



Hand Composite Employee Benefit Trust Elite CIT with TRowe Price Funds

**Independent Auditor's Report, Financial Statements,
and Supplementary Information**

December 31, 2025



Hand Composite Employee Benefit Trust
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December 31, 2025

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Independent Auditor's Report

Unitholders and Board of Directors
Hand Composite Employee Benefit Trust
Houston, Texas

Opinions

We have audited the financial statements of the selected funds, Elite CIT with TRowe Price 2010, Elite CIT with TRowe Price 2015, Elite CIT with TRowe Price 2020, Elite CIT with TRowe Price 2025, Elite CIT with TRowe Price 2030, Elite CIT with TRowe Price 2035, Elite CIT with TRowe Price 2040, Elite CIT with TRowe Price 2045, Elite CIT with TRowe Price 2050, Elite CIT with TRowe Price 2055, Elite CIT with TRowe Price 2060, and Elite CIT with TRowe Price 2065 (Funds), included in the Hand Composite Employee Benefit Trust, which comprise the statements of assets and liabilities, including the schedules of investments, as of December 31, 2025 and the related statements of operations and changes in net assets for the period from May 2, 2025 (inception) through December 31, 2025, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the selected funds, included in the Hand Composite Employee Benefit Trust, as of December 31, 2025, and the results of their operations and the changes in their net assets for the period from May 2, 2025 (inception) through December 31, 2025, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are required to be independent of Hand Composite Employee Benefit Trust and the selected funds and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Hand Composite Employee Benefit Trust and the selected funds' ability to continue as a going concern within one year after the date that these financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Hand Composite Employee Benefit Trust and the selected funds' internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Hand Composite Employee Benefit Trust and the selected funds' ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the selected funds' financial statements. The schedules of investment purchases and sales listed in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Forvis Mazars, LLP

Houston, Texas
May 29, 2026

Hand Composite Employee Benefit Trust
Statements of Assets and Liabilities – Selected Funds
December 31, 2025

	Elite CIT with TRowe Price 2010	Elite CIT with TRowe Price 2015	Elite CIT with TRowe Price 2020	Elite CIT with TRowe Price 2025
ASSETS				
Investments, at cost	\$ 6,584,563	\$ 1,297,890	\$ 18,669,423	\$ 26,777,044
Investments, at fair value	\$ 7,200,826	\$ 1,365,263	\$ 20,607,667	\$ 29,753,730
Receivable for:				
Capital shares sold	4,385	-	4,933	51,869
Total Assets	\$ 7,205,211	\$ 1,365,263	\$ 20,612,600	\$ 29,805,599
LIABILITIES				
Payable for capital shares redeemed	\$ -	\$ 26	\$ 1,029	\$ 3
Accounts payable and accrued liabilities	325	47	936	1,352
Total Liabilities	\$ 325	\$ 73	\$ 1,965	\$ 1,355
Net assets held for participants				
Class I	\$ 7,204,886	\$ 1,365,190	\$ 20,610,635	\$ 29,804,244
Total net assets held for participants	\$ 7,204,886	\$ 1,365,190	\$ 20,610,635	\$ 29,804,244
Units outstanding				
Class I	654,970	124,068	1,857,192	2,667,991
Total units outstanding	654,970	124,068	1,857,192	2,667,991
Net asset value per unit				
Class I	\$ 11.00	\$ 11.00	\$ 11.10	\$ 11.17

**Hand Composite Employee Benefit Trust
Statements of Assets and Liabilities – Selected Funds
December 31, 2025**

(Continued)

	<u>Elite CIT with TRowe Price 2030</u>	<u>Elite CIT with TRowe Price 2035</u>	<u>Elite CIT with TRowe Price 2040</u>	<u>Elite CIT with TRowe Price 2045</u>
ASSETS				
Investments, at cost	<u>\$ 85,810,311</u>	<u>\$ 45,099,090</u>	<u>\$ 87,806,407</u>	<u>\$ 37,694,126</u>
Investments, at fair value	\$ 96,232,388	\$ 51,668,884	\$ 101,811,812	\$ 44,466,521
Receivable for:				
Capital shares sold	<u>42,449</u>	<u>27,541</u>	<u>107,238</u>	<u>46,530</u>
Total Assets	<u><u>\$ 96,274,837</u></u>	<u><u>\$ 51,696,425</u></u>	<u><u>\$ 101,919,050</u></u>	<u><u>\$ 44,513,051</u></u>
LIABILITIES				
Payable for capital shares redeemed	\$ 4	\$ 4	\$ 1,611	\$ -
Accounts payable and accrued liabilities	<u>4,450</u>	<u>2,336</u>	<u>4,735</u>	<u>2,030</u>
Total Liabilities	<u><u>\$ 4,454</u></u>	<u><u>\$ 2,340</u></u>	<u><u>\$ 6,346</u></u>	<u><u>\$ 2,030</u></u>
Net assets held for participants				
Class I	<u>\$ 96,270,383</u>	<u>\$ 51,694,085</u>	<u>\$ 101,912,704</u>	<u>\$ 44,511,021</u>
Total net assets held for participants	<u><u>\$ 96,270,383</u></u>	<u><u>\$ 51,694,085</u></u>	<u><u>\$ 101,912,704</u></u>	<u><u>\$ 44,511,021</u></u>
Units outstanding				
Class I	<u>8,472,315</u>	<u>4,459,602</u>	<u>8,661,646</u>	<u>3,740,641</u>
Total units outstanding	<u><u>8,472,315</u></u>	<u><u>4,459,602</u></u>	<u><u>8,661,646</u></u>	<u><u>3,740,641</u></u>
Net asset value per unit				
Class I	<u>\$ 11.36</u>	<u>\$ 11.59</u>	<u>\$ 11.77</u>	<u>\$ 11.90</u>

Hand Composite Employee Benefit Trust
Statements of Assets and Liabilities – Selected Funds
December 31, 2025

(Continued)

	<u>Elite CIT with TRowe Price 2050</u>	<u>Elite CIT with TRowe Price 2055</u>	<u>Elite CIT with TRowe Price 2060</u>	<u>Elite CIT with TRowe Price 2065</u>
ASSETS				
Investments, at cost	<u>\$ 54,531,022</u>	<u>\$ 24,414,918</u>	<u>\$ 22,112,756</u>	<u>\$ 7,217,620</u>
Investments, at fair value	\$ 64,822,193	\$ 28,826,915	\$ 26,077,779	\$ 8,431,071
Receivable for:				
Capital shares sold	<u>76,840</u>	<u>43,229</u>	<u>34,053</u>	<u>40,896</u>
Total Assets	<u><u>\$ 64,899,033</u></u>	<u><u>\$ 28,870,144</u></u>	<u><u>\$ 26,111,832</u></u>	<u><u>\$ 8,471,967</u></u>
LIABILITIES				
Payable for capital shares redeemed	\$ 2	\$ 1	\$ 1	\$ -
Accounts payable and accrued liabilities	<u>2,953</u>	<u>1,308</u>	<u>1,200</u>	<u>381</u>
Total Liabilities	<u><u>\$ 2,955</u></u>	<u><u>\$ 1,309</u></u>	<u><u>\$ 1,201</u></u>	<u><u>\$ 381</u></u>
Net assets held for participants				
Class I	<u>\$ 64,896,078</u>	<u>\$ 28,868,835</u>	<u>\$ 26,110,631</u>	<u>\$ 8,471,586</u>
Total net assets held for participants	<u><u>\$ 64,896,078</u></u>	<u><u>\$ 28,868,835</u></u>	<u><u>\$ 26,110,631</u></u>	<u><u>\$ 8,471,586</u></u>
Units outstanding				
Class I	<u>5,433,683</u>	<u>2,415,943</u>	<u>2,185,521</u>	<u>710,453</u>
Total units outstanding	<u><u>5,433,683</u></u>	<u><u>2,415,943</u></u>	<u><u>2,185,521</u></u>	<u><u>710,453</u></u>
Net asset value per unit				
Class I	<u>\$ 11.94</u>	<u>\$ 11.95</u>	<u>\$ 11.95</u>	<u>\$ 11.92</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2010
Schedule of Investments
December 31, 2025**

