

# HAND BENEFITS & TRUST COMPANY

## SHORT TERM INCOME FUND

Managed by  
 HAND BENEFITS & TRUST COMPANY  
 5700 Northwest Central Drive, Suite 400, Houston, Texas 77092

### INVESTMENT OBJECTIVE

The Short Term Income Fund is designed for those plans which seek an investment vehicle providing high yields consistent with preservation of capital. The Fund consists of short term investments having a weighted average maturity of not more than 30 months from date of purchase.

The Portfolio may include any of the following investments:

1. U.S. Treasury Bills and Notes,
2. Obligations of Agencies of the U.S. Government,
3. Securities, as described above, purchased under agreements to resell or U.S. Treasury Bonds purchased under agreements to resell,
4. Money Market Deposit Accounts with financial institutions or registered security dealers,
5. Certificates of Deposit of commercial banks or savings and loan associations,
6. Commercial Paper and short term corporate obligations of companies whose credit rating is investment grade quality,
7. Bankers Acceptances accepted by major banks, and
8. Guaranteed Investment Contracts issued by highly rated insurance companies.

This Fund is designed to produce a rate of return that is competitive with money market and short term bond funds with a minimal amount of risk. It offers a high degree of liquidity while maintaining a constant unit value.

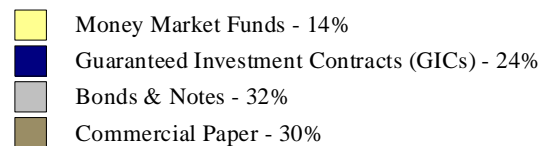
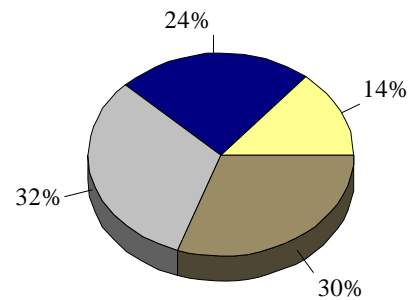
#### Annualized Return for Periods Ended 12/31/2008

(Net of Expenses)

<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
2.51%	3.55%	2.96%	3.34%

Average Expense Ratio 0.60%

### PORTFOLIO DIVERSIFICATION



### ANNUALIZED RETURNS FOR PERIODS ENDING 12/31/2008

