

July 21, 2021

Hand Benefits & Trust

NOTIFICATION OF FUND CHANGES

The QS Investors Global DBI CIF, a collective investment fund offered through the Hand Composite Employee Benefit Trust, will go through a fund name change effective August 7, 2021. The new fund names are listed below. The CUSIPs and the fund's investment strategy remain unchanged.

Old Fund Name	New Fund Name	CUSIP
QS Investors Global DBI CIF R2	Franklin Global DBI CIF R2	41026E533
QS Investors Global DBI CIF R-INT	Franklin Global DBI CIF R-INT	41023L548

In addition, the CIF's investment advisor's name will change to Franklin Advisers, Inc. effective August 7, 2021, due to the combining of capabilities with Franklin Templeton Multi-Asset Solutions which formed Franklin Templeton Investment Solutions on October 1, 2020.

Should you have any questions, please contact Brenda Moctezuma with Hand Benefits & Trust Company at nscc@bpas.com.

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