0.34	0.31	0.34	0.35	0.36	0.22
Net realized and unrealized gains	1.62	0.58	1.28	2.15	2.57	1.48
Net increase from investment operations	1.96	0.89	1.62	2.50	2.93	1.70
Net asset value, end of year	<u>\$ 16.66</u>	<u>\$ 16.08</u>	<u>\$ 18.17</u>	<u>\$ 19.95</u>	<u>\$ 20.95</u>	<u>\$ 12.45</u>
Total return	13.33%	5.86%	9.79%	14.33%	16.26%	15.81%
Ratio to average net assets:						
Net investment income	2.23%	1.97%	1.95%	1.89%	1.84%	1.88%
Expenses without expense reimbursement	0.21%	0.42%	0.40%	0.41%	0.41%	0.42%
Expenses with expense reimbursement	0.21%	0.22%	0.20%	0.21%	0.21%	0.21%

Hand Composite Employee Benefit Trust

Notes to Financial Statements

December 31, 2017

Class R1

	First Trust All Equity Allocation Portfolio	First Trust Target Date Fund 2010	First Trust Target Date Fund 2020	First Trust Target Date Fund 2030	First Trust Target Date Fund 2040	First Trust Target Date Fund 2050
Net asset value, beginning of year	\$ 14.19	\$ 14.68	\$ 16.10	\$ 17.17	\$ 17.58	\$ 10.69
Net investment income	0.27	0.27	0.29	0.30	0.30	0.19
Net realized and unrealized gains	1.49	0.55	1.25	2.10	2.50	1.46
Net increase from investment operations	1.76	0.82	1.54	2.40	2.80	1.65
Net asset value, end of year	\$ 15.95	\$ 15.50	\$ 17.64	\$ 19.57	\$ 20.38	\$ 12.34
Total return	12.40%	5.59%	9.57%	13.98%	15.93%	15.43%
Ratio to average net assets:						
Net investment income	1.79%	1.76%	1.74%	1.63%	1.60%	1.61%
Expenses without expense reimbursement	0.72%	0.71%	0.70%	0.71%	0.71%	0.70%
Expenses with expense reimbursement	0.72%	0.50%	0.50%	0.50%	0.50%	0.49%

Hand Composite Employee Benefit Trust

Notes to Financial Statements

December 31, 2017

	Class R2					
	First Trust All Equity Allocation Portfolio	First Trust Target Date Fund 2010	First Trust Target Date Fund 2020	First Trust Target Date Fund 2030	First Trust Target Date Fund 2040	First Trust Target Date Fund 2050
Net asset value, beginning of year	\$ 13.85	\$ 14.42	\$ 15.60	\$ 16.73	\$ 17.19	\$ 10.77
Net investment income	0.21	0.23	0.23	0.24	0.29	0.24
Net realized and unrealized gains	1.44	0.54	1.19	2.04	2.44	1.49
Net increase from investment operations	1.65	0.77	1.42	2.28	2.73	1.73
Net asset value, end of year	\$ 15.50	\$ 15.19	\$ 17.02	\$ 19.01	\$ 19.92	\$ 12.50
Total return	11.91%	5.34%	9.10%	13.63%	15.88%	16.06%
Ratio to average net assets:						
Net investment income	1.44%	1.57%	1.42%	1.36%	1.55%	2.09%
Expenses without expense reimbursement	1.13%	1.95%	1.12%	1.05%	0.81%	0.21%
Expenses with expense reimbursement	1.13%	0.74%	0.91%	0.84%	0.60%	0.01%

Hand Composite Employee Benefit Trust

Notes to Financial Statements

December 31, 2017

	Class R3					
	First Trust All Equity Allocation Portfolio	First Trust Target Date Fund 2010	First Trust Target Date Fund 2020	First Trust Target Date Fund 2030	First Trust Target Date Fund 2040	First Trust Target Date Fund 2050
Net asset value, beginning of year	\$ 27.76	\$ 14.53	\$ 15.23	\$ 16.22	\$ 16.80	\$ 10.59
Net investment income	0.12	0.17	0.20	0.20	0.23	0.21
Net realized and unrealized gains	3.25	0.53	1.14	1.96	2.36	1.36
Net increase from investment operations	3.37	0.70	1.34	2.16	2.59	1.57
Net asset value, end of year	\$ 31.13	\$ 15.23	\$ 16.57	\$ 18.38	\$ 19.39	\$ 12.16
Total return	12.14%	4.82%	8.80%	13.32%	15.42%	14.83%
Ratio to average net assets:						
Net investment income	0.40%	1.15%	1.23%	1.12%	1.25%	1.79%
Expenses without expense reimbursement	0.87%	1.35%	1.35%	1.32%	1.16%	0.48%
Expenses with expense reimbursement	0.87%	1.14%	1.14%	1.11%	0.95%	0.26%