Number of Shares		% of Net Assets	Cost	Fair Value
Short Term Investment				
62,921	State Street Instl US Govt Money Market Fund Premier CI		\$ 62,921	\$ 62,921
	Total Short Term Investment	0.87%	<u>62,921</u>	<u>62,921</u>
Common Trust Funds				
Fixed Income				
15,848	TRP Bond Tr I T		213,715	223,769
9,089	TRP High Yield Tr D		177,864	191,043
6,096	TRP Intl Bond Tr A		78,576	80,709
90,908	TRP Ltd Dur Infl Foc Bond Tr A		1,179,515	1,208,174
	Total Fixed Income	23.65%	<u>1,649,670</u>	<u>1,703,695</u>
Equity				
8,448	TRP Em Discovery Trust A		142,664	168,288
12,863	TRP Equity Index Trust C		992,281	1,212,373
1,643	TRP Growth Stock Trust D		116,916	144,618
22,803	TRP Hedged Equity Trust A		289,367	328,360
8,177	TRP Intl Core Equity Trust D		208,274	246,707
7,197	TRP Intl Growth Equity Trust D		178,351	194,257
9,031	TRP Intl Value Equity Trust D		227,127	277,791
1,898	TRP Mid-Cap Growth Trust D		81,633	90,231
1,927	TRP Mid-Cap Value Trust D		78,960	91,179
752	TRP New Horizons Trust A		49,218	54,683
9,818	TRP Real Assets Trust I D		176,532	219,241
1,034	TRP Small-Cap Core Trust D		42,010	48,153
1,336	TRP Small-Cap Value Eq Trust D		41,644	49,142
3,120	TRP US Value Eq Trust D		140,198	154,486
	Total Equity	45.52%	<u>2,765,175</u>	<u>3,279,509</u>
Other				
210,523	Ameritas Instl Stable Value Fund ⁽¹⁾		2,106,797	2,154,701
	Total Other	29.91%	<u>2,106,797</u>	<u>2,154,701</u>
	Total Common Trust Funds	99.07%	<u>6,521,642</u>	<u>7,137,905</u>
	Total Investments	99.94%	<u>\$ 6,584,563</u>	<u>\$ 7,200,826</u>

⁽¹⁾ See the following table for disclosure of the selected fund's proportionate interest in underlying investments that exceed 5% of the Fund's net assets at December 31, 2025.

	Ameritas Institutional Stable Value Collective Trust Fund Fair Value	Selected Fund's Proportionate Ownership	Selected Fund's Proportionate Interest
Ameritas Institutional Stable Value Collective Trust Fund			
Allocated Group Annuity Contract No. 370991	\$ 228,626,891	0.942%	\$ 2,154,703

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2015
Schedule of Investments
December 31, 2025**

Number of Shares		% of Net Assets	Cost	Fair Value
Short Term Investment				
28,408	State Street Instl US Govt Money Market Fund Premier CI		\$ 28,408	\$ 28,408
	Total Short Term Investment	2.08%	<u>28,408</u>	<u>28,408</u>
Common Trust Funds				
Fixed Income				
2,898	TRP Bond Tr I T5		39,925	40,920
1,703	TRP High Yield Tr D		34,446	35,795
1,169	TRP Intl Bond Tr A		15,266	15,479
15,153	TRP Ltd Dur Infl Foc Bond Tr A		198,818	201,386
	Total Fixed Income	21.50%	<u>288,455</u>	<u>293,580</u>
Equity				
1,710	TRP Em Discovery Trust A		31,078	34,067
2,553	TRP Equity Index Trust C		216,088	240,612
338	TRP Growth Stock Trust D		26,606	29,769
4,494	TRP Hedged Equity Trust A		60,551	64,720
1,583	TRP Intl Core Equity Trust D		43,496	47,770
1,468	TRP Intl Growth Equity Trust D		37,837	39,634
1,700	TRP Intl Value Equity Trust D		46,596	52,280
367	TRP Mid-Cap Growth Trust D		16,522	17,428
369	TRP Mid-Cap Value Trust D		16,130	17,466
166	TRP New Horizons Trust A		11,562	12,102
1,809	TRP Real Assets Trust I D		35,369	40,392
222	TRP Small-Cap Core Trust D		9,707	10,359
282	TRP Small-Cap Value Eq Trust D		9,598	10,387
614	TRP US Value Eq Trust D		28,904	30,393
	Total Equity	47.42%	<u>590,044</u>	<u>647,379</u>
Other				
38,680	Ameritas Instl Stable Value Fund ⁽¹⁾		390,983	395,896
	Total Other	29.00%	<u>390,983</u>	<u>395,896</u>
	Total Common Trust Funds	97.92%	<u>1,269,482</u>	<u>1,336,855</u>
	Total Investments	100.00%	<u>\$ 1,297,890</u>	<u>\$ 1,365,263</u>

⁽¹⁾ See the following table for disclosure of the selected fund's proportionate interest in underlying investments that exceed 5% of the Fund's net assets at December 31, 2025.

	Ameritas Institutional Stable Value Collective Trust Fund Fair Value	Selected Fund's Proportionate Ownership	Selected Fund's Proportionate Interest
Ameritas Institutional Stable Value Collective Trust Fund			
Allocated Group Annuity Contract No. 370991	\$ 228,626,891	0.173%	\$ 395,895

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2020
Schedule of Investments
December 31, 2025**

Number of Shares		% of Net Assets	Cost	Fair Value
Short Term Investment				
231,197	State Street Instl US Govt Money Market Fund Premier CI		\$ 231,197	\$ 231,197
	Total Short Term Investment	1.12%	<u>231,197</u>	<u>231,197</u>
Common Trust Funds				
Fixed Income				
42,620	TRP Bond Tr I T5		574,325	601,796
24,157	TRP High Yield Tr D		472,745	507,772
16,782	TRP Intl Bond Tr A		216,317	222,190
197,221	TRP Ltd Dur Infl Foc Bond Tr A		2,558,827	2,621,071
	Total Fixed Income	19.18%	<u>3,822,214</u>	<u>3,952,829</u>
Equity				
27,443	TRP Em Discovery Trust A		453,352	546,671
41,720	TRP Equity Index Trust C		3,218,248	3,932,070
5,496	TRP Growth Stock Trust D		391,074	483,731
72,400	TRP Hedged Equity Trust A		918,758	1,042,563
25,977	TRP Intl Core Equity Trust D		661,626	783,716
23,513	TRP Intl Growth Equity Trust D		582,652	634,616
28,598	TRP Intl Value Equity Trust D		719,241	879,677
6,147	TRP Mid-Cap Growth Trust D		264,365	292,209
6,420	TRP Mid-Cap Value Trust D		263,009	303,709
2,237	TRP New Horizons Trust A		145,657	162,754
33,679	TRP Real Assets Trust I D		605,548	752,052
3,402	TRP Small-Cap Core Trust D		138,194	158,402
4,021	TRP Small-Cap Value Eq Trust D		125,280	147,835
9,977	TRP US Value Eq Trust D		449,565	494,057
	Total Equity	51.50%	<u>8,936,569</u>	<u>10,614,062</u>
Other				
567,619	Ameritas Instl Stable Value Fund ⁽¹⁾		5,679,443	5,809,579
	Total Other	28.19%	<u>5,679,443</u>	<u>5,809,579</u>
	Total Common Trust Funds	98.86%	<u>18,438,226</u>	<u>20,376,470</u>
	Total Investments	99.98%	<u>\$ 18,669,423</u>	<u>\$ 20,607,667</u>

⁽¹⁾ See the following table for disclosure of the selected fund's proportionate interest in underlying investments that exceed 5% of the Fund's net assets at December 31, 2025.

	Ameritas Institutional Stable Value Collective Trust Fund Fair Value	Selected Fund's Proportionate Ownership	Selected Fund's Proportionate Interest
Ameritas Institutional Stable Value Collective Trust Fund			
Allocated Group Annuity Contract No. 370991	\$ 228,626,891	2.541%	\$ 5,809,579

Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2025
Schedule of Investments
December 31, 2025

Number of Shares		% of Net Assets	Cost	Fair Value
Short Term Investment				
134,137	State Street Instl US Govt Money Market Fund Premier CI		\$ 134,137	\$ 134,137
	Total Short Term Investment	0.45%	<u>134,137</u>	<u>134,137</u>
Common Trust Funds				
Fixed Income				
58,136	TRP Bond Tr I T5		781,931	820,882
33,304	TRP High Yield Tr D		651,768	700,060
23,313	TRP Intl Bond Tr A		300,500	308,660
237,617	TRP Ltd Dur Infl Foc Bond Tr A		3,079,517	3,157,931
	Total Fixed Income	16.73%	<u>4,813,716</u>	<u>4,987,533</u>
Equity				
43,315	TRP Em Discovery Trust A		726,131	862,831
65,097	TRP Equity Index Trust C		5,021,575	6,135,383
8,496	TRP Growth Stock Trust D		604,562	747,802
113,554	TRP Hedged Equity Trust A		1,441,004	1,635,182
41,192	TRP Intl Core Equity Trust D		1,049,167	1,242,771
36,768	TRP Intl Growth Equity Trust D		911,099	992,356
45,033	TRP Intl Value Equity Trust D		1,132,591	1,385,228
9,880	TRP Mid-Cap Growth Trust D		424,954	469,712
10,115	TRP Mid-Cap Value Trust D		414,429	478,561
3,812	TRP New Horizons Trust A		247,054	277,346
50,958	TRP Real Assets Trust I D		916,223	1,137,890
5,469	TRP Small-Cap Core Trust D		222,158	254,644
7,048	TRP Small-Cap Value Eq Trust D		219,618	259,157
15,862	TRP US Value Eq Trust D		712,838	785,486
	Total Equity	55.91%	<u>14,043,403</u>	<u>16,664,349</u>
Other				
778,477	Ameritas Instl Stable Value Fund ⁽¹⁾		7,785,788	7,967,711
	Total Other	26.73%	<u>7,785,788</u>	<u>7,967,711</u>
	Total Common Trust Funds	99.38%	<u>26,642,907</u>	<u>29,619,593</u>
	Total Investments	99.83%	<u>\$ 26,777,044</u>	<u>\$ 29,753,730</u>

⁽¹⁾ See the following table for disclosure of the selected fund's proportionate interest in underlying investments that exceed 5% of the Fund's net assets at December 31, 2025.

