

September 10, 2019

## ***Hand Composite Employee Benefit Trust***

### **NOTIFICATION OF FUND CLOSING**

The ***River and Mercantile Return Seeking Fund***, a HB&T collective investment fund, is closing to new investors effective immediately and to existing investors on November 15, 2019. No trades dated after November 14, 2019 will be accepted. The fund will fully liquidate on **November 15, 2019**.

<b>Fund Name</b>	<b>CUSIP</b>
River and Mercantile Return Seeking Fund R	41023V355

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 14, 2019, they will be liquidated on November 15, 2019 with a trade date of November 14, and settled outside of NSCC settlement methods on November 15, 2019.

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

## **Solving Tomorrow's Benefit Challenges Today**