Benefit Plans Administrative Services, Inc.

BPAS - Houston
5700 Northwest Central Dr
Suite 400
Houston, TX 77092
1-800-444-1311
www.bpas.com

Press Release:

Hand Benefits & Trust adds Shariah Compliant option to Collective Investment Fund (CIF) offerings

Houston, Texas – Hand Benefits & Trust (HB&T) a BPAS Company, has announced a new Collective Investment Fund launched in conjunction with Lightstone Capital Advisers. The MIZĀN All Equity Moderate Allocation Fund is designed to meet the needs of Muslim investors within their qualified retirement plan. The Fund is now accessible to all retirement service providers through the National Securities Clearing Corporation (NSCC) trading platform, with three different share classes available.

The MIZĀN Fund seeks long term capital appreciation, consistent with Islamic investment principles, by holding a portfolio of seven diversified equity styles. The Fund seeks to outperform the Russell 3000 Index over a three to five-year time period. With seven sub-portfolios encompassing various equity styles, the Fund invests in a diversified portfolio of U.S. stocks. Each sub-portfolio is chosen using objective, quantitative selection rules developed by Lightstone Capital Management that are consistent with Islamic investment principles. Screens used follow generally accepted interpretations of Islamic Law, such as the Dow Jones Islamic Market Index Rulebook and other authorities. This will eliminate companies not permitted under Islamic Law, such as those involved in gaming, pornography or alcohol, as well as companies that are significantly involved in paying or receiving interest, including banks. The Fund also uses best practice financial ratios as part of its screening process.

"Typically, a person's wealth is concentrated in the value of their home and retirement accounts.", says Ashraf Elghandour of Morgan Stanley Smith Barney. "Many investors seek to take the values of their faith into account when selecting investments. Yet the qualified plan marketplace has failed to adequately address the needs of many faith-based investors. For those of the Muslim faith, the MIZĀN Fund answers this dilemma."

Hand Benefits & Trust (HB&T) has been administering pooled Collective Investment Funds since 1964. All of HB&T's Collective Investment Funds are sub-advised by outside Registered Investment Advisors, who are responsible for the distribution of these investment vehicles within the qualified plan marketplace.

According to Stephen S. Hand, President of HB&T: "The MIZAN Fund is a great example of the value that CIF administration brings to the marketplace. Working with Lightstone Capital, we are able to partner with a proven money manager to bring a specialty investment product to the market quickly and cost-effectively. The Collective Investment Fund concept creates new possibilities for asset managers."

Lightstone Capital Management was founded in 1998 as a portfolio sub-advisor with a main focus on U.S. equity markets. The firm uses quantitative methods of stock selection to develop portfolios across all equity styles. Lightstone Capital Advisers was formed to use the quantitative stock selection models developed by Lightstone Capital Management for Islamic strategies.

For additional information on the MIZAN Fund, please visit www.mizanfunds.com or contact us by email at mizan@bpas.com . For additional information on the Collective Investment Fund administration services of HB&T, please contact Stephen Hand (713-744-3826 or shand@bpas.com).