A Guide to Unit-Linked Fund Information on the ReAssure Website

ReAssure is committed to keeping our policyholders up to date with their fund information. We've teamed up with Morningstar who have an award-winning and proven track record of fund analysis and information so you have access to their tools.

This is a brief guide on how to find information that you'll find useful and make a quick start exploring our unit-linked fund information such as

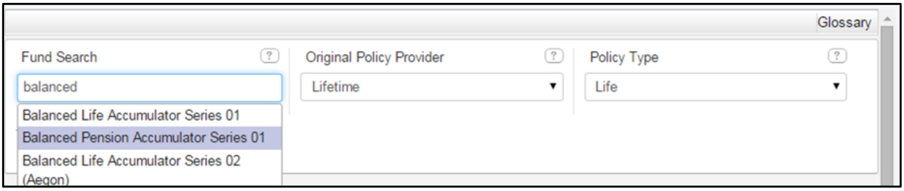
- performance
- charges
- today's prices
- factsheets
- downloadable forms

Getting Started

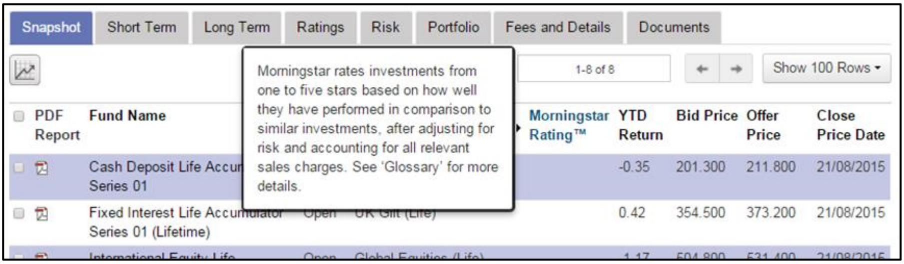
If you've invested in unit-linked funds you'll receive an annual statement once a year which will list the funds that you're invested in. You should have this to hand so that you can find the right information online.

You'll first need to go to www.reassure.co.uk/funds.

You can read the information about how we're working with Morningstar and then you can search for your funds in one of two ways. You can start typing in the search box then select one of the suggested funds that appear underneath. Alternatively, you can select your original product provider and product type from the drop down menus to the right of the search box. Both methods should give the same results, but it will be more accurate if you type into the search box.

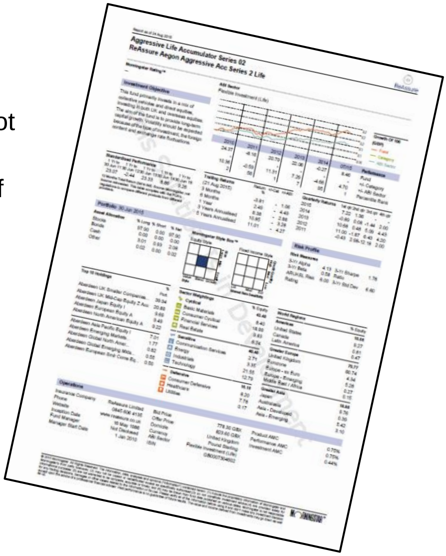


The funds listed are the funds that are available to customers of the same original provider and the same policy type as you, although this doesn't necessarily mean that all these funds are available to you. You should see your original policy documents to see what funds are available to your specific policy.



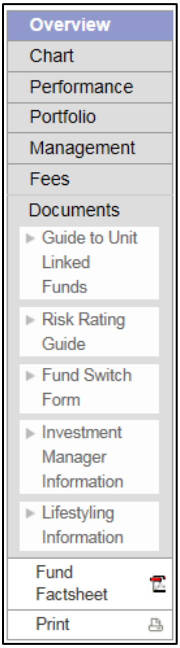
If you've got more than one policy from ReAssure, the original provider and policy type might not be the same. If you're reviewing the investments for more than one policy, you should always search again using one of the methods above

Finding out about your funds



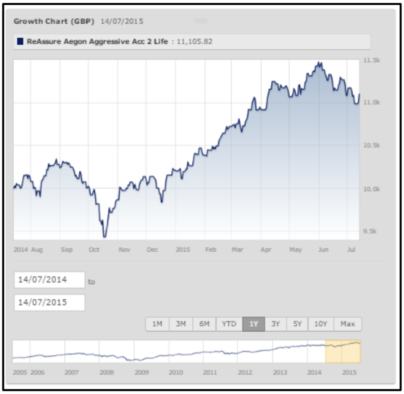
You can use the snapshot tab to find a lot of information that you might need. You can see the current bid and offer price of your units and when they were last valued. You can also download a factsheet for each fund by clicking on the PDF icon().

If you click on the name of the fund you'll be taken to the Morningstar Fund Report.



The Morningstar Fund Report has much of the same information in it as the factsheet, but it's broken down into bitesize sections that you can select on the left-hand side. You'll also see that there are useful documents available to download, such as 'Risk-Rating Information', 'Fund Switch form' or 'Guide to Unit Linked funds'.

In the fees section you can see what the Annual Management Charges are for each fund. Remember your policy may also have separate charges or fees, so you'll need to look at your policy documents to find out about these.



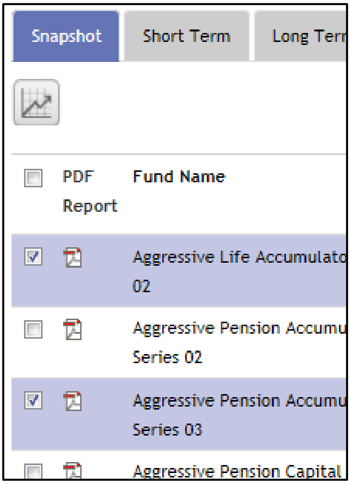
To find out how a fund has performed over time you can click on the Chart section. Here you can select long or short periods to see how the fund has performed in the long term or the short term.

Comparing funds

You can find out a lot of the same information that's in the Morningstar Fund Report from the search screen. This is a useful feature if you want to compare one fund to another.

If you wanted to organise the funds by a particular column heading, such as *bid price*, all you need to do is click on the *bid price* column heading. All of the funds will then be sorted by bid price on all tabs.

You can also compare the performance of several funds over time. All you need to do is tick the boxes next to the funds that you're interested in and click on the chart symbol -



Glossary

Morningstar have also provided a glossary of technical terms. You can access this by using the glossary button above the search boxes.