



For professional advisor use only

C02 principally holds units in the JPM US Value fund (the 'underlying asset').

### Fund **Facts** (of the unit fund)

|                   |               |
|-------------------|---------------|
| Internal Code     | C02           |
| Launch Date       | 19/02/1990    |
| Pricing Frequency | Daily         |
| Currency          | USD           |
| Sector*           | North America |

\*UK Offshore Insurance' Sector classification  
Source: Financial Express

### Fund **Facts** (of the underlying asset)

|            |              |
|------------|--------------|
| Fund Name  | JPM US Value |
| LaunchDate | 20/10/2000   |
| SEDOL      | 4601391      |
| Mexid      | FLUSSA       |
| ISIN       | LU0119066131 |
| Currency   | USD          |

\*Please note, any charges made by the underlying asset are deducted before calculating the Hansard International unit fund price  
Source: FE

### Fund **Objective** (of the underlying asset)

To achieve long-term capital growth through investing in a diversified portfolio of quoted US equities.

The above objective is that of the underlying asset into which the Hansard International unit fund links. We endeavour to keep this up to date. However, policyholders will not be advised of any minor changes to the stated objective.

### Fund **Performance** (of the unit fund)

| Discrete fund performance (as at 31/12/2012) |                         |                         |                         |                         |                         |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|  | 31/12/2007 - 31/12/2008 | 31/12/2008 - 31/12/2009 | 31/12/2009 - 31/12/2010 | 31/12/2010 - 31/12/2011 | 31/12/2011 - 31/12/2012 |
| Fund   | -41.7%                  | 48.6%                   | 12.7%                   | 4.5%                    | 13.8%                   |
| Sector                                       | -28.0%                  | 45.3%                   | 10.3%                   | 3.2%                    | 10.4%                   |
| Quartile                                     | 4                       | 2                       | 2                       | 2                       | 2                       |

| Cumulative fund performance (as at 31/03/2013) |        |        |         |         |        |
|--|--------|--------|---------|---------|--------|
|  | 3 mths | 1 year | 3 years | 5 years | Launch |
| Fund   | 11.8%  | 13.8%  | 34.0%   | 16.2%   | 345.6% |
| Sector   | 12.9%  | 10.4%  | 25.7%   | 31.5%   | 570.9% |
| Quartile                                       | 3      | 2      | 2       | 3       | -      |

### Performance (5 years to 31/03/2013)



31/03/2008 - 31/03/2013 © Financial Express Holdings 2013

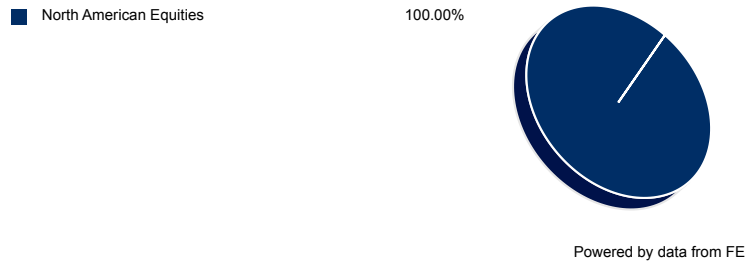
Financial Express as at 31/03/2013, using the published bid prices of accumulator units, in USD. Past performance is not a guide to future performance. The value of units can fall as well as rise.

The underlying asset is denominated in one currency but may hold assets which are priced in other currencies. The performance of the unit fund may therefore rise and fall as a result of exchange rate fluctuations.

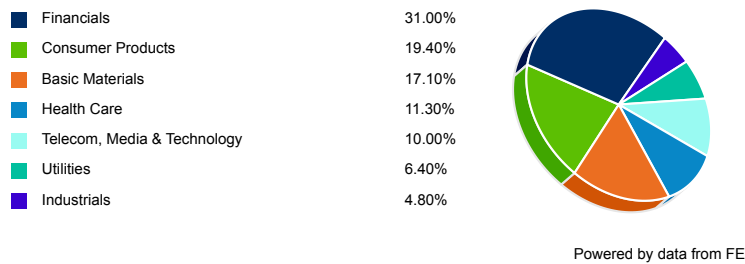
Performance figures include the deduction of all fund management charges. Sector classification and source information is provided by Financial Express.

## Fund **Holdings** (of the underlying asset)

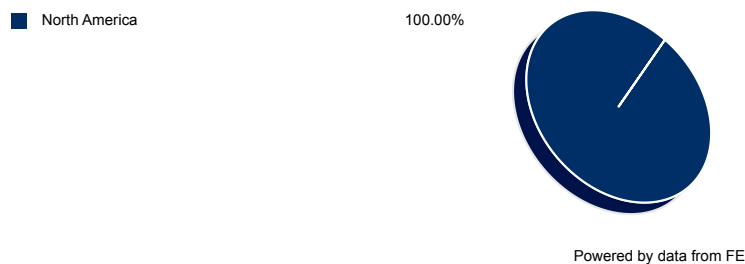
### Asset (as at 31/01/2013)



### Sector (as at 31/01/2013)



### Geographic (as at 31/01/2013)



## Important **Information**

The unit fund principally holds units in the underlying asset and there will be a cash balance (debit or credit) to facilitate dealing. Pricing will take into account the market price of the underlying asset and the net unit fund cash flow. In consequence, the unit fund's price and performance should broadly mirror the underlying asset, although there will be variations from time to time.

The benefit from a Hansard International product is primarily determined by unit fund performance over its lifetime; other factors maybe more important, especially on early surrender, in certain cases. For further information about how Hansard International unit funds work, please refer to the information sheet 'How our unit funds work'.

Information contained in this fact sheet is not to be taken as, and is not intended as, an offer to invest. Anyone considering linking to this unit fund should seek professional guidance. Hansard International takes no responsibility for action taken based on the content of this fact sheet. Relevant product literature should be read in conjunction with this fact sheet. Relevant product charges will affect returns. Unit funds can only be accessed through a Hansard International product, product terms and conditions will apply.

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Policyholders are protected by the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991.

## Top **Holdings** (of the underlying asset)

(as at 31/01/2013)

|                                  |      |
|----------------------------------|------|
| EXXON MOBIL CORP                 | 3.7% |
| WELLS FARGO & CO                 | 3.7% |
| AT&T INC                         | 3.0% |
| CHEVRON CORP                     | 2.8% |
| PFIZER                           | 2.8% |
| AMERICAN INTERNATIONAL GROUP INC | 2.2% |
| BANK OF AMERICA CORP             | 2.0% |
| PROCTER & GAMBLE CO              | 2.0% |
| DEVON ENERGY CORP(NEW)           | 1.9% |
| MERCK & CO INC(NEW)              | 1.9% |

Source: Financial Express