	Ameritas Institutional Stable Value Collective Trust Fund Fair Value	Selected Fund's Proportionate Ownership	Selected Fund's Proportionate Interest
Ameritas Institutional Stable Value Collective Trust Fund			
Allocated Group Annuity Contract No. 370991	\$ 228,626,891	3.485%	\$ 7,967,713

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2030
Schedule of Investments
December 31, 2025**

Number of Shares		% of Net Assets	Cost	Fair Value
<u>Short Term Investment</u>				
3,407,613	State Street Instl US Govt Money Market Fund Premier CI		\$ 3,407,613	\$ 3,407,613
	Total Short Term Investment	3.54%	<u>3,407,613</u>	<u>3,407,613</u>
<u>Common Trust Funds</u>				
Fixed Income				
162,857	TRP Bond Tr I T5		2,196,144	2,299,543
87,719	TRP High Yield Tr D		1,716,661	1,843,854
427,883	TRP Ltd Dur Infl Foc Bond Tr A		5,559,281	5,686,559
	Total Fixed Income	10.21%	<u>9,472,086</u>	<u>9,829,956</u>
Equity				
167,864	TRP Em Discovery Trust A		2,826,787	3,343,854
250,820	TRP Equity Index Trust C		19,354,741	23,639,775
33,183	TRP Growth Stock Trust D		2,361,326	2,920,798
226,916	TRP Hedged Equity Trust A		2,879,561	3,267,586
155,729	TRP Intl Core Equity Trust D		3,966,421	4,698,348
149,347	TRP Intl Growth Equity Trust D		3,700,825	4,030,882
167,145	TRP Intl Value Equity Trust D		4,203,689	5,141,371
36,137	TRP Mid-Cap Growth Trust D		1,554,233	1,717,932
36,407	TRP Mid-Cap Value Trust D		1,491,578	1,722,396
15,442	TRP New Horizons Trust A		1,001,948	1,123,571
167,922	TRP Real Assets Trust I D		3,019,230	3,749,689
20,347	TRP Small-Cap Core Trust D		826,497	947,359
28,004	TRP Small-Cap Value Eq Trust D		872,607	1,029,710
61,049	TRP US Value Eq Trust D		2,743,529	3,023,132
	Total Equity	62.69%	<u>50,802,972</u>	<u>60,356,403</u>
Other				
2,211,863	Ameritas Instl Stable Value Fund ⁽¹⁾		22,127,640	22,638,416
	Total Other	23.52%	<u>22,127,640</u>	<u>22,638,416</u>
	Total Common Trust Funds	96.42%	<u>82,402,698</u>	<u>92,824,775</u>
	Total Investments	99.96%	<u>\$ 85,810,311</u>	<u>\$ 96,232,388</u>

⁽¹⁾ See the following table for disclosure of the selected fund's proportionate interest in underlying investments that exceed 5% of the Fund's net assets at December 31, 2025.

	Ameritas Institutional Stable Value Collective Trust Fund Fair Value	Selected Fund's Proportionate Ownership	Selected Fund's Proportionate Interest
Ameritas Institutional Stable Value Collective Trust Fund			
Allocated Group Annuity Contract No. 370991	\$ 228,626,891	9.902%	\$ 22,638,417

Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2035
Schedule of Investments
December 31, 2025

Number of Shares		% of Net Assets	Cost	Fair Value
Short Term Investment				
842,940	State Street Instl US Govt Money Market Fund Premier CI		\$ 842,940	\$ 842,940
	Total Short Term Investment	1.63%	<u>842,940</u>	<u>842,940</u>
Common Trust Funds				
Fixed Income				
64,791	TRP Bond Tr I T5		875,368	914,848
31,189	TRP High Yield Tr D		611,319	655,600
38,596	TRP Ltd Dur Infl Foc Bond Tr A		506,449	512,936
	Total Fixed Income	4.03%	<u>1,993,136</u>	<u>2,083,384</u>
Equity				
122,801	TRP Em Discovery Trust A		2,068,856	2,446,190
173,789	TRP Equity Index Trust C		13,453,803	16,379,582
22,878	TRP Growth Stock Trust D		1,633,819	2,013,685
13,545	TRP Hedged Equity Trust A		193,742	195,041
107,265	TRP Intl Core Equity Trust D		2,734,849	3,236,172
97,006	TRP Intl Growth Equity Trust D		2,406,133	2,618,184
118,557	TRP Intl Value Equity Trust D		2,986,286	3,646,816
26,305	TRP Mid-Cap Growth Trust D		1,134,690	1,250,538
26,710	TRP Mid-Cap Value Trust D		1,097,448	1,263,660
10,096	TRP New Horizons Trust A		658,228	734,562
117,519	TRP Real Assets Trust I D		2,117,152	2,624,203
14,091	TRP Small-Cap Core Trust D		573,574	656,057
16,807	TRP Small-Cap Value Eq Trust D		525,393	617,982
40,946	TRP US Value Eq Trust D		1,842,812	2,027,647
	Total Equity	76.82%	<u>33,426,785</u>	<u>39,710,319</u>
Other				
882,486	Ameritas Instl Stable Value Fund ⁽¹⁾		8,836,229	9,032,241
	Total Other	17.47%	<u>8,836,229</u>	<u>9,032,241</u>
	Total Common Trust Funds	98.32%	<u>44,256,150</u>	<u>50,825,944</u>
	Total Investments	99.95%	<u>\$ 45,099,090</u>	<u>\$ 51,668,884</u>

⁽¹⁾ See the following table for disclosure of the selected fund's proportionate interest in underlying investments that exceed 5% of the Fund's net assets at December 31, 2025.

	Ameritas Institutional Stable Value Collective Trust Fund Fair Value	Selected Fund's Proportionate Ownership	Selected Fund's Proportionate Interest
Ameritas Institutional Stable Value Collective Trust Fund			
Allocated Group Annuity Contract No. 370991	\$ 228,626,891	3.951%	\$ 9,032,240

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2040
Schedule of Investments
December 31, 2025**

<u>Number of Shares</u>		<u>% of Net Assets</u>	<u>Cost</u>	<u>Fair Value</u>
<u>Short Term Investment</u>				
3,606,675	State Street Instl US Govt Money Market Fund Premier CI		\$ 3,606,675	\$ 3,606,675
	Total Short Term Investment	3.54%	<u>3,606,675</u>	<u>3,606,675</u>
<u>Common Trust Funds</u>				
Fixed Income				
29,869	TRP High Yield Tr D		591,142	627,841
38,054	TRP Ltd Dur Infl Foc Bond Tr A		493,980	505,733
	Total Fixed Income	1.11%	<u>1,085,122</u>	<u>1,133,574</u>
Equity				
254,301	TRP Em Discovery Trust A		4,315,595	5,065,681
379,728	TRP Equity Index Trust C		29,292,213	35,789,358
50,357	TRP Growth Stock Trust D		3,583,407	4,432,427
235,878	TRP Intl Core Equity Trust D		6,007,817	7,116,445
218,484	TRP Intl Growth Equity Trust D		5,417,437	5,896,880
253,064	TRP Intl Value Equity Trust D		6,364,550	7,784,236
54,654	TRP Mid-Cap Growth Trust D		2,350,659	2,598,241
55,055	TRP Mid-Cap Value Trust D		2,255,604	2,604,653
24,742	TRP New Horizons Trust A		1,623,360	1,800,201
239,629	TRP Real Assets Trust I D		4,308,531	5,350,917
33,193	TRP Small-Cap Core Trust D		1,364,241	1,545,473
42,181	TRP Small-Cap Value Eq Trust D		1,335,991	1,551,009
91,362	TRP US Value Eq Trust D		4,105,791	4,524,227
	Total Equity	84.44%	<u>72,325,196</u>	<u>86,059,748</u>
Other				
1,075,898	Ameritas Instl Stable Value Fund ⁽¹⁾		10,789,414	11,011,815
	Total Other	10.81%	<u>10,789,414</u>	<u>11,011,815</u>
	Total Common Trust Funds	96.36%	<u>84,199,732</u>	<u>98,205,137</u>
	Total Investments	99.90%	<u>\$ 87,806,407</u>	<u>\$ 101,811,812</u>

⁽¹⁾ See the following table for disclosure of the selected fund's proportionate interest in underlying investments that exceed 5% of the Fund's net assets at December 31, 2025.

