

February 3, 2025

HAND BENEFITS & TRUST COMPANY

NOTIFICATION OF FUND MERGER

The **State Street Retirement Right in 2020 Fund**, part of the State Street Retirement Right Target Date Series of collective investment funds offered through the Hand Composite Employee Benefit Trust and sub-advised Mesirow Financial Investment Management, Inc., will be merging into the **State Street Retirement Right in Retirement Fund** effective **April 1, 2025**.

- ***The State Street Retirement Right in 2020 Fund is closing to new investors effective immediately and to existing investors April 1, 2025.***
- ***No redemption or purchase trades for the State Street Retirement Right 2020 Fund will be accepted after March 28, 2025, pending the merger of this collective investment fund into the State Street Retirement Right in Retirement Fund on April 1, 2025.***
- Merger Ratio will be communicated on April 1, 2025.
- Please ensure that the **State Street Retirement Right in Retirement Fund** is part of the investment options for the shareholder plan.

From Fund Name	CUSIP	To Fund Name	CUSIP
State Street Retirement Right in 2020 I	41023L159	State Street Retirement Right in Retirement I	41023L266

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

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