



# Hamilton Capital Dynamic Balanced CIF R2

Pooled investment vehicle designed to support your retirement

Q1 2025

## General Information

Advisor:	Hamilton Capital	Fund Assets:	\$29,332,326	Investment Category:	Moderately Conservative Allocation
Ticker:	HAMDBX	Firm Assets:	\$4.47 billion	Total Expense Ratio:	0.55%
R2 Class Inception:	02/21/2024	Trustee:	Hand Benefits & Trust Co.	Per \$1,000 Invested:	\$5.50
Cusip:	41026F779	Custodian/Admin:	Charles Schwab & Co.	Average Annual Portfolio T/O:	25%

## Performance

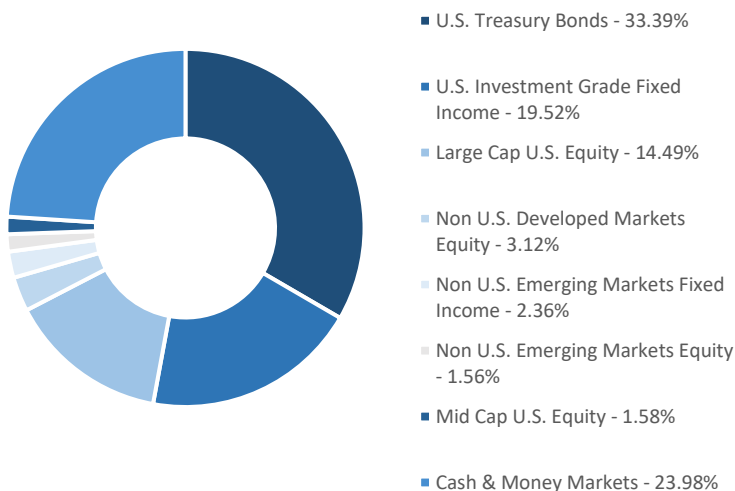
	QTD	YTD	1Y	3Y	5Y	10Y	SINCE INCEP	3 YR STD DEV
Hamilton Capital Dynamic Balanced CIF R2	1.56%	1.56%	4.83%	N/A	N/A	N/A	5.49%	6.07%
Primary Benchmark	-0.77%	-0.77%	5.02%	N/A	N/A	N/A	8.06%	12.16%

\*R2 shares are available to eligible qualified retirement plan trusts in which Hamilton Capital does not serve as the plan's service provider.

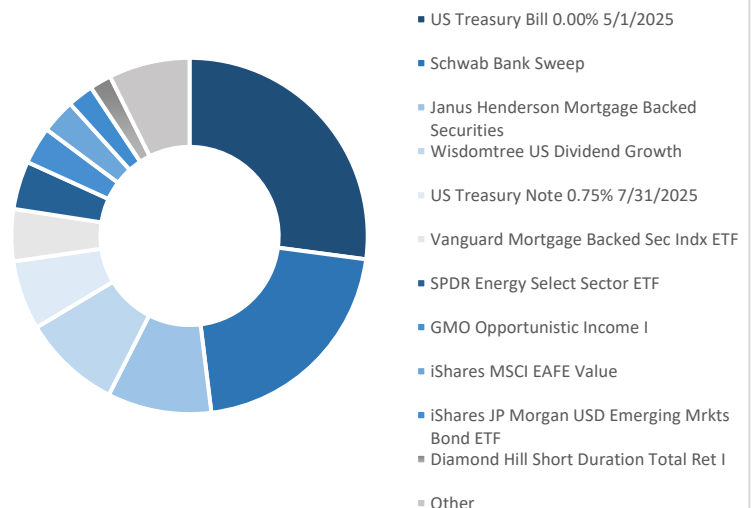
## Fund Overview

- The objective of the Hamilton Capital CIF Portfolios is to cumulatively build retirement assets by compounding high-quality absolute investment returns over time. Within this context, Dynamic Balanced seeks both growth of capital and current income at reduced levels of risk. Further, it seeks to limit market losses so future returns can more quickly build on past returns.
- At neutral, the Dynamic Balanced CIF portfolio is conservatively positioned – balanced at 60% equities and 40% fixed income. Yet, its asset allocation is both flexible and dynamic. Management continuously searches for relative value among numerous investment opportunities including global equities, fixed income, cash equivalents and alternatives. As fundamental investment conditions change Dynamic Balanced adjusts to the most attractive mix of investment options.
- Management is given wide latitude to choose the specific asset classes in which the portfolio will invest at any point in time. This allows greater emphasis to be placed on the most promising assets and helps avoid mandatory exposure to unproductive assets that can increase risk and reduce investment returns.
- Further, while the portfolio seeks high-quality returns, protecting capital from large losses is also an important objective of the Dynamic Balanced strategy. Both are viewed as essential to the effective compounding of absolute returns and the building of meaningful retirement benefits. Therefore, a meaningful neutral allocation to typically lower-risk fixed income assets and the ability to dynamically migrate to defensive assets as a means of reducing volatility are built into the portfolio's design.
- Given the portfolio's focus on absolute returns and the protection of capital, there will be periods when returns deviate from its primary benchmark. These deviations are normal and expected. To fairly evaluate the strategy's effectiveness, performance should be evaluated over a complete market cycle, which is often 5 years or longer.