	<u>Ameritas Institutional Stable Value Collective Trust Fund Fair Value</u>	<u>Selected Fund's Proportionate Ownership</u>	<u>Selected Fund's Proportionate Interest</u>
Ameritas Institutional Stable Value Collective Trust Fund			
Allocated Group Annuity Contract No. 370991	\$ 228,626,891	4.817%	\$ 11,011,817

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2045
Schedule of Investments
December 31, 2025**

<u>Number of Shares</u>		<u>% of Net Assets</u>	<u>Cost</u>	<u>Fair Value</u>
<u>Short Term Investment</u>				
758,095	State Street Instl US Govt Money Market Fund Premier CI		\$ 758,095	\$ 758,095
	Total Short Term Investment	1.70%	<u>758,095</u>	<u>758,095</u>
<u>Common Trust Funds</u>				
Fixed Income				
1,897	TRP High Yield Tr D		39,371	39,881
16,583	TRP Ltd Dur Infl Foc Bond Tr A		215,365	220,392
	Total Fixed Income	0.58%	<u>254,736</u>	<u>260,273</u>
Equity				
124,896	TRP Em Discovery Trust A		2,098,236	2,487,924
186,877	TRP Equity Index Trust C		14,435,135	17,613,170
24,897	TRP Growth Stock Trust D		1,771,675	2,191,440
114,548	TRP Intl Core Equity Trust D		2,917,536	3,455,912
106,458	TRP Intl Growth Equity Trust D		2,642,114	2,873,296
122,861	TRP Intl Value Equity Trust D		3,089,966	3,779,219
27,128	TRP Mid-Cap Growth Trust D		1,166,760	1,289,649
27,175	TRP Mid-Cap Value Trust D		1,113,374	1,285,666
10,857	TRP New Horizons Trust A		709,026	789,955
122,927	TRP Real Assets Trust I D		2,210,232	2,744,966
14,228	TRP Small-Cap Core Trust D		577,933	662,446
17,918	TRP Small-Cap Value Eq Trust D		558,334	658,856
44,583	TRP US Value Eq Trust D		2,007,595	2,207,741
	Total Equity	94.45%	<u>35,297,916</u>	<u>42,040,240</u>
Other				
137,559	Ameritas Instl Stable Value Fund		1,383,379	1,407,913
	Total Other	3.16%	<u>1,383,379</u>	<u>1,407,913</u>
	Total Common Trust Funds	98.20%	<u>36,936,031</u>	<u>43,708,426</u>
	Total Investments	99.90%	<u>\$ 37,694,126</u>	<u>\$ 44,466,521</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2050
Schedule of Investments
December 31, 2025**

<u>Number of Shares</u>		<u>% of Net Assets</u>	<u>Cost</u>	<u>Fair Value</u>
<u>Short Term Investment</u>				
266,631	State Street Instl US Govt Money Market Fund Premier CI		\$ 266,631	\$ 266,631
Total Short Term Investment		0.41%	<u>266,631</u>	<u>266,631</u>
<u>Common Trust Funds</u>				
Equity				
187,509	TRP Em Discovery Trust A		3,172,605	3,735,180
282,238	TRP Equity Index Trust C		21,771,843	26,600,936
37,778	TRP Growth Stock Trust D		2,688,292	3,325,232
175,667	TRP Intl Core Equity Trust D		4,474,226	5,299,858
154,298	TRP Intl Growth Equity Trust D		3,823,501	4,164,499
195,357	TRP Intl Value Equity Trust D		4,913,220	6,009,170
41,433	TRP Mid-Cap Growth Trust D		1,782,033	1,969,724
43,606	TRP Mid-Cap Value Trust D		1,786,528	2,062,989
16,349	TRP New Horizons Trust A		1,068,795	1,189,522
187,081	TRP Real Assets Trust I D		3,363,718	4,177,520
22,608	TRP Small-Cap Core Trust D		918,333	1,052,624
27,289	TRP Small-Cap Value Eq Trust D		850,340	1,003,434
65,421	TRP US Value Eq Trust D		<u>2,940,002</u>	<u>3,239,628</u>
Total Equity		98.36%	<u>53,553,436</u>	<u>63,830,316</u>
Other				
70,859	Ameritas Instl Stable Value Fund		<u>710,955</u>	<u>725,246</u>
Total Other		1.12%	<u>710,955</u>	<u>725,246</u>
Total Common Trust Funds		99.48%	<u>54,264,391</u>	<u>64,555,562</u>
Total Investments		99.89%	<u>\$ 54,531,022</u>	<u>\$ 64,822,193</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2055
Schedule of Investments
December 31, 2025**

<u>Number of Shares</u>		<u>% of Net Assets</u>	<u>Cost</u>	<u>Fair Value</u>
<u>Short Term Investment</u>				
604,974	State Street Instl US Govt Money Market Fund Premier CI		\$ 604,974	\$ 604,974
	Total Short Term Investment	2.10%	<u>604,974</u>	<u>604,974</u>
<u>Common Trust Funds</u>				
Equity				
82,435	TRP Em Discovery Trust A		1,398,258	1,642,112
123,148	TRP Equity Index Trust C		9,534,839	11,606,719
16,287	TRP Growth Stock Trust D		1,158,988	1,433,588
77,352	TRP Intl Core Equity Trust D		1,972,740	2,333,706
69,734	TRP Intl Growth Equity Trust D		1,730,829	1,882,118
82,094	TRP Intl Value Equity Trust D		2,065,395	2,525,209
17,822	TRP Mid-Cap Growth Trust D		766,521	847,254
19,459	TRP Mid-Cap Value Trust D		797,229	920,598
7,305	TRP New Horizons Trust A		479,784	531,547
77,683	TRP Real Assets Trust I D		1,400,274	1,734,660
10,791	TRP Small-Cap Core Trust D		445,991	502,429
13,712	TRP Small-Cap Value Eq Trust D		436,819	504,182
29,794	TRP US Value Eq Trust D		<u>1,345,859</u>	<u>1,475,384</u>
	Total Equity	96.78%	<u>23,533,526</u>	<u>27,939,506</u>
Other				
27,595	Ameritas Instl Stable Value Fund		<u>276,418</u>	<u>282,435</u>
	Total Other	0.98%	<u>276,418</u>	<u>282,435</u>
	Total Common Trust Funds	97.76%	<u>23,809,944</u>	<u>28,221,941</u>
	Total Investments	99.86%	<u>\$ 24,414,918</u>	<u>\$ 28,826,915</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2060
Schedule of Investments
December 31, 2025**

<u>Number of Shares</u>		<u>% of Net Assets</u>	<u>Cost</u>	<u>Fair Value</u>
<u>Short Term Investment</u>				
212,612	State Street Instl US Govt Money Market Fund Premier CI		\$ 212,612	\$ 212,612
	Total Short Term Investment	0.81%	212,612	212,612
<u>Common Trust Funds</u>				
Equity				
77,051	TRP Em Discovery Trust A		1,304,126	1,534,864
112,941	TRP Equity Index Trust C		8,804,540	10,644,658
14,594	TRP Growth Stock Trust D		1,040,308	1,284,550
70,186	TRP Intl Core Equity Trust D		1,803,841	2,117,522
65,620	TRP Intl Growth Equity Trust D		1,633,314	1,771,090
75,301	TRP Intl Value Equity Trust D		1,893,823	2,316,263
16,985	TRP Mid-Cap Growth Trust D		730,546	807,490
16,408	TRP Mid-Cap Value Trust D		672,218	776,242
6,833	TRP New Horizons Trust A		449,798	497,182
71,282	TRP Real Assets Trust I D		1,281,654	1,591,731
9,887	TRP Small-Cap Core Trust D		408,460	460,323
12,561	TRP Small-Cap Value Eq Trust D		396,345	461,851
27,168	TRP US Value Eq Trust D		1,230,632	1,345,365
	Total Equity	98.08%	21,649,605	25,609,131
Other				
25,016	Ameritas Instl Stable Value Fund		250,539	256,036
	Total Other	0.98%	250,539	256,036
	Total Common Trust Funds	99.06%	21,900,144	25,865,167
	Total Investments	99.87%	\$ 22,112,756	\$ 26,077,779

