

Hand Composite Employee Benefit Trust

NOTIFICATION OF FUND CLOSINGS

The ***Advice Portfolio Funds***, a series of HB&T collective investment funds, is closing to new investors effective immediately and to existing investors on November 30, 2018. No trades dated after November 29, 2018 will be accepted. The funds will fully liquidate on **November 30, 2018**.

Fund Name	CUSIPs		
	R	R2	R3
Advice Portfolios - High Growth Fund	410235550	41023X856	41023R222
Advice Portfolios - Growth Fund	410235576	41023X864	41023R214
Advice Portfolios - Moderate Growth Fund	410235543	41023X872	41023R198
Advice Portfolios - Moderate Fund	410235568	41023X849	41023R180
Advice Portfolios - Moderate Conservative Fund	410235584	41023X831	41023R172

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 29, 2018, they will be liquidated on November 30, 2018 and settled outside of NSCC settlement methods on December 3, 2018.

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

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