

September 17, 2020

Hand Composite Employee Benefit Trust

NOTIFICATION OF FUND CLOSING

The ***First Trust All Equity Allocation Portfolio***, an HB&T collective investment fund, is closing to new investors effective immediately and to existing investors on November 30, 2020. No trades dated after November 27, 2020 will be accepted. The fund will fully liquidate on **November 30, 2020**.

Fund Name	CUSIP
First Trust All Equity Allocation Portfolio R1	41023R669
First Trust All Equity Allocation Portfolio R2	41023R651
First Trust All Equity Allocation Portfolio R3	41023R644

Effective immediately, no new accounts will be allowed to open. It is assumed that plan investors will liquidate their holdings; however, should there be any remaining balances in any of the funds as of the close of business on November 27, 2020, they will be liquidated on November 30, 2020 with a trade date of November 27, and settled outside of NSCC settlement methods on November 30, 2020.

Should you have any questions, please contact Brenda Moctezuma with Hand Benefits & Trust Company at (713) 939-4059.

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