Hand Composite Employee Benefit Trust

Notes to Financial Statements

December 31, 2017

Note 4: Participant Unit Transactions

	First Trust All Equity Allocation Portfolio		First Trust Target Date Fund 2010		First Trust Target Date Fund 2020	
	Units	Dollars	Units	Dollars	Units	Dollars
Class R0:						
Proceeds from sales of units	55,380	\$ 849,271	99	\$ 1,523	12,349	\$ 218,563
Cost of units redeemed	(535,665)	(8,723,200)	(419)	(6,501)	(3,635)	(62,738)
Net change in Class R0 from participant transactions	<u>(480,285)</u>	<u>(7,873,929)</u>	<u>(320)</u>	<u>(4,978)</u>	<u>8,714</u>	<u>155,825</u>
Class R1:						
Proceeds from sales of units	6,888	103,000	7,305	109,014	56,690	961,131
Cost of units redeemed	(19,205)	(291,559)	(6,917)	(103,539)	(35,708)	(587,462)
Net change in Class R1 from participant transactions	<u>(12,317)</u>	<u>(188,559)</u>	<u>388</u>	<u>5,475</u>	<u>20,982</u>	<u>373,669</u>
Class R2:						
Proceeds from sales of units	15,042	218,054	250	3,693	3,428	55,303
Cost of units redeemed	(32,313)	(467,615)	(43)	(637)	(2,504)	(40,352)
Net change in Class R2 from participant transactions	<u>(17,271)</u>	<u>(249,561)</u>	<u>207</u>	<u>3,056</u>	<u>924</u>	<u>14,951</u>
Class R3:						
Proceeds from sales of units	1,270	37,220	386	5,754	1,860	29,827
Cost of units redeemed	(31)	(892)	(4)	(67)	(51)	(787)
Net change in Class R3 from participant transactions	<u>1,239</u>	<u>36,328</u>	<u>382</u>	<u>5,687</u>	<u>1,809</u>	<u>29,040</u>
Net increase (decrease) from participant transactions		<u>\$ (8,275,721)</u>		<u>\$ 9,240</u>		<u>\$ 573,485</u>

Hand Composite Employee Benefit Trust
Notes to Financial Statements
December 31, 2017

	First Trust Target Date Fund 2030		First Trust Target Date Fund 2040		First Trust Target Date Fund 2050	
	Units	Dollars	Units	Dollars	Units	Dollars
Class R0:						
Proceeds from sales of units	6,075	\$ 114,767	14,843	\$ 285,644	26,761	\$ 302,394
Cost of units redeemed	(7,326)	(136,619)	(20,578)	(396,850)	(19,758)	(229,188)
Net change in Class R0 from participant transactions	<u>(1,251)</u>	<u>(21,852)</u>	<u>(5,735)</u>	<u>(111,206)</u>	<u>7,003</u>	<u>73,206</u>
Class R1:						
Proceeds from sales of units	43,615	786,535	42,407	793,913	20,831	237,111
Cost of units redeemed	(38,232)	(692,348)	(39,033)	(727,122)	(8,053)	(93,058)
Net change in Class R1 from participant transactions	<u>5,383</u>	<u>94,187</u>	<u>3,374</u>	<u>66,791</u>	<u>12,778</u>	<u>144,053</u>
Class R2:						
Proceeds from sales of units	17,822	306,472	4,438	82,402	-	-
Cost of units redeemed	(12,117)	(216,276)	(3,955)	(73,867)	-	-
Net change in Class R2 from participant transactions	<u>5,705</u>	<u>90,196</u>	<u>483</u>	<u>8,535</u>	<u>0</u>	<u>0</u>
Class R3:						
Proceeds from sales of units	26,687	448,909	8,036	143,032	173	1,978
Cost of units redeemed	(1,083)	(18,538)	(2,418)	(43,736)	(1)	-
Net change in Class R3 from participant transactions	<u>25,604</u>	<u>430,371</u>	<u>5,618</u>	<u>99,296</u>	<u>172</u>	<u>1,978</u>
Net increase from participant transactions		<u>\$ 592,902</u>		<u>\$ 63,416</u>		<u>\$ 219,237</u>

Note 5: Disclosures About Fair Value of Financial Instruments

Fair value is the price that would be received to sell an asset, or paid to transfer a liability, in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value, as shown below.

Hand Composite Employee Benefit Trust

Notes to Financial Statements

December 31, 2017

- Level 1:** Quoted prices in active markets for identical assets or liabilities that the Funds can access at the measurement date.
- Level 2:** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.
- Level 3:** Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of assets and liabilities, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the year ended December 31, 2017.

