HB&T BlackRock U.S. Aggregate Bond Index R

About The Fund

The HB&T BlackRock U.S. Aggregate Bond Index R is a Collective Investment Fund ("CIF") created by the Hand Composite Employee Benefit Trust and sponsored by Hand Benefits & Trust, a BPAS Company. The CIF is available for investment by eligible qualified retirement plan investors only.

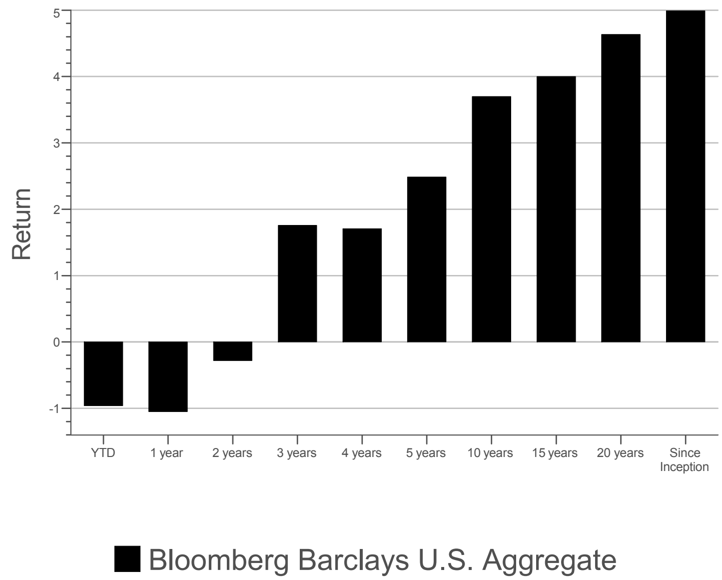
Investment Objective & Strategy

The CIF invests in the BlackRock US Debt Index Fund, also a pooled collective fund, and is structured to produce returns that are consistent with the Bloomberg Barclays Capital Aggregate Bond Index.

The Index is the broadest mesaure of the US investment-grade bond market and is comprised of US Treasury and federal agency bonds, corporate bonds, residential and commercial mortgage-backed securities and asset-backed securities.

CIF Performance

As of Date: 6/30/2018



The CIF is new and doesn't have actual perofrmnace to report. Performance data quoted represents past performance. Past performance does not guarantee future results. As market conditions fluctuate, the investment returna nd principle value of any investment will change. Diversification may not protect against market risk. There are risks involved with investing in any investment portfolio, the client and the financial professional professional should carefully consider client investment objectives, time horizon, risk tolerance, and fees.

Fund Information

Inception Date:	7/1/2018
Expense Ratio:	0.05%+
CUSIP:	41026E194
Category:	Intermediate-Term Bond
Annual Turnover:	0%
Benchmark:	Bloomberg Barclays Aggregate Bond Index

+The total expense ratio is $0.50/$1,000 invested and includes 0 basis points of service fees payable to the plan's service providers.

Expected Holdings

as of 6/30/2018

Security	Weighting %
BlackRock U.S. Debt Index Fund M	99.00
HB&T Short Term Income	1.00

Expected Asset Allocation

as of 6/30/2018

	Percentage
Bonds	93.2
Cash	6.7

The CIF is not a mutual fund. Its shares are not deposits of Hand Benefits & Trust or BlackRock, and are not insured by the Federal Deposits Insurance Corporation (FDIC), or any other agency. The CIF is a security which has not been registered under the Securities Act of 1933 and is exempt from the investment company registration under the Investment Act of 1940.

PRINCIPLE RISKS:
Investment risk include: *Passive Management* - The investment is not actively managed, and the advisor does not attempt to manage volatility or take defensive positions in declining markets. This pass management strategy may subject the investment to greater losses during general market declines than actively managed investments. *Fixed Income Securities* - The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk. *Mortgage- and Asset-Backed Securities- Investments in mortgage-* and asset-backed securities may be subject to increased price volatility because of changes in interest rates, issuer information availability, redit quality of the underlying assets, market perception of the issuer, availibility of credit enhancement, and prepayment of principal. *Underlying Fund/Fund of Funds* - A portfolio's risk are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the abililty of the portfolio to meet its invesetment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees. *New Fund-* Investments with a limited history of operations may be subject to the risk that they do not grow to an economically viable size in order to continue operations.