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2065
Schedule of Investments
December 31, 2025**

<u>Number of Shares</u>		<u>% of Net Assets</u>	<u>Cost</u>	<u>Fair Value</u>
<u>Short Term Investment</u>				
73,050	State Street Instl US Govt Money Market Fund Premier CI		\$ 73,050	\$ 73,050
	Total Short Term Investment	0.86%	<u>73,050</u>	<u>73,050</u>
<u>Common Trust Funds</u>				
Equity				
24,533	TRP Em Discovery Trust A		416,704	488,704
36,507	TRP Equity Index Trust C		2,880,955	3,440,795
4,787	TRP Growth Stock Trust D		348,326	421,366
22,885	TRP Intl Core Equity Trust D		594,356	690,428
20,912	TRP Intl Growth Equity Trust D		523,847	564,417
24,601	TRP Intl Value Equity Trust D		629,613	756,725
5,374	TRP Mid-Cap Growth Trust D		233,145	255,488
5,435	TRP Mid-Cap Value Trust D		224,957	257,111
2,134	TRP New Horizons Trust A		141,417	155,291
24,480	TRP Real Assets Trust I D		442,235	546,634
2,845	TRP Small-Cap Core Trust D		116,422	132,463
3,583	TRP Small-Cap Value Eq Trust D		112,329	131,762
8,799	TRP US Value Eq Trust D		400,770	435,719
	Total Equity	97.70%	<u>7,065,076</u>	<u>8,276,903</u>
Other				
7,925	Ameritas Instl Stable Value Fund		79,494	81,118
	Total Other	0.96%	<u>79,494</u>	<u>81,118</u>
	Total Common Trust Funds	98.66%	<u>7,144,570</u>	<u>8,358,021</u>
	Total Investments	99.52%	<u>\$ 7,217,620</u>	<u>\$ 8,431,071</u>

Hand Composite Employee Benefit Trust
Statements of Operations – Selected Funds
Period From May 2, 2025 (Inception) Through December 31, 2025

	Elite CIT with TRowe Price 2010	Elite CIT with TRowe Price 2015	Elite CIT with TRowe Price 2020	Elite CIT with TRowe Price 2025
Income				
Interest	\$ 3,594	\$ 1,249	\$ 9,148	\$ 10,843
Total Income	<u>3,594</u>	<u>1,249</u>	<u>9,148</u>	<u>10,843</u>
Expenses				
Investment management and administrative	<u>2,342</u>	<u>259</u>	<u>7,083</u>	<u>10,812</u>
Total Expenses	<u>2,342</u>	<u>259</u>	<u>7,083</u>	<u>10,812</u>
Net Investment Income	<u>1,252</u>	<u>990</u>	<u>2,065</u>	<u>31</u>
Net Realized and Unrealized Gains on Investments				
Net realized gains	48,897	3,465	164,353	495,854
Change in unrealized appreciation/depreciation	<u>616,263</u>	<u>67,373</u>	<u>1,938,244</u>	<u>2,976,686</u>
Net Realized and Unrealized Gains on Investments	<u>665,160</u>	<u>70,838</u>	<u>2,102,597</u>	<u>3,472,540</u>
Net Increase in Net Assets Resulting From Operations	<u>\$ 666,412</u>	<u>\$ 71,828</u>	<u>\$ 2,104,662</u>	<u>\$ 3,472,571</u>

Hand Composite Employee Benefit Trust
Statements of Operations – Selected Funds
Period From May 2, 2025 (Inception) Through December 31, 2025

(Continued)

	<u>Elite CIT with TRowe Price 2030</u>	<u>Elite CIT with TRowe Price 2035</u>	<u>Elite CIT with TRowe Price 2040</u>	<u>Elite CIT with TRowe Price 2045</u>
Income				
Interest	\$ 41,849	\$ 23,018	\$ 46,100	\$ 19,564
Total Income	<u>41,849</u>	<u>23,018</u>	<u>46,100</u>	<u>19,564</u>
Expenses				
Investment management and administrative	<u>32,553</u>	<u>16,976</u>	<u>34,059</u>	<u>14,892</u>
Total Expenses	<u>32,553</u>	<u>16,976</u>	<u>34,059</u>	<u>14,892</u>
Net Investment Income	<u>9,296</u>	<u>6,042</u>	<u>12,041</u>	<u>4,672</u>
Net Realized and Unrealized Gains on Investments				
Net realized gains	1,878,246	737,804	2,304,465	711,229
Change in unrealized appreciation/depreciation	<u>10,422,077</u>	<u>6,569,794</u>	<u>14,005,405</u>	<u>6,772,395</u>
Net Realized and Unrealized Gains on Investments	<u>12,300,323</u>	<u>7,307,598</u>	<u>16,309,870</u>	<u>7,483,624</u>
Net Increase in Net Assets Resulting From Operations	<u>\$ 12,309,619</u>	<u>\$ 7,313,640</u>	<u>\$ 16,321,911</u>	<u>\$ 7,488,296</u>

Hand Composite Employee Benefit Trust
Statements of Operations – Selected Funds
Period From May 2, 2025 (Inception) Through December 31, 2025

(Continued)

	<u>Elite CIT with TRowe Price 2050</u>	<u>Elite CIT with TRowe Price 2055</u>	<u>Elite CIT with TRowe Price 2060</u>	<u>Elite CIT with TRowe Price 2065</u>
Income				
Interest	\$ 24,007	\$ 8,164	\$ 6,734	\$ 6,365
Total Income	<u>24,007</u>	<u>8,164</u>	<u>6,734</u>	<u>6,365</u>
Expenses				
Investment management and administrative	21,186	9,346	8,587	2,925
Total Expenses	<u>21,186</u>	<u>9,346</u>	<u>8,587</u>	<u>2,925</u>
Net Investment Income (Loss)	<u>2,821</u>	<u>(1,182)</u>	<u>(1,853)</u>	<u>3,440</u>
Net Realized and Unrealized Gains on Investments				
Net realized gains	675,567	330,560	371,102	198,994
Change in unrealized appreciation/depreciation	10,291,171	4,411,997	3,965,023	1,213,451
Net Realized and Unrealized Gains on Investments	<u>10,966,738</u>	<u>4,742,557</u>	<u>4,336,125</u>	<u>1,412,445</u>
Net Increase in Net Assets Resulting From Operations	<u>\$ 10,969,559</u>	<u>\$ 4,741,375</u>	<u>\$ 4,334,272</u>	<u>\$ 1,415,885</u>

Hand Composite Employee Benefit Trust
Statements of Changes in Net Assets – Selected Funds
Period From May 2, 2025 (Inception) Through December 31, 2025

	Elite CIT with TRowe Price 2010	Elite CIT with TRowe Price 2015	Elite CIT with TRowe Price 2020	Elite CIT with TRowe Price 2025
Operations				
Net investment income	\$ 1,252	\$ 990	\$ 2,065	\$ 31
Net realized gains	48,897	3,465	164,353	495,854
Change in unrealized appreciation/depreciation	616,263	67,373	1,938,244	2,976,686
Net Increase in Net Assets From Operations	666,412	71,828	2,104,662	3,472,571
Net Increase in Net Assets From Participant Unit Transactions	6,538,474	1,293,362	18,505,973	26,331,673
Increase in Net Assets	7,204,886	1,365,190	20,610,635	29,804,244
Net Assets Held for Participants				
Beginning of period	-	-	-	-
End of period	<u>\$ 7,204,886</u>	<u>\$ 1,365,190</u>	<u>\$ 20,610,635</u>	<u>\$ 29,804,244</u>

Hand Composite Employee Benefit Trust
Statements of Changes in Net Assets – Selected Funds
Period From May 2, 2025 (Inception) Through December 31, 2025

(Continued)

	<u>Elite CIT with TRowe Price 2030</u>	<u>Elite CIT with TRowe Price 2035</u>	<u>Elite CIT with TRowe Price 2040</u>	<u>Elite CIT with TRowe Price 2045</u>
Operations				
Net investment income	\$ 9,296	\$ 6,042	\$ 12,041	\$ 4,672
Net realized gains	1,878,246	737,804	2,304,465	711,229
Change in unrealized appreciation/depreciation	<u>10,422,077</u>	<u>6,569,794</u>	<u>14,005,405</u>	<u>6,772,395</u>
Net Increase in Net Assets From Operations	12,309,619	7,313,640	16,321,911	7,488,296
Net Increase in Net Assets From Participant Unit Transactions	<u>83,960,764</u>	<u>44,380,445</u>	<u>85,590,793</u>	<u>37,022,725</u>
Increase in Net Assets	96,270,383	51,694,085	101,912,704	44,511,021
Net Assets Held for Participants				
Beginning of period	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
End of period	<u>\$ 96,270,383</u>	<u>\$ 51,694,085</u>	<u>\$ 101,912,704</u>	<u>\$ 44,511,021</u>

