

## Advice Portfolios

# High Growth Fund R

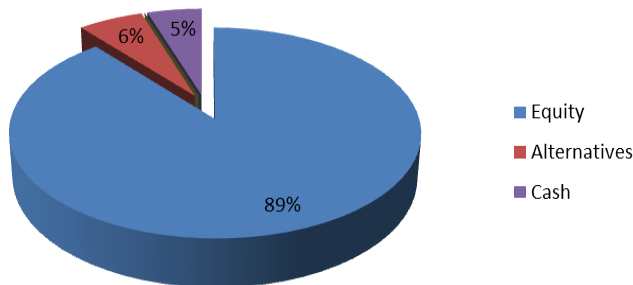
### Fund Description

The fund consists of two sleeves of investments: equities and alternatives. The core equity sleeve is comprised of domestic and international equities. We believe these asset classes should be a staple of an equity investor's portfolio. The alternative allocation is a more dynamic sleeve than that of the core equity. Asset classes and investment strategies included in this allocation are those which have historically exhibited low correlation to both core equity and fixed income positions such as real estate, currencies, commodities, long-short and market neutral.

### Fund Objective

The fund seeks to provide total returns for investors that pursue maximum growth or have a time horizon of 20+ years until retirement.

### Current Asset Allocation



### Performance (as of 3/31/2012)

	3 Month	YTD	1 Year
<b>Collective</b>	9.88%	9.88%	-2.17%
<b>Benchmark</b>	12.70%	12.70%	1.36%

### Fund Information:

CUSIP: 410235550  
 Inception Date: Sept, 2010  
 Category: Aggressive Allocation  
 Benchmark: DJ Aggressive TR  
 Portfolio Turnover Estimate: 30%  
 R Class Expense Ratio\*: 1.18%  
 Projected cost on \$1,000 = \$11.80  
 \*Included in the expense ratio is 0 bps of service fees payable to the plans service provider and also embedded mutual fund/ETF expenses

### About the Funds:

The Advice Portfolios are collective investment funds ("CIFs") created by the Hand Composite Employee Benefit Trust and sponsored by Hand Benefits & Trust Company that invest in the strategies of Rehmann Financial which serves as the sub-advisor to the CIFs.

To contact a Rehmann advisor in your area, please visit [www.rehmannfinancial.com](http://www.rehmannfinancial.com).

### Top 10 Holdings:

iShares MSCI EAFE	19.00%
Vanguard S&P 500 ETF	18.00%
iShares Russell 1000 Growth	14.00%
Vanguard MSCI Emerging Markets	13.00%
Vanguard Mid Value	5.00%
Vanguard Mid Growth	5.00%
Cash	5.00%
iShares Germany	3.00%
iShares Brazil	3.00%
SPDR Consumer Discretionary	3.00%

### Fund Disclosure

The CIF is not a mutual fund. Its shares are not deposits of Hand Benefits & Trust Company or Rehmann Financial and are not insured by the Federal Deposit Insurance Corporation or any other agency. The CIF is a security which has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Act of 1940. Performance data quoted represents past performance of the Rehmann Financial. Returns are calculated by a third-party calculation agent using the time weighted return methodology. The performance quoted here does not guarantee future results. As market conditions fluctuate, the investment return and principal value of any investment will change. Diversification may not protect against market risk. There are risks involved with investing, including possible loss of principal. Before investing in any investment portfolio, the client and the financial professional should carefully consider client investment objectives, time horizon, risk tolerance, and fees.