

September 14, 2021

Hand Composite Employee Benefit Trust

NOTIFICATION OF FUND CLOSINGS

The target date series of the **FACETS Funds**, a series of collective investment funds offered through the Hand Composite Employee Benefit Trust, are closing to new investors effective immediately and to existing investors on November 30, 2021. No trades dated after November 29, 2021 will be accepted. The fund will fully liquidate on **November 30, 2021**.

Fund Name	R5	R6
FACETS Target Retirement NOW Fund	41024C208	41024C307
FACETS Target Retirement 2020 Fund	41024C505	41024C604
FACETS Target Retirement 2030 Fund	41024C802	41024C885
FACETS Target Retirement 2040 Fund	41024C869	41024C851
FACETS Target Retirement 2050 Fund	41024C836	41024C828

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, 2021, they will be liquidated on November 30, 2021 with a trade date of November 29, and settled outside of NSCC settlement methods on November 30, 2021.

Should you have any questions, please contact Brenda Moctezuma with Hand Benefits & Trust Company at nsc@bpas.com.

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