



Press Release:

New Faith-Based Fund Now Available through NATIONWIDE

Houston, Texas – Hand Benefits & Trust, a BPAS company, is pleased to announce the MIZAN Fund – a Shariah-compliant collective investment fund – is now available upon request through Nationwide.

Managed by Lightstone Capital Advisers, the MIZAN All Equity Moderate Allocation Fund is designed to meet the needs of Muslim investors within their qualified retirement plan. The fund seeks long term capital appreciation, consistent with Islamic investment principles, by holding a portfolio of U.S. stocks across seven equity styles. The Fund seeks to outperform the Russell 3000 Index over a three to five-year time period. Selection screens follow the rulings of widely respected Shariah Scholars.

“For many Muslim investors, not having a Shariah-compliant investment option in their retirement program can preclude their participation altogether. We are pleased to offer this collective investment fund in partnership with Lightstone Capital Advisers. We believe the inclusion of this fund is consistent with the broader practice of accommodating diversity in the workplace.” – Stephen S. Hand, President, Hand Benefits & Trust.

Hand Benefits & Trust (HB&T) has been administering pooled Collective Investment Funds since 1964 and is a subsidiary of BPAS, which provides broader based plan administration, actuarial and benefit consulting services. BPAS is wholly owned by Community Bank System, Inc., a NYSE listed corporation (CBU).

For more information on the MIZAN Fund, please visit www.MIZANFunds.com. Clients using the Nationwide platform can request the fund by contacting their plan services provider.