

About the PLANSPONSOR On Target Indexes

The PLANSPONSOR On Target Indexes were developed in 2007 in response to market demand for suitable benchmarks for tracking the performance of the growing number of target date products. They were the first target date indexes to incorporate inflation protection as a fundamental objective and remain today the only target date indexes with a theoretically sound and operationally practical basis.

The PLANSPONSOR On Target Indexes start with the fundamentals of portfolio construction. They achieve extremely broad diversification through the utilization of the Harry Markowitz model of the world market basket of securities. The Indexes extend the efficient frontier by drawing on William Sharpe's Capital Market Line and allocating, over time, an increasing share of assets to the protection of a "safe" portfolio. These amounts are determined by the principles of Liability Driven Investing, the probability of loss theory and a lock box concept which was also advocated by Dr. Sharpe. The glide path of the Indexes (the scheduled movement of assets into the safe portfolio) ensures that potential growth will be maximized in the early years when the consequences of short-term market losses are small, and that preservation of purchasing power dominates in the later years when the consequences of inflation and market losses can be ruinous.

Once the PLANSPONSOR On Target Indexes were introduced, many observers noticed their dominance on risk/return scales, over all existing target date products, and soon they began requesting investable products based on the Indexes.

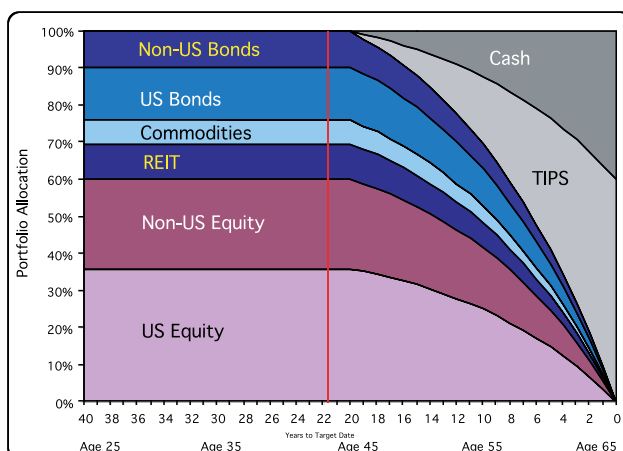
About the Hand Benefits & Trust SMART® Funds

The SMART® Funds are unique in a number of ways. They are the only target date funds based on a series of target date indexes *and* which utilize underlying indexes to achieve their allocations. The result is a family of target date funds with a history of outperforming their peers, doing so with substantially lower risk, especially during the last few critical years before and upon reaching the target date, and with some of the lowest fees in the industry.

A note about back-tested returns: As of October 1, 2008, the SMART® Funds began replicating the PLANSPONSOR ON Target Indexes in objectives and strategies. The On Target Indexes were developed in 2007 and the returns reported for the Indexes (and for the SMART® Funds) are based on the returns of the underlying component funds in the same proportion as mandated by design of Indexes. Because Target Date Analytics LLC (TDA), the Funds' Advisor and the developer of the Indexes uses a glide path and allocation model that does not change with market fluctuations there is justification for using back-tested returns of the underlying funds. Nevertheless, the decisions the Advisor made with regard to the models are not necessarily the same decisions they would have made at the theoretical inception of the Funds, ten years prior.

The Fund is not a mutual fund and its units are not deposits of Hand Benefits & Trust Company or Target Date Analytics LLC, and are not insured by the Federal Deposit Insurance Corporation or any other

Allocations, Glidepath and Holdings as of 9/30/2008



Vertical red line indicates the allocations of the SMART 2030 Fund as of September 30, 2008.

Composition

Asset Class	SMART 2030
US Equity	36.0%
Non-US Equity	24.0%
REIT	9.6%
Commodities	6.4%
US Bond	14.4%
Non-US Bond	9.6%
TIPS	0.0%
Cash	0.0%

Top 10 Holdings

Xxxxx	BGI US Equity Market	36.0%
Xxxxx	BGI MSCI ACWI-Ex US	24.0%
VGSNX	Vanguard REIT Index I	9.6%
DJPI	iPath DJ-AIG Total Return ETN	6.4%
Xxxxx	BGI LB Aggregate Bond	14.4%
RPIBX	T. Rowe Price International Bond	9.6%
xxxxx	BGI US TIPS	0.0%
VMRXX	Vanguard Prime Money Market I	0.0%

agency. The units are securities which have not been registered under the Securities Act of 1933 and the Fund is exempted from investment company registration under the Investment Company Act of 1940. Therefore, Participating Plans and their Participants will not be entitled to the protections under these Acts. Management of the Trust, however, is generally subject to the fiduciary duty and prohibited transaction rules under the Employee Retirement Income Securities Act of 1974 ("ERISA"). Target Date Analytics LLC is the Fund's Advisor and provides investment management services. Hand Benefits & Trust is the Fund's Trustee.

As defined in the Declaration of Trust and Participation Agreement documents, the Hand Benefits & Trust Smart 2030 Fund is available for investment only by eligible qualified retirement plan trusts. The unit value will fluctuate and investors may lose money. Various asset classes such as international stocks, commodities and real estate may carry additional risks.