

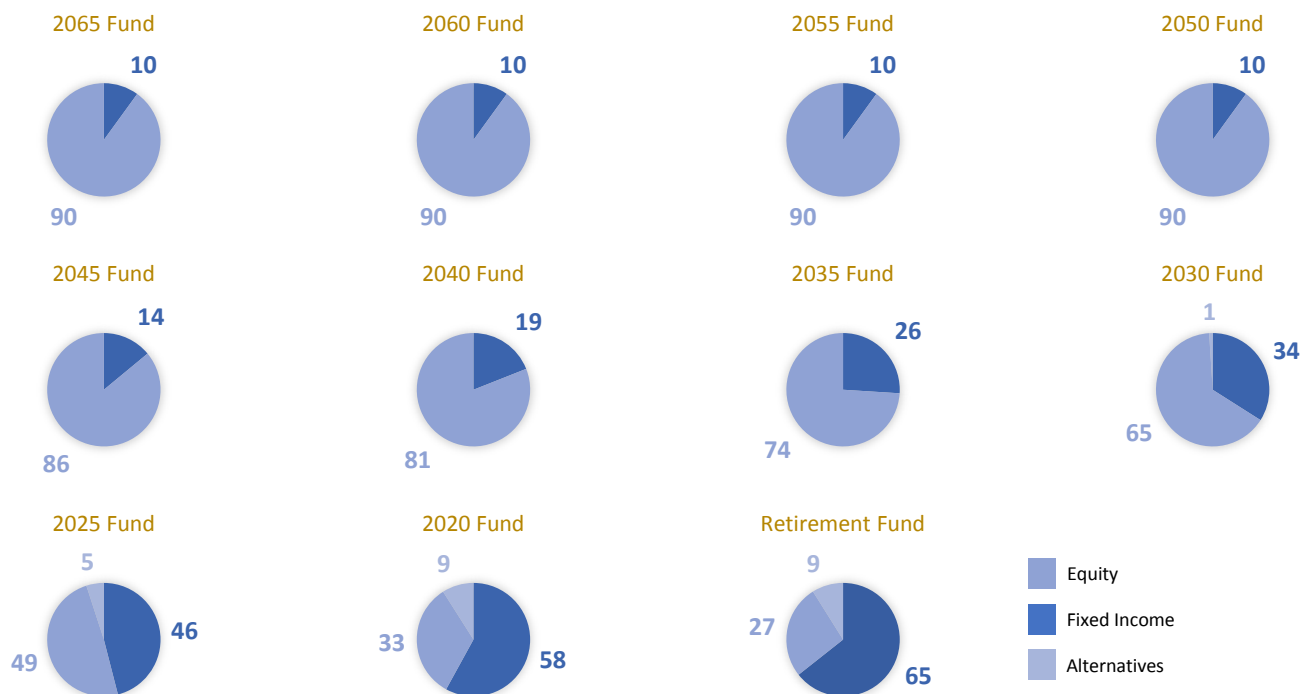
Fund Characteristics

| | 2065 | 2060 | 2055 | 2050 | 2045 | 2040 | 2035 | 2030 | 2025 | 2020 | Retirement |
|-------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------------|
| CUSIP | 41023L167 | 41023L175 | 41023L183 | 41023L191 | 41023L217 | 41023L225 | 41023L233 | 41023L241 | 41023L258 | 41023L159 | 41023L266 |
| Expense Ratio | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% |
| Expenses per \$1,000 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 |
| Inception Date | 4/1/2022 | 4/1/2022 | 4/1/2022 | 4/1/2022 | 4/1/2022 | 4/1/2022 | 4/1/2022 | 4/1/2022 | 4/4/2022 | 4/4/2022 | 4/4/2022 |
| Category | Target Date 2065 | Target Date 2060 | Target Date 2055 | Target Date 2050 | Target Date 2045 | Target Date 2040 | Target Date 2035 | Target Date 2030 | Target Date 2025 | Target Date 2020 | Target Date Ret. Income |
| Turnover (As-of FYE 12/31/21) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Please see the Fee Disclosure section on the last page for a complete disclosure of the CIF's expenses. The portfolio turnover rate is as-of the prior fiscal year-end ("FYE").

Target Asset Allocation

| | 2065 | 2060 | 2055 | 2050 | 2045 | 2040 | 2035 | 2030 | 2025 | 2020 | Retirement |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Equity | 90.00% | 90.00% | 90.00% | 90.00% | 85.75% | 80.75% | 73.63% | 65.00% | 49.18% | 33.38% | 26.50% |
| State Street S&P 500 Index Fund | 35.80 | 35.80 | 35.80 | 35.80 | 35.42 | 34.67 | 32.68 | 30.06 | 24.03 | 17.09 | 13.80 |
| State Street Russell Small/Mid Cap Index Fund | 15.95 | 15.95 | 15.95 | 15.95 | 13.88 | 11.76 | 9.65 | 7.78 | 5.47 | 3.44 | 2.60 |
| State Street Global All Cap Equity ex US Index Fund | 38.25 | 38.25 | 38.25 | 38.25 | 36.44 | 34.32 | 31.29 | 27.17 | 19.67 | 12.85 | 10.10 |
| Fixed Income | 10.00% | 10.00% | 10.00% | 10.00% | 14.25% | 19.25% | 26.38% | 33.88% | 45.63% | 58.13% | 65.00% |
| State Street U.S. Long Government Bond Index Fund | 1.90 | 1.90 | 1.90 | 1.90 | 2.71 | 3.66 | 4.38 | 4.56 | 1.93 | 0.00 | 0.00 |
| State Street U.S. Short-Term Government/Credit Bond Index Fund | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.11 | 6.29 | 7.60 |
| State Street U.S. High Yield Bond Index Fund | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.33 | 5.49 | 6.63 | 7.00 | 7.00 |
| State Street Intermediate U.S. Government Bond Index Fund | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.83 | 0.00 | 0.00 |
| State Street 1-10 Year U.S. TIPS Index Fund | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.40 | 13.44 | 18.00 | 18.00 |
| Retirement Right Stable Value Fund | 6.10 | 6.10 | 6.10 | 6.10 | 9.54 | 13.59 | 16.67 | 17.43 | 18.70 | 24.83 | 30.40 |
| State Street U.S. Government Money Market Fund | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| Alternatives | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.13% | 5.20% | 8.50% | 8.50% |
| State Street Global Real Estate Securities Index Fund | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.13 | 3.63 | 5.00 | 5.00 |
| State Street Bloomberg Roll Select Commodity Index Fund | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.58 | 3.50 | 3.50 |



