

October 3, 2019

REVISED
Hand Composite Employee Benefit Trust

NOTIFICATION OF FUND CLOSINGS

The **BCM DynamicBelay™ series of target date funds**, a series of HB&T collective investment funds, are closing to new investors effective immediately and to existing investors on December 16, 2019. No trades dated after December 13, 2019 will be accepted. The funds will fully liquidate on **December 16, 2019**.

Fund Name	R Share Class	R1 Share Class	R2 Share Class
BCM DynamicBelay™ 2020 QDIA	41026E459	41023X468	410236160
BCM DynamicBelay™ 2030 QDIA	41026E467	41023X450	410236152
BCM DynamicBelay™ 2040 QDIA	41026E475	41023X443	410236145
BCM DynamicBelay™ 2050 QDIA	41026E483	41023X435	410236137
BCM DynamicBelay™ 2060 QDIA	41026E491	41023X427	410236129

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 December 13, 2019, they will be liquidated on December 16, 2019 with a trade date of December 13, and settled outside of NSCC settlement methods on December 16, 2019.

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

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