Hand Composite Employee Benefit Trust
Statements of Changes in Net Assets – Selected Funds
Period From May 2, 2025 (Inception) Through December 31, 2025

(Continued)

	<u>Elite CIT with TRowe Price 2050</u>	<u>Elite CIT with TRowe Price 2055</u>	<u>Elite CIT with TRowe Price 2060</u>	<u>Elite CIT with TRowe Price 2065</u>
Operations				
Net investment income (loss)	\$ 2,821	\$ (1,182)	\$ (1,853)	\$ 3,440
Net realized gains	675,567	330,560	371,102	198,994
Change in unrealized appreciation/depreciation	<u>10,291,171</u>	<u>4,411,997</u>	<u>3,965,023</u>	<u>1,213,451</u>
Net Increase in Net Assets From Operations	10,969,559	4,741,375	4,334,272	1,415,885
Net Increase in Net Assets From Participant Unit Transactions	<u>53,926,519</u>	<u>24,127,460</u>	<u>21,776,359</u>	<u>7,055,701</u>
Increase in Net Assets	64,896,078	28,868,835	26,110,631	8,471,586
Net Assets Held for Participants				
Beginning of period	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
End of period	<u>\$ 64,896,078</u>	<u>\$ 28,868,835</u>	<u>\$ 26,110,631</u>	<u>\$ 8,471,586</u>

Note 1. Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

Hand Composite Employee Benefit Trust (HB&T or Trust) was created in order to provide broad and uniform diversification programs for pension and profit-sharing plans which, having complied with the requirements of the Internal Revenue Code (IRC), are exempt from taxation under the provisions of the IRC. The Trust is comprised of 108 funds; the financial statements of 12 of these funds are included in this report.

Each class of units, if applicable, has equal rights as to earnings and assets except that each class bears different distribution, shareholder servicing, and transfer-agent expenses. Income, expenses (other than expenses attributable to a specific class), and realized and unrealized gains or losses on investments are allocated to each class of units based on its relative net assets.

The reporting period is from May 2, 2025 (inception) through December 31, 2025.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of investment income and expenses during the reporting period. Actual results could differ from those estimates.

Investment Valuation

All investments in securities are recorded at their estimated fair value. Transfers in and out of Level 1 (quoted market prices), Level 2 (significant other observable inputs), and Level 3 (significant unobservable inputs) are recognized on the period ending date.

Investment Transactions

Investment transactions are accounted for on the trade date. Realized gains and losses from investment transactions and unrealized appreciation or depreciation of investments are reported on the identified cost basis.

Investment Income and Distribution of Income

Dividend income less foreign taxes withheld, if any, is recorded on the ex-dividend date, and interest income is recorded on the accrual basis. Investment income is allocated ratably on the valuation dates among all participants. No distributions are made to participants in the Funds until units owned are redeemed, at which time the market value of redeemed units is distributed. Investment income and realized gains (if any) earned by the Funds are reinvested, thereby increasing the respective unit values.

Valuation of Participants' Interest

Units of participation may be purchased or redeemed on the valuation dates at the fair value per unit on such valuation dates. The Funds are valued daily.

Federal Income Taxes

The Funds comply with the requirements under Section 501(a) of the IRC and apportion all of their taxable income to their participants. Therefore, no federal income tax provision is required.

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Subsequent Events

As a result of ongoing changes in global economic and fiscal policies, economic uncertainties have arisen that may negatively affect the financial position, results of operations, and cash flows of the Funds. The duration of these uncertainties and the ultimate financial effects cannot be reasonably estimated at this time.

Subsequent events have been evaluated through May 29, 2026, which is the date the financial statements were available to be issued.

Investment Management Advisor

The investment management advisor for the Funds is Mesirow Financial Investment Management, Inc.

Note 2. Investment Advisory Fees and Other Transactions With Affiliates

The Funds are charged an administrative fee by HB&T for trustee/administrative services (fund accounting services, transfer agency services, trustee services, etc.). The Funds have also entered into investment advisory and service agreements with a third-party advisor. These fees compensate the advisor for the services it provides and for expenses borne by the advisor under the agreement. The following table indicates the fees charged to the Funds and the various classes of units within the Funds (as a percentage of net assets). These charges are calculated using the Funds' average daily net assets.

Fund	Administrative Fees
Elite CIT with TRowe Price 2010 Class I	0.05%
Elite CIT with TRowe Price 2015 Class I	0.05%
Elite CIT with TRowe Price 2020 Class I	0.05%
Elite CIT with TRowe Price 2025 Class I	0.05%
Elite CIT with TRowe Price 2030 Class I	0.05%
Elite CIT with TRowe Price 2035 Class I	0.05%
Elite CIT with TRowe Price 2040 Class I	0.05%
Elite CIT with TRowe Price 2045 Class I	0.05%
Elite CIT with TRowe Price 2050 Class I	0.05%
Elite CIT with TRowe Price 2055 Class I	0.05%
Elite CIT with TRowe Price 2060 Class I	0.05%
Elite CIT with TRowe Price 2065 Class I	0.05%

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Note 3. Financial Highlights

	Class I ⁽¹⁾					
	Elite CIT with TRowe Price 2010	Elite CIT with TRowe Price 2015	Elite CIT with TRowe Price 2020	Elite CIT with TRowe Price 2025	Elite CIT with TRowe Price 2030	Elite CIT with TRowe Price 2035
Net asset value, beginning of beginning of period	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Net investment income	0.002	0.013	0.001	-	0.001	0.001
Net realized and unrealized gains	0.998	0.987	1.099	1.170	1.359	1.589
Net increase from operations	1.000	1.000	1.100	1.170	1.360	1.590
Net asset value, end of period	\$ 11.00	\$ 11.00	\$ 11.10	\$ 11.17	\$ 11.36	\$ 11.59
Total return	10.00%	10.00%	11.00%	11.70%	13.60%	15.90%
Ratio to average net assets						
Net investment income ⁽²⁾	0.03%	0.18%	0.02%	0.00%	0.01%	0.02%
Expenses ⁽²⁾	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%

⁽¹⁾ For the period from May 2, 2025 (inception) through December 31, 2025

⁽²⁾ Annualized

	Class I ⁽¹⁾					
	Elite CIT with TRowe Price 2040	Elite CIT with TRowe Price 2045	Elite CIT with TRowe Price 2050	Elite CIT with TRowe Price 2055	Elite CIT with TRowe Price 2060	Elite CIT with TRowe Price 2065
Net asset value, beginning of beginning of period	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Net investment income	0.001	0.002	0.001	(0.001)	(0.001)	0.005
Net realized and unrealized gains	1.769	1.898	1.939	1.950	1.951	1.915
Net increase from operations	1.770	1.900	1.940	1.950	1.950	1.920
Net asset value, end of period	\$ 11.77	\$ 11.90	\$ 11.94	\$ 11.95	\$ 11.95	\$ 11.92
Total return	17.70%	19.00%	19.40%	19.50%	19.50%	19.20%
Ratio to average net assets						
Net investment income ⁽²⁾	0.02%	0.02%	0.01%	(0.01%)	(0.01%)	0.06%
Expenses ⁽²⁾	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%

⁽¹⁾ For the period from May 2, 2025 (inception) through December 31, 2025

⁽²⁾ Annualized

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Note 4. Participant Unit Transactions

	Elite CIT with TRowe Price 2010		Elite CIT with TRowe Price 2015		Elite CIT with TRowe Price 2020	
	Units	Dollars	Units	Dollars	Units	Dollars
Class I ⁽¹⁾						
Proceeds from sales of units	719,579	\$ 7,212,767	156,606	\$ 1,619,763	2,127,265	\$ 21,341,615
Cost of units redeemed	(64,606)	(674,293)	(32,538)	(326,401)	(270,073)	(2,835,642)
Net change in Class I from participant transactions	<u>654,973</u>	<u>6,538,474</u>	<u>124,068</u>	<u>1,293,362</u>	<u>1,857,192</u>	<u>18,505,973</u>
Net change in net assets from participant transactions		<u>\$ 6,538,474</u>		<u>\$ 1,293,362</u>		<u>\$ 18,505,973</u>

