

**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)**

March 12, 2025

To the Shareholders of The Emerging Markets Portfolio (the “Portfolio”) of HC Capital Trust (the “Trust”):

At a regular meeting held on December 12, 2024, 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 RhumbLine Advisers Limited Partnership with respect to the Portfolio, which agreement became effective on December 12, 2024 (the “New Agreement”).

The Information Statement describes the circumstances surrounding the Board’s approval of the New Agreement and provides you with an overview of its terms. The Information Statement does not require any action by you. It is provided to inform you about the New Agreement 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 March 12, 2025. 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.**