

June 2, 2021

HAND BENEFITS & TRUST COMPANY

NOTIFICATION OF FUND CLOSURE & NEW FUND LAUNCH

The **First Trust Target Date Fund 2010**, part of the First Trust Target Date Series of collective investment funds offered through the Hand Composite Employee Benefit Trust and sub-advised by First Trust Advisors, will be closing to new investors effective immediately and to existing investors on **September 1, 2021**. No trades dated after August 31, 2021 will be accepted. The fund will fully liquidate on September 1, 2021.

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 the fund as of the close of business on August 31, 2021, they will be liquidated on September 1, 2021 with a trade date of August 31, and settled outside of NSCC settlement methods on September 1, 2021.

Fund Name	CUSIP
First Trust Target Date Fund 2010 R0	410235816
First Trust Target Date Fund 2010 R1	41023Q778
First Trust Target Date Fund 2010 R2	41023Q760
First Trust Target Date Fund 2010 R3	41023Q752

In addition, the **First Trust Target Date Fund 2060** will be launching **September 1, 2021**. Additional information including CUSIPs, will be communicated closer to the launch date.

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

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