⁽¹⁾ For the period from May 2, 2025 (inception) through December 31, 2025

	Elite CIT with TRowe Price 2025		Elite CIT with TRowe Price 2030		Elite CIT with TRowe Price 2035	
	Units	Dollars	Units	Dollars	Units	Dollars
Class I ⁽¹⁾						
Proceeds from sales of units	3,353,310	\$ 33,619,723	9,606,790	\$ 96,345,232	5,119,990	\$ 51,578,606
Cost of units redeemed	(685,318)	(7,288,050)	(1,134,474)	(12,384,468)	(660,388)	(7,198,161)
Net change in Class I from participant transactions	<u>2,667,992</u>	<u>26,331,673</u>	<u>8,472,316</u>	<u>83,960,764</u>	<u>4,459,602</u>	<u>44,380,445</u>
Net change in net assets from participant transactions		<u>\$ 26,331,673</u>		<u>\$ 83,960,764</u>		<u>\$ 44,380,445</u>

⁽¹⁾ For the period from May 2, 2025 (inception) through December 31, 2025

	Elite CIT with TRowe Price 2040		Elite CIT with TRowe Price 2045		Elite CIT with TRowe Price 2050	
	Units	Dollars	Units	Dollars	Units	Dollars
Class I ⁽¹⁾						
Proceeds from sales of units	9,917,840	\$ 99,619,301	4,296,643	\$ 43,296,287	6,149,014	\$ 61,930,575
Cost of units redeemed	(1,256,194)	(14,028,508)	(556,002)	(6,273,562)	(715,331)	(8,004,056)
Net change in Class I from participant transactions	<u>8,661,646</u>	<u>85,590,793</u>	<u>3,740,641</u>	<u>37,022,725</u>	<u>5,433,683</u>	<u>53,926,519</u>
Net change in net assets from participant transactions		<u>\$ 85,590,793</u>		<u>\$ 37,022,725</u>		<u>\$ 53,926,519</u>

⁽¹⁾ For the period from May 2, 2025 (inception) through December 31, 2025

	Elite CIT with TRowe Price 2055		Elite CIT with TRowe Price 2060		Elite CIT with TRowe Price 2065	
	Units	Dollars	Units	Dollars	Units	Dollars
Class I ⁽¹⁾						
Proceeds from sales of units	2,674,265	\$ 27,026,151	2,489,211	\$ 25,213,393	926,392	\$ 9,451,076
Cost of units redeemed	(258,322)	(2,898,691)	(303,690)	(3,437,034)	(215,939)	(2,395,375)
Net change in Class I from participant transactions	<u>2,415,943</u>	<u>24,127,460</u>	<u>2,185,521</u>	<u>21,776,359</u>	<u>710,453</u>	<u>7,055,701</u>
Net change in net assets from participant transactions		<u>\$ 24,127,460</u>		<u>\$ 21,776,359</u>		<u>\$ 7,055,701</u>

⁽¹⁾ For the period from May 2, 2025 (inception) through December 31, 2025

Note 5. Disclosures About Fair Value of Financial Instruments

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities that the Funds can access at the measurement date
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3** Unobservable inputs supported by little or no market activity and that are significant to the fair value of the assets or liabilities

Recurring Measurements

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the statements of assets and liabilities, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the period from May 2, 2025 (inception) through December 31, 2025.

Short Term Investments

Short-term investments, including money market funds, for which market quotations are readily available, are valued at the last reported sales price or the official closing price, as reported by an independent pricing service, on the primary market or exchange on which they are traded and are categorized as Level 1 in the hierarchy.

Common Trust Funds

Investments in common trust funds, which are administered by banks, trust companies, or similar institutions and pool assets from multiple fiduciary accounts, are valued at the net asset value (NAV) per unit provided by the fund sponsors as a practical expedient to fair value, as permitted by Accounting Standards Codification 820. The NAV is based on the fair value of the underlying investments held by the common trust funds, which may include equity securities, fixed income instruments, and other investment vehicles, as determined by the fund sponsors in accordance with their valuation policies.

The Funds receive periodic capital statements or other financial information from the trustees reflecting its proportionate interest in the net assets of the common trust funds. Investments measured using the NAV practical expedient are not categorized within Level 1, Level 2, or Level 3 of the fair value hierarchy. These investments are not publicly traded and are subject to redemption terms, notice periods, and other restrictions in accordance with the governing documents of the common trust funds.

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The following tables present the fair value measurements of assets recognized in the statements of assets and liabilities measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2025:

	Fair Value	Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Elite CIT with TRowe Price 2010				
Short Term Investment	\$ 62,921	\$ 62,921	\$ -	\$ -
Common Trust Funds – Fixed Income (A)	1,703,695			
Common Trust Funds – Equity (A)	3,279,509			
Common Trust Funds – Other (A)	2,154,701			
Total	<u>\$ 7,200,826</u>			
Elite CIT with TRowe Price 2015				
Short Term Investment	\$ 28,408	\$ 28,408	\$ -	\$ -
Common Trust Funds – Fixed Income (A)	293,580			
Common Trust Funds – Equity (A)	647,379			
Common Trust Funds – Other (A)	395,896			
Total	<u>\$ 1,365,263</u>			
Elite CIT with TRowe Price 2020				
Short Term Investment	\$ 231,197	\$ 231,197	\$ -	\$ -
Common Trust Funds – Fixed Income (A)	3,952,829			
Common Trust Funds – Equity (A)	10,614,062			
Common Trust Fund – Other (A)	5,809,579			
Total	<u>\$ 20,607,667</u>			
Elite CIT with TRowe Price 2025				
Short Term Investment	\$ 134,137	\$ 134,137	\$ -	\$ -
Common Trust Funds – Fixed Income (A)	4,987,533			
Common Trust Funds – Equity (A)	16,664,349			
Common Trust Fund – Other (A)	7,967,711			
Total	<u>\$ 29,753,730</u>			

(A) Certain investments that are measured at fair value using net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts included above are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of assets and liabilities.

Hand Composite Employee Benefit Trust
Notes to Financial Statements
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	<u>Fair Value</u>	<u>Fair Value Measurements Using</u>		
		<u>Quoted Prices in Active Markets for Identical Assets (Level 1)</u>	<u>Significant Other Observable Inputs (Level 2)</u>	<u>Significant Unobservable Inputs (Level 3)</u>
Elite CIT with TRowe Price 2030				
Short Term Investment	\$ 3,407,613	\$ 3,407,613	\$ -	\$ -
Common Trust Funds – Fixed Income (A)	9,829,956			
Common Trust Funds – Equity (A)	60,356,403			
Common Trust Fund – Other (A)	<u>22,638,416</u>			
Total	<u>\$ 96,232,388</u>			
Elite CIT with TRowe Price 2035				
Short Term Investment	\$ 842,940	\$ 842,940	\$ -	\$ -
Common Trust Funds – Fixed Income (A)	2,083,384			
Common Trust Funds – Equity (A)	39,710,319			
Common Trust Fund – Other (A)	<u>9,032,241</u>			
Total	<u>\$ 51,668,884</u>			
Elite CIT with TRowe Price 2040				
Short Term Investment	\$ 3,606,675	\$ 3,606,675	\$ -	\$ -
Common Trust Funds – Fixed Income (A)	1,133,574			
Common Trust Funds – Equity (A)	86,059,748			
Common Trust Fund – Other (A)	<u>11,011,815</u>			
Total	<u>\$ 101,811,812</u>			
Elite CIT with TRowe Price 2045				
Short Term Investment	\$ 758,095	\$ 758,095	\$ -	\$ -
Common Trust Funds – Fixed Income (A)	260,273			
Common Trust Funds – Equity (A)	42,040,240			
Common Trust Fund – Other (A)	<u>1,407,913</u>			
Total	<u>\$ 44,466,521</u>			

(A) Certain investments that are measured at fair value using net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts included above are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of assets and liabilities.

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	<u>Fair Value</u>	<u>Fair Value Measurements Using</u>		
		<u>Quoted Prices in Active Markets for Identical Assets (Level 1)</u>	<u>Significant Other Observable Inputs (Level 2)</u>	<u>Significant Unobservable Inputs (Level 3)</u>
Elite CIT with TRowe Price 2050				
Short Term Investment	\$ 266,631	\$ 266,631	\$ -	\$ -
Common Trust Funds – Equity (A)	63,830,316			
Common Trust Fund – Other (A)	<u>725,246</u>			
Total	<u>\$ 64,822,193</u>			
Elite CIT with TRowe Price 2055				
Short Term Investment	\$ 604,974	\$ 604,974	\$ -	\$ -
Common Trust Funds – Equity (A)	27,939,506			
Common Trust Fund – Other (A)	<u>282,435</u>			
Total	<u>\$ 28,826,915</u>			
Elite CIT with TRowe Price 2060				
Short Term Investment	\$ 212,612	\$ 212,612	\$ -	\$ -
Common Trust Funds – Equity (A)	25,609,131			
Common Trust Fund – Other (A)	<u>256,036</u>			
Total	<u>\$ 26,077,779</u>			
Elite CIT with TRowe Price 2065				
Short Term Investment	\$ 73,050	\$ 73,050	\$ -	\$ -
Common Trust Funds – Equity (A)	8,276,903			
Common Trust Fund – Other (A)	<u>81,118</u>			
Total	<u>\$ 8,431,071</u>			

(A) Certain investments that are measured at fair value using net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts included above are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of assets and liabilities.

