

Advice Portfolios Stable Value R2

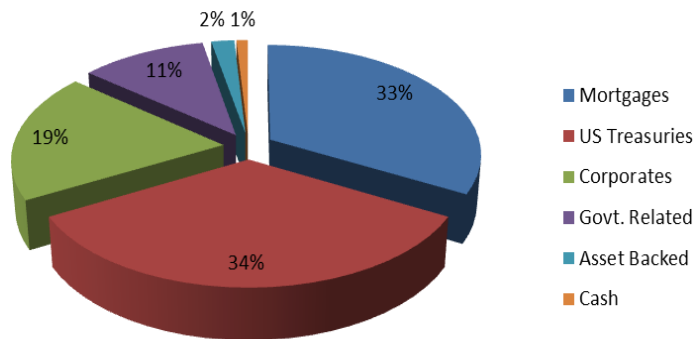
Fund Description

The fund will invest in a separate account comprised of fixed income securities such as US Governmental Agencies & Treasuries, mortgages, asset backed securities, corporate debt and cash equivalents. The fund seeks investment results that replicate the total performance, after fees and expenses, of the Barclays Capital US Aggregate Bond Index.

Fund Objective

The objective of the Stable Value Fund is to preserve capital and provide stability of principal while earning current income that exceeds money market rates over the long term. The fund announces its contract rate in advance of each quarter.

Current Asset Allocation



Performance (as of 3/31/2012)

	3 Month	YTD	1 Year
Collective	0.29%	0.29%	1.35%
Benchmark	0.30%	0.30%	7.71%

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.

Fund Information:

CUSIP: 410235436
 Inception Date: Sept, 2010
 Category: Stable Value
 Benchmark: Barclays U.S. Aggregate
 R2 Class Expense Ratio*: 1.60%
 Projected cost on \$1,000 = \$16.00
 *Included in the expense ratio is 35 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.

MetLife Credit Ratings

AM Best	A+ (Superior)
Fitch	AA (Very Strong)
Moody's Investors	Aa2 (Excellent)
Standard & Poor's	Aa- (Very Strong)

Fund Metrics

Average Quality	AA1/AA2
Average Duration	4.94 Years