

July 1, 2022

HAND BENEFITS & TRUST COMPANY

NOTIFICATION OF FUND MERGER

The **Tactical Core Stable Value Fund**, a collective investment fund offered through the Hand Composite Employee Benefit Trust, will be merging into the **HB&T MetLife Stable Value Fund #29551**.

- ***The Tactical Core Stable Value Fund is closing to new investors effective immediately.***
- Current investors of the Tactical Core Stable Value Fund are scheduled to merge into the HB&T MetLife Stable Value Fund #29551 R1 on October 14, 2022, using same day sell and buy trades.
- ***No trades will be accepted after October 14, 2022.***

From Fund Name	CUSIP	To Fund Name	CUSIP
Tactical Core Stable Value Fund R	410235519	HB&T MetLife Stable Value Fund #29551 R1	41023Q794

Why are we merging the funds? The merger is designed to create additional economies of scale and will result in lower fund expenses and higher crediting rates for current investors in the Tactical Core Stable Value Fund. Both of the funds have the same investment objective of preservation of capital, and hold the MetLife Group Annuity Contract No. 29551 as the primary investment.

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

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