Certain supplemental information may be rounded and may result in the total not adding up to 100.

Characteristics and allocations, if shown, are subject to change and should not be relied upon as current thereafter. This information should not be considered a recommendation to invest in a particular sector or to buy or sell any security shown. It is not known whether the sectors or securities shown will be profitable in the future.

Important Message About Risk

These collective investment funds are available for investment by eligible qualified retirement plan trusts only.

The CIFs are not mutual funds. The shares are not deposits of Hand Benefits & Trust Company, a BPAS company, or Mesirow Financial Investment Management, or State Street Global Advisors, and are not insured by the Federal Deposit Insurance Corporation or any other agency. The CIFs are securities which have not been registered under the Securities Act of 1933 and are exempt from investment company registration under the Investment Act of 1940. The State Street Retirement Right Target Date Funds are new and do not have actual performance data report. 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. The Hand Composite Employee Benefit Trust document contains this and other important information. Please read it carefully before you invest or send money.

Principal Risks

Loss of Money

Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

Market/Market Volatility

The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

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. **Target Date**

Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

Underlying Fund/Fund of Funds

A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment 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.

Securities Lending Risk

The Underlying Funds participate in an agency securities lending program sponsored by State Street Bank and Trust Company (the "lending agent") for the purpose of lending (up to 100%) of the Underlying Fund's securities, and investing the collateral in a collateral reinvestment fund (the "Collateral Pool"). The Underlying Fund compensates its lending agent in connection with operating and maintaining the securities lending program. SSGA acts as investment manager for the Collateral Pool and is compensated for its services. The Collateral Pool is managed to a specific investment objective. The Collateral Pool is not a money market fund registered with the U.S. Securities and Exchange Commission or FDIC-insured bank deposits or otherwise guaranteed by SSGA or State Street Bank and Trust Company or any of their respective affiliates. The net asset value of the Collateral Pool is subject to market and other conditions, will fluctuate and may decrease in the future. Securities lending programs and the subsequent reinvestment of the posted collateral are subject to a number of risks, including the risk that the value of the investments held in the Collateral Pool may decline in value, be sold at a loss or incur credit losses. In the event of a material default in the Collateral Pool, the Underlying Fund would incur its pro rata share of the loss. If the value of Collateral Pool units is not \$1.00 at the time you redeem your investment in the Underlying Fund your redemption proceeds will reflect the lower mark-to-market value of the Collateral Pool units. For more information you should review the "SSGA Securities Lending Program Disclosure", the "US Cash Collateral Strategy Disclosure Document" and the current fact sheet for the Collateral Pool (which includes the mark-to-market unit prices) in conjunction with the Underlying Fund's Disclosure Document which contains important information about the Underlying Fund including a description of a number of risks. For a copy of these documents please contact your Plan Administrator. Investors should review and consider all of these factors carefully before making an investment in the CIFs.

*Retirement Right Stable Value Fund

The Retirement Right Stable Value Fund is a collective investment fund created by the Hand Composite Employee Benefit Trust and sponsored by Hand Benefits & Trust Company, a BPAS company, that invest in a guaranteed interest contract issued by United of Omaha Life Insurance Company, a subsidiary of Mutual of Omaha Insurance Company. United of Omaha will receive compensation on these funds through the guaranteed interest contract. All guarantees are subject to the claims paying ability and financial strength of the issuer.

Fee Disclosure

Each CIF seeks to achieve its investment objective by making direct investments in securities or by making investments in other investment funds, including those managed by SSGA and its affiliates ("SSGA Funds"). The CIF indirectly bears a proportional share of the fees and expenses of the SSGA Funds in which the CIF invests ("Indirect Expenses"), which may include, among others, administration, audit, index and legal fees of the SSGA Funds. Transaction costs (including, for example, brokerage costs and taxes, if any) are not reflected in the Expense Ratio but are reflected in the net performance returns of the CIFs. In the ordinary course, the investment manager does not assess transaction charges in connection with the purchase or redemption of units of the CIFs. To the extent a CIF invests in one or more SSGA Funds, the CIF itself may incur such Transaction Charges as a result of such investment, which will be reflected in the CIF's net asset value. Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions.

About Mesirow

Mesirow refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates. Mesirow Financial Holdings, Inc. is not affiliated with Hand Benefits & Trust Company, State Street Global Advisors or any of their affiliates. The Mesirow name and logo are registered service marks of Mesirow Financial Holdings, Inc. (c) 2022, Mesirow Financial Holdings, Inc. All rights reserved. Mesirow does not provide legal or tax advice. Advisory services offered through Mesirow Financial Investment Management, Inc. an SEC registered investment advisor.