Note 6. Risk Factors

The Funds invest in various investment securities and, as a result, are exposed to certain risks, including but not limited to market risk and concentration risk. Due to the level of risk associated with these investments, it is at least reasonably possible that changes in the fair values of the Funds' investments will occur in the near term and that such changes could materially affect the amounts reported in the statements of assets and liabilities.

Hand Composite Employee Benefit Trust
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Market Risk

Market risk is the risk that the value of investments may fluctuate due to changes in market conditions, including economic events, political developments, public health concerns, or other factors affecting financial markets generally. The value of investment securities may decline due to factors that affect the overall market or specific asset classes, regardless of the financial condition of individual issuers. Periods of financial stress, changes in investor sentiment, or unexpected events may increase market volatility, resulting in rapid and significant changes in the fair value of the Funds' investments.

Concentration Risk

Concentration risk is the risk that the Funds' performance may be adversely affected by developments impacting a particular issuer, industry, sector, or geographic region. From time to time, market conditions or investment strategies may result in the Funds having increased exposure to certain issuers or groups of investments with similar economic characteristics. In such circumstances, adverse economic, political, regulatory, or market events affecting those issuers or markets could have a greater impact on the Funds' investment performance and financial position.

Supplementary Information

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2010
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025**

Purchases	
Investment Class	Cost
Common Trust Funds – Fixed Income	\$ 1,685,225
Common Trust Funds – Equity	3,229,829
Common Trust Funds – Other	<u>2,155,317</u>
Total investments purchased	<u>\$ 7,070,371</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Fixed Income	\$ 35,921	\$ 35,555	\$ 366
Common Trust Funds – Equity	513,012	464,654	48,358
Common Trust Funds – Other	<u>48,693</u>	<u>48,520</u>	<u>173</u>
Total investments sold	<u>\$ 597,626</u>	<u>\$ 548,729</u>	<u>\$ 48,897</u>

Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2015
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025

Purchases	
Investment Class	Cost
Common Trust Funds – Fixed Income	\$ 352,733
Common Trust Funds – Equity	759,627
Common Trust Funds – Other	478,960
Total investments purchased	<u>\$ 1,591,320</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Fixed Income	\$ 64,442	\$ 64,278	\$ 164
Common Trust Funds – Equity	172,864	169,581	3,283
Common Trust Funds – Other	87,997	87,979	18
Total investments sold	<u>\$ 325,303</u>	<u>\$ 321,838</u>	<u>\$ 3,465</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2020
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025**

Purchases	
Investment Class	Cost
Common Trust Funds – Fixed Income	\$ 3,971,800
Common Trust Funds – Equity	10,699,700
Common Trust Funds – Other	5,901,274
Total investments purchased	<u>\$ 20,572,774</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Fixed Income	\$ 151,844	\$ 149,587	\$ 2,257
Common Trust Funds – Equity	1,924,020	1,763,132	160,888
Common Trust Funds – Other	223,038	221,830	1,208
Total investments sold	<u>\$ 2,298,902</u>	<u>\$ 2,134,549</u>	<u>\$ 164,353</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2025
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025**

Purchases	
Investment Class	Cost
Common Trust Funds – Fixed Income	\$ 5,239,456
Common Trust Funds – Equity	18,351,493
Common Trust Funds – Other	<u>8,561,703</u>
Total investments purchased	<u>\$ 32,152,652</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Fixed Income	\$ 434,519	\$ 425,740	\$ 8,779
Common Trust Funds – Equity	4,786,851	4,308,089	478,762
Common Trust Funds – Other	<u>784,227</u>	<u>775,914</u>	<u>8,313</u>
Total investments sold	<u>\$ 6,005,597</u>	<u>\$ 5,509,743</u>	<u>\$ 495,854</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2030
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025**

Purchases	
Investment Class	Cost
Common Trust Funds – Fixed Income	\$ 9,472,086
Common Trust Funds – Equity	62,192,438
Common Trust Funds – Other	<u>22,422,766</u>
Total investments purchased	<u>\$ 94,087,290</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Equity	\$ 13,260,834	\$ 11,389,465	\$ 1,871,369
Common Trust Funds – Other	<u>302,003</u>	<u>295,126</u>	<u>6,877</u>
Total investments sold	<u>\$ 13,562,837</u>	<u>\$ 11,684,591</u>	<u>\$ 1,878,246</u>

Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2035
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025

Purchases	
Investment Class	Cost
Common Trust Funds – Fixed Income	\$ 1,993,136
Common Trust Funds – Equity	38,703,754
Common Trust Funds – Other	9,266,864
Total investments purchased	<u>\$ 49,963,754</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Equity	\$ 6,009,956	\$ 5,276,969	\$ 732,987
Common Trust Funds – Other	435,453	430,636	4,817
Total investments sold	<u>\$ 6,445,409</u>	<u>\$ 5,707,605</u>	<u>\$ 737,804</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2040
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025**

Purchases	
Investment Class	Cost
Common Trust Funds – Fixed Income	\$ 1,122,203
Common Trust Funds – Equity	86,148,814
Common Trust Funds – Other	11,494,754
	<u>11,494,754</u>
Total investments purchased	<u>\$ 98,765,771</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Fixed Income	\$ 39,099	\$ 37,081	\$ 2,018
Common Trust Funds – Equity	16,114,677	13,823,619	2,291,058
Common Trust Funds – Other	716,728	705,339	11,389
	<u>716,728</u>	<u>705,339</u>	<u>11,389</u>
Total investments sold	<u>\$ 16,870,504</u>	<u>\$ 14,566,039</u>	<u>\$ 2,304,465</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2045
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025**

Purchases	
Investment Class	Cost
Common Trust Funds – Fixed Income	\$ 259,984
Common Trust Funds – Equity	39,719,269
Common Trust Funds – Other	1,444,432
	<u>1,444,432</u>
Total investments purchased	<u>\$ 41,423,685</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Fixed Income	\$ 5,364	\$ 5,248	\$ 116
Common Trust Funds – Equity	5,131,200	4,421,352	709,848
Common Trust Funds – Other	62,319	61,054	1,265
	<u>62,319</u>	<u>61,054</u>	<u>1,265</u>
Total investments sold	<u>\$ 5,198,883</u>	<u>\$ 4,487,654</u>	<u>\$ 711,229</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2050
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025**

Purchases	
Investment Class	Cost
Common Trust Funds – Equity	\$ 58,011,430
Common Trust Funds – Other	781,324
Total investments purchased	<u>\$ 58,792,754</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Equity	\$ 5,132,943	\$ 4,457,995	\$ 674,948
Common Trust Funds – Other	70,988	70,369	619
Total investments sold	<u>\$ 5,203,931</u>	<u>\$ 4,528,364</u>	<u>\$ 675,567</u>

Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2055
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025

Purchases	
Investment Class	Cost
Common Trust Funds – Equity	\$ 25,335,522
Common Trust Funds – Other	276,418
Total investments purchased	<u>\$ 25,611,940</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Equity	\$ 2,132,556	\$ 1,801,996	\$ 330,560
Total investments sold	<u>\$ 2,132,556</u>	<u>\$ 1,801,996</u>	<u>\$ 330,560</u>

Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2060
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025

Purchases	
Investment Class	Cost
Common Trust Funds – Equity	\$ 23,726,075
Common Trust Funds – Other	250,539
Total investments purchased	<u>\$ 23,976,614</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Equity	\$ 2,447,571	\$ 2,076,469	\$ 371,102
Total investments sold	<u>\$ 2,447,571</u>	<u>\$ 2,076,469</u>	<u>\$ 371,102</u>

**Hand Composite Employee Benefit Trust
Elite CIT with TRowe Price 2065
Schedule of Investment Purchases and Sales
Period From May 2, 2025 (Inception) Through December 31, 2025**

Purchases	
Investment Class	Cost
Common Trust Funds – Equity	\$ 8,793,086
Common Trust Funds – Other	94,063
Total investments purchased	<u>\$ 8,887,149</u>

Sales			
Investment Class	Proceeds	Cost	Gains
Common Trust Funds – Equity	\$ 1,926,860	\$ 1,728,011	\$ 198,849
Common Trust Funds – Other	14,713	14,568	145
Total investments sold	<u>\$ 1,941,573</u>	<u>\$ 1,742,579</u>	<u>\$ 198,994</u>