

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

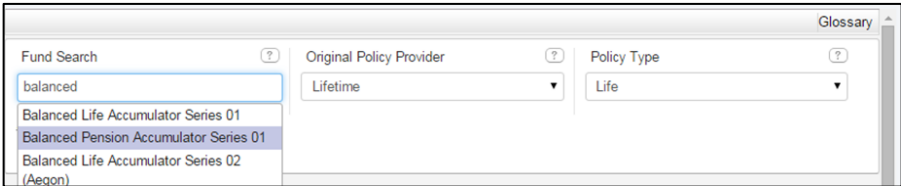
- performance
- charges
- today's prices
- factsheets
- downloadable forms

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.

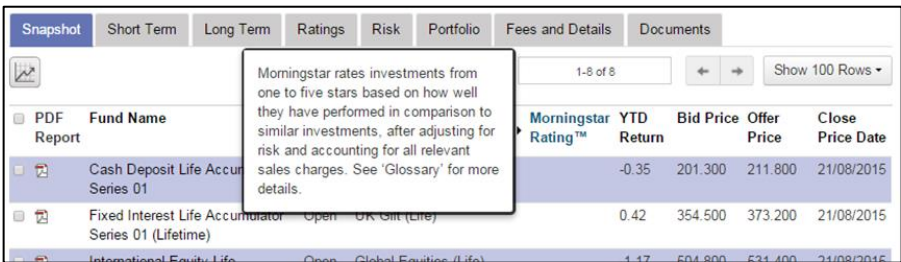
You'll first need to go to www.reassure.co.uk/funds.

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 screenshot shows a search interface with three input fields: 'Fund Search', 'Original Policy Provider', and 'Policy Type'. The 'Fund Search' field contains the text 'balanced' and has a dropdown menu open showing suggestions: 'Balanced Life Accumulator Series 01', 'Balanced Pension Accumulator Series 01', and 'Balanced Life Accumulator Series 02 (Aegon)'. The 'Original Policy Provider' field is set to 'Lifetime' and the 'Policy Type' field is set to 'Life'. A 'Glossary' link is visible in the top right corner.

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.



The screenshot shows a table of fund performance data. A tooltip is displayed over the 'Morningstar Rating' column, explaining that Morningstar rates investments from one to five stars based on performance compared to similar investments, after adjusting for risk and accounting for all relevant sales charges. See 'Glossary' for more details.

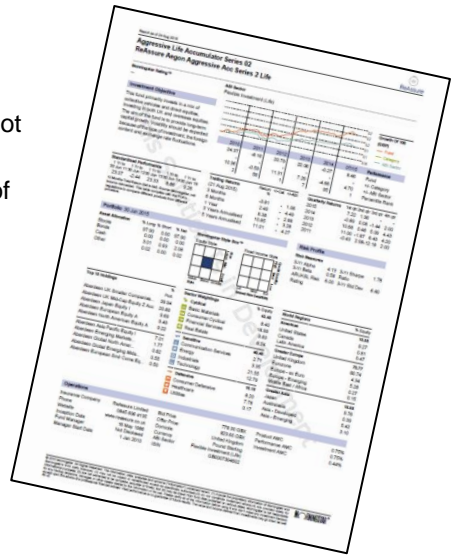
	Snapshot	Short Term	Long Term	Ratings	Risk	Portfolio	Fees and Details	Documents				
							1-8 of 8	Show 100 Rows				
	PDF Report	Fund Name										
		Cash Deposit Life Accumulator Series 01					Morningstar Rating™	YTD Return	Bid Price	Offer Price	Close Price	Date
		Fixed Interest Life Accumulator Series 01 (Lifetime)	Open	UK Gilt (Life)				-0.35	201.300	211.800		21/08/2015
		International Equity Life	Open	Global Equities (Life)				1.17	501.800	531.400		21/08/2015

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.



- Overview
- Chart
- Performance
- Portfolio
- Management
- Fees
- Documents
 - ▶ Guide to Unit Linked Funds
 - ▶ Risk Rating Guide
 - ▶ Fund Switch Form
 - ▶ Investment Manager Information
 - ▶ Lifestyling Information
- Fund Factsheet (📄 icon)
- Print (🖨 icon)

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.

Snapshot		Short Term	Long Term
<input type="checkbox"/>	PDF	Fund Name Report	
<input checked="" type="checkbox"/>		Aggressive Life Accumulated 02	
<input type="checkbox"/>		Aggressive Pension Accumulated Series 02	
<input checked="" type="checkbox"/>		Aggressive Pension Accumulated Series 03	
<input type="checkbox"/>		Aggressive Pension Capital	

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