

Hand Benefits & Trust

NOTIFICATION OF FUND CLOSINGS

The target date series of the **Sage Funds**, a series of HB&T Collective Investment Funds, is closing to new investors effective immediately and to existing investors on May 13th, 2019. No trades dated after May 10th, 2018 will be accepted. The funds will fully liquidate on **May 13th, 2019**.

Fund Name	R-PL	R1	R2
Sage Target Date 2025 Fund	41023V140	41023V157	41024C612
Sage Target Date 2035 Fund	41023V124	41023V132	41024C620
Sage Target Date 2045 Fund	41023Q182	41023V116	41024C638
Sage Target Date 2055 Fund	41023Q166	41023Q174	41024C646
Sage Target Date Retirement Income Fund	41023Q141	41023Q158	41024C653

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 close of business May 10th, 2019, they will be manually liquidated and settled outside of NSCC settlement methods on May 13th, 2019.

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

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