Short Term Investments. Short term investments, including money market funds, for which market quotations are readily available, are valued at the last reported sales price or official closing price as reported by an independent pricing service on the primary market or exchange on which they are traded and are categorized as Level 1 in the hierarchy.

Common Stock, Foreign Stock and Exchange-traded Funds. Securities traded on a national securities exchange (or reported on the NASDAQ national market) are valued at the last reported sales price or official closing price as reported by an independent pricing service on the primary market or exchange on which they are traded and are categorized as Level 1 in the hierarchy. Certain foreign securities may be fair valued using a pricing service that considers the correlation of the trading patterns of the foreign security to the intraday trading in the U.S. markets for investments, such as American Depositary Receipts and the movement of the certain indexes of securities based on a statistical analysis of the historical relationship and are categorized as Level 1 in the hierarchy. For those foreign securities where additional foreign market activities are taken into consideration by the pricing service, those securities are categorized as Level 2 in the hierarchy.

The following tables present the fair value measurements of assets recognized in the accompanying statements of assets and liabilities measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2017.

Hand Composite Employee Benefit Trust
Notes to Financial Statements
December 31, 2017

	Fair Value Measurements Using			
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
First Trust All Equity Allocation Portfolio				
Short Term Investment	\$ 37,949	\$ 37,949	\$ -	\$ -
Common Stock	2,573,741	2,573,741	-	-
Foreign Stock	885,051	885,051	-	-
Total	<u>\$ 3,496,741</u>	<u>\$ 3,496,741</u>	<u>\$ 0</u>	<u>\$ 0</u>
First Trust Target Date Fund 2010				
Short Term Investment	\$ 11,413	\$ 11,413	\$ -	\$ -
Common Stock	70,812	70,812	-	-
Foreign Stock	13,343	13,343	-	-
Exchange-traded Funds - Fixed Income	333,021	333,021	-	-
Exchange-traded Funds - Equity	8,904	8,904	-	-
Total	<u>\$ 437,493</u>	<u>\$ 437,493</u>	<u>\$ 0</u>	<u>\$ 0</u>
First Trust Target Date Fund 2020				
Short Term Investment	\$ 107,750	\$ 107,750	\$ -	\$ -
Common Stock	1,412,800	1,412,800	-	-
Foreign Stock	390,462	390,462	-	-
Exchange-traded Funds - Fixed Income	2,147,046	2,147,046	-	-
Exchange-traded Funds - Equity	187,416	187,416	-	-
Total	<u>\$ 4,245,474</u>	<u>\$ 4,245,474</u>	<u>\$ 0</u>	<u>\$ 0</u>

Hand Composite Employee Benefit Trust
Notes to Financial Statements
December 31, 2017

	Fair Value Measurements Using			
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
First Trust Target Date Fund 2030				
Short Term Investment	\$ 225,962	\$ 225,962	\$ -	\$ -
Common Stock	3,117,161	3,117,161	-	-
Foreign Stock	1,066,773	1,066,773	-	-
Exchange-traded Funds - Fixed Income	1,597,959	1,597,959	-	-
Exchange-traded Funds - Equity	437,692	437,692	-	-
Total	<u>\$ 6,445,547</u>	<u>\$ 6,445,547</u>	<u>\$ 0</u>	<u>\$ 0</u>
First Trust Target Date Fund 2040				
Short Term Investment	\$ 238,822	\$ 238,822	\$ -	\$ -
Common Stock	3,021,586	3,021,586	-	-
Foreign Stock	1,083,293	1,083,293	-	-
Exchange-traded Funds - Fixed Income	749,786	749,786	-	-
Exchange-traded Funds - Equity	422,441	422,441	-	-
Total	<u>\$ 5,515,928</u>	<u>\$ 5,515,928</u>	<u>\$ 0</u>	<u>\$ 0</u>
First Trust Target Date Fund 2050				
Short Term Investment	\$ 17,769	\$ 17,769	\$ -	\$ -
Common Stock	434,593	434,593	-	-
Foreign Stock	153,313	153,313	-	-
Exchange-traded Funds - Fixed Income	107,914	107,914	-	-
Exchange-traded Funds - Equity	59,615	59,615	-	-
Total	<u>\$ 773,204</u>	<u>\$ 773,204</u>	<u>\$ 0</u>	<u>\$ 0</u>

Note 6: Risk Factors

The Funds invest in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such change could materially affect the amounts reported in the accompanying statements of assets and liabilities.

