

Hand Benefits & Trust

NOTIFICATION OF FUND CLOSING

The *Sage Risk Based Series of Funds* will close effective December 15, 2017. All investors have liquidated their holdings.

Fund Name	CUSIP
Sage Growth Fund R1	41023V231
Sage Moderate Growth Fund R1	41023V223
Sage Moderate Fund R1	41023V215
Sage Conservative Fund R1	41023V199

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

Solving Tomorrow's Benefit Challenges Today

BPAS Family of Services: Plan Administration & Recordkeeping Services | TPA Services | Actuarial & Pension Services | VEBA & HRA/HSA Services | Fiduciary Services AutoRollovers & MyPlanLoan Services | Healthcare Consulting Services | Hand Benefits & Trust, a BPAS Company | BPAS Trust Company of Puerto Rico

BPAS offices in: Rochester, Syracuse, Utica, & New York, NY | Philadelphia & Pittsburgh, PA | Houston, TX | E. Hanover, NJ | San Juan, PR