

**HC CAPITAL TRUST**  
**Five Tower Bridge, 300 Barr Harbor Drive, 5<sup>th</sup> Floor**  
**West Conshohocken, Pennsylvania 19428**

**IMPORTANT NOTICE REGARDING THE AVAILABILITY OF  
AN INFORMATION STATEMENT**

**The Information Statement is available at:  
[hccapitalsolutions.com](http://hccapitalsolutions.com)**

April 14, 2026

To the Shareholders of The Core Fixed Income Portfolio (the “Portfolio”) of HC Capital Trust (the “Trust”):

At a regular meeting held on December 16, 2025, the Board of Trustees (the “Board”) of the Trust, including a majority of the Independent Trustees, considered and approved a new portfolio management agreement between the Trust and Parametric Portfolio Associates LLC (“Parametric”) with respect to the Portfolio, which agreement became effective on January 26, 2026 (the “First Agreement”). Subsequently, at a meeting held on March 10, 2026, the Board, including a majority of the Independent Trustees, considered and approved another new portfolio management agreement between the Trust and Parametric with respect to the Portfolio, which agreement became effective on March 10, 2026 (together with the First Agreement, the “Agreements”)

The Information Statement describes the circumstances surrounding the Board’s approval of the Agreements and provides you with an overview of their terms. The Information Statement does not require any action by you. It is provided to inform you about the Agreements with the Trust on behalf of the Portfolio.

The Information Statement will be available at [www.hccapitalsolutions.com](http://www.hccapitalsolutions.com), where it can be viewed, downloaded and/or printed, for a period of 90 days beginning on April 14, 2026. You can have a copy of the Information Statement mailed or e-mailed to you free of charge by contacting your Investment Officer or Portfolio Manager at 610-828-7200.

Sincerely yours,

Colette Bergman  
Vice President & Treasurer HC Capital Trust

**THIS IS NOT A PROXY STATEMENT.  
WE ARE NOT ASKING YOU FOR A PROXY, AND YOU  
ARE REQUESTED NOT TO SEND US A PROXY.**