Supplemental Information

Hand Composite Employee Benefit Trust
Schedules of Investment Purchases and Sales – Selected Funds
First Trust All Equity Allocation Portfolio
Year Ended December 31, 2017

Purchases	
Investment Class	Cost
Common Stock	\$ 6,379,112
Foreign Stock	2,059,246
Total Investments Purchased	\$ 8,438,358

Sales			
Investment Class	Proceeds	Cost	Gain
Common Stock	\$ 12,570,661	\$ 10,942,955	\$ 1,627,706
Foreign Stock	3,728,970	3,616,404	112,566
Total Investments Sold	\$ 16,299,631	\$ 14,559,359	\$ 1,740,272

Hand Composite Employee Benefit Trust
Schedules of Investment Purchases and Sales – Selected Funds (Continued)
First Trust Target Date Fund 2010
Year Ended December 31, 2017

Purchases	
Investment Class	Cost
Common Stock	\$ 45,568
Foreign Stock	6,374
Exchange-traded Funds - Fixed Income	197,702
Exchange-traded Funds - Equity	1,597
Total Investments Purchased	\$ 251,241

Sales			
Investment Class	Proceeds	Cost	Gain (Loss)
Common Stock	\$ 61,206	\$ 52,599	\$ 8,607
Foreign Stock	7,115	7,095	20
Exchange-traded Funds - Fixed Income	165,502	167,033	(1,531)
Exchange-traded Funds - Equity	1,589	1,471	118
Total Investment Sales	\$ 235,412	\$ 228,198	\$ 7,214

Hand Composite Employee Benefit Trust
Schedules of Investment Purchases and Sales – Selected Funds (Continued)
First Trust Target Date Fund 2020
Year Ended December 31, 2017

Purchases	
Investment Class	Cost
Common Stock	\$ 986,246
Foreign Stock	207,753
Exchange-traded Funds - Fixed Income	1,416,651
Exchange-traded Funds - Equity	46,397
Total Investments Purchased	\$ 2,657,047

Sales			
Investment Class	Proceeds	Cost	Gain (Loss)
Common Stock	\$ 911,847	\$ 791,885	\$ 119,962
Foreign Stock	199,515	196,831	2,684
Exchange-traded Funds - Fixed Income	909,404	919,989	(10,585)
Exchange-traded Funds - Equity	38,963	35,196	3,767
Total Investment Sales	\$ 2,059,729	\$ 1,943,901	\$ 115,828

Hand Composite Employee Benefit Trust
Schedules of Investment Purchases and Sales – Selected Funds (Continued)
First Trust Target Date Fund 2030
Year Ended December 31, 2017

Purchases	
Investment Class	Cost
Common Stock	\$ 2,084,496
Foreign Stock	572,253
Exchange-traded Funds - Fixed Income	1,018,958
Exchange-traded Funds - Equity	81,725
Total Investments Purchased	\$ 3,757,432

Sales			
Investment Class	Proceeds	Cost	Gain (Loss)
Common Stock	\$ 1,885,268	\$ 1,598,150	\$ 287,118
Foreign Stock	439,676	428,567	11,109
Exchange-traded Funds - Fixed Income	603,449	607,233	(3,784)
Exchange-traded Funds - Equity	158,437	135,342	23,095
Total Investment Sales	\$ 3,086,830	\$ 2,769,292	\$ 317,538

Hand Composite Employee Benefit Trust
Schedules of Investment Purchases and Sales – Selected Funds (Continued)
First Trust Target Date Fund 2040
Year Ended December 31, 2017

Purchases	
Investment Class	Cost
Common Stock	\$ 1,864,239
Foreign Stock	523,975
Exchange-traded Funds - Fixed Income	380,733
Exchange-traded Funds - Equity	58,027
Total Investments Purchased	\$ 2,826,974

Sales			
Investment Class	Proceeds	Cost	Gain (Loss)
Common Stock	\$ 1,915,780	\$ 1,632,212	\$ 283,568
Foreign Stock	458,875	446,935	11,940
Exchange-traded Funds - Fixed Income	284,355	288,789	(4,434)
Exchange-traded Funds - Equity	137,468	115,467	22,001
Total Investment Sales	\$ 2,796,478	\$ 2,483,403	\$ 313,075

Hand Composite Employee Benefit Trust
Schedules of Investment Purchases and Sales – Selected Funds (Continued)
First Trust Target Date Fund 2050
Year Ended December 31, 2017

Purchases	
Investment Class	Cost
Common Stock	\$ 400,253
Foreign Stock	124,666
Exchange-traded Funds - Fixed Income	98,790
Exchange-traded Funds - Equity	38,927
Total Investments Purchased	\$ 662,636

Sales			
Investment Class	Proceeds	Cost	Gain (Loss)
Common Stock	\$ 277,655	\$ 247,119	\$ 30,536
Foreign Stock	74,790	70,400	4,390
Exchange-traded Funds - Fixed Income	53,595	54,202	(607)
Exchange-traded Funds - Equity	29,594	26,188	3,406
Total Investment Sales	\$ 435,634	\$ 397,909	\$ 37,725