### Current Allocations



### Top Holdings for CIF



**Important Disclosures**

This information is for illustration and discussion purposes only. It is not intended to be, nor should it be construed or used as investment, tax, ERISA, or finance advice, or an offer to sell, or a solicitation of any offer to buy, shares of or in any other fund managed or advised by Hamilton Capital or sponsored by HBT.

No representation is made that the Fund will or is likely to achieve its objectives, the HC investment process or risk management will be successful, or that an investor in the Fund will or is likely to achieve results comparable to those shown or will make any profit or will not suffer losses or loss of principal. An investment in the Fund involves risks. As market conditions fluctuate, the investment return and principal value of any investment will change. Past performance is not indicative of future results.

The material is as of the date indicated, is not complete, and is subject to change. Certain information, including information related to indexes, has been provided by and/or is based on third party sources, and, although believed to be reliable, has not been independently verified and HC is not responsible for errors from these sources.

Any information, statements and opinions set forth are general in nature, are not directed to or based on the financial situation or needs of any particular investor, and do not constitute, and should not be construed as, investment advice, a forecast of future events, a guarantee of future results, or a recommendation with respect to any particular security or investment strategy. Investors seeking financial advice regarding the appropriateness of investing in any securities or investment strategies should consult their financial professional.

The Hamilton Capital Dynamic Balanced CIF primary benchmark is 41% Morningstar Large Cap Blend Category, 6% Morningstar Mid Cap Blend category, 4% Morningstar Small Cap Blend category, 6% Morningstar Foreign Large Cap Blend category, 3% Morningstar Diversified Emerging Markets category, 5% Morningstar High Yield category, 33% Morningstar Intermediate Core Bond category, and 2% Morningstar Taxable Money Market category.

**Hand Composite Employee Benefit Trust**

HAMILTON CAPITAL DYNAMIC BALANCED CIF IS A COLLECTIVE INVESTMENT FUND (CIF) CREATED BY THE HAND COMPOSITE EMPLOYEE BENEFIT TRUST AND SPONSORED BY HAND BENEFITS & TRUST COMPANY, A BPAS COMPANY, THAT INVESTS IN THE STRATEGIES OF HAMILTON CAPITAL WHICH SERVES AS THE SUB-ADVISOR TO THE FUND.

**Principal Investment Risks**

*Equity securities are subject to price fluctuation and possible loss of principal. Small and mid-cap stocks involve greater risks and volatility than large-cap stocks. International investments are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in emerging markets. Fixed-income securities involve interest rate credit, inflation and reinvestment risks; and possible loss of principal. As interest rates rise, the value of fixed-income securities falls. Derivatives, such as options and futures, can be illiquid, may disproportionately increase losses, and have a potentially large impact on Fund performance. The model used to manage the Fund's assets provides no assurance that the recommended allocation will either maximize returns or minimize risks. The portfolio may at times have a high allocation to cash and equivalents which may make it fail to meet its investment objective. Plans and their participants could lose money by investing in the CIF. A more complete description of the principal risks of investing in the CIF can be found in the CIF's Investment Policy Statement which is available upon request by contacting Hamilton Capital.*

*The CIF is not a mutual fund. Its shares are not deposits of Hand Benefits & Trust Company, a BPAS company, or Hamilton Capital, LLC, and are not insured by the Federal Deposit insurance Corporation or any other agency. The CIF is a security which has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Act of 1940. The performance quoted here does not guarantee future results. As market conditions fluctuate, the investment return and principal value of any investment will change. Diversification may not protect against market risk. There are risks involved with investing, including possible loss of principal. Before investing in any investment portfolio, the client and the financial professional should carefully consider client investment objectives, time horizon, risk tolerance, and fees.*

This collective investment fund is available for investment by eligible qualified retirement plan trusts only.

**NOT FDIC INSURED • MAY LOSE VALUE • NOT BANK GUARANTEED**