

November 30, 2020

HAND BENEFITS & TRUST COMPANY

NOTIFICATION OF CHANGE IN FUND NAMES

The Trademark Tactical Risk Retirement Fund and the Trademark Tactical Risk 2030 Fund, HBT's collective investment funds, will go through name changes effective February 1, 2021. The CUSIPs and the manager of the Funds remain unchanged. The CIFs are still eligible as qualified default investment alternatives (QDIAs), and can be used alongside a target date series.

The name changes are as follows:

Old Name	New Name	CUSIP
Trademark Tactical Risk Retirement Fund R	<i>Trademark Tactical MultiFactor Conservative Fund R</i>	41023X823
Trademark Tactical Risk Retirement Fund R1	<i>Trademark Tactical MultiFactor Conservative Fund R1</i>	41023X815
Trademark Tactical Risk Retirement Fund R2	<i>Trademark Tactical MultiFactor Conservative Fund R2</i>	41023X799
Trademark Tactical Risk Retirement Fund R3	<i>Trademark Tactical MultiFactor Conservative Fund R3</i>	41023X781
Trademark Tactical Risk Retirement Fund R4	<i>Trademark Tactical MultiFactor Conservative Fund R4</i>	410235295
Trademark Tactical Risk Retirement Fund R5	<i>Trademark Tactical MultiFactor Conservative Fund R5</i>	41023V652
Trademark Tactical Risk Retirement Fund R6	<i>Trademark Tactical MultiFactor Conservative Fund R6</i>	410235196
Trademark Tactical Risk 2030 Fund R	<i>Trademark Tactical MultiFactor Fund R</i>	41023X732
Trademark Tactical Risk 2030 Fund R1	<i>Trademark Tactical MultiFactor Fund R1</i>	41023X724
Trademark Tactical Risk 2030 Fund R2	<i>Trademark Tactical MultiFactor Fund R2</i>	41023X716
Trademark Tactical Risk 2030 Fund R3	<i>Trademark Tactical MultiFactor Fund R3</i>	41023X690
Trademark Tactical Risk 2030 Fund R4	<i>Trademark Tactical MultiFactor Fund R4</i>	410235279
Trademark Tactical Risk 2030 Fund R5	<i>Trademark Tactical MultiFactor Fund R5</i>	41023V637
Trademark Tactical Risk 2030 Fund R6	<i>Trademark Tactical MultiFactor Fund R6</i>	410235170

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

Why are we changing the names of the Retirement and 2030 Funds? The goal of the Trademark Series of Target Date Funds has always been to give Advisors and Participants better financial planning investments that bring meaningful downside protection during times of market stress.

Are they compatible with a traditional Target Date Fund (TDF) lineup? Yes, and this is one of the more surprising benefits of the name change. Using the funds in conjunction with traditional TDFs creates a hybrid approach that glides participants into risk-managed CIFs as they age and have higher savings.

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Examples of TDF Lineups:

Traditional TDF Lineup	Hybrid Lineup	Conservative Hybrid Lineup
Target Retirement 2060	Target Retirement 2060	Target Retirement 2060
Target Retirement 2050	Target Retirement 2050	Target Retirement 2050
Target Retirement 2040	Target Retirement 2040	Tactical MultiFactor
Target Retirement 2030	Tactical MultiFactor	Tactical MultiFactor
Retirement Fund	Tactical MultiFactor Conservative	Tactical MultiFactor Conservative

For plans utilizing the Hybrid structure, the birthdate ranges assigned to Trademark Tactical MultiFactor Fund and Trademark Tactical MultiFactor Conservative Fund will aid in shifting the investors from target date funds into the risk-managed CIFs.

Please note: The Trademark MultiFactor Funds can be used as core investments within a retirement plan investment offering without being tied to a TDF lineup.