



HANSARD  
INTERNATIONAL

# HIL Fidelity Defensive USD (C614)

31 March 2021

## Fund Objective (of the unit fund)

Aims to provide some long-term capital growth but has a focus on capital preservation. This fund is primarily invested in bonds and is managed with a conservative approach. It will appeal to investors looking for a better return than cash but who still require an emphasis on capital preservation.

## Fund Facts (of the unit fund)

Internal Code	C614
Launch Date:	01/06/2015
Pricing Frequency	Daily
Currency	US Dollar
AMC*	1.00%
Sector**	Mixed Investment 0-35% Shares

\*\*UK Offshore Insurance' Sector classification  
Source: FE fundinfo

\*In addition to the AMC, the unit fund price will reflect additional costs associated with the management and administration of the unit fund, of no greater than 0.25% per year. Dealing costs may also be incurred, but the yearly effect of these will vary depending on the number of deals and the fund size.

## Fund Performance (of the unit fund)

### Discrete fund performance (as at 31/03/2021)

	31/03/2016 - 31/03/2017	31/03/2017 - 31/03/2018	31/03/2018 - 31/03/2019	31/03/2019 - 31/03/2020	31/03/2020 - 31/03/2021
Fund	-0.8%	6.0%	-0.9%	-2.5%	15.9%
Sector	-2.0%	9.8%	-3.9%	-5.3%	19.5%
Quartile	2	3	1	2	3

### Cumulative fund performance (as at 31/03/2021)

	3 mths	1 Year	3 Years	5 Years	Launch
Fund	-2.2%	15.9%	12.1%	17.8%	15.1%
Sector	-1.0%	19.5%	8.8%	17.0%	11.1%
Quartile	3	3	1	2	-

### Performance (5 Years to 31/03/2021)



Performance figures provided by FE fundinfo as at 31/03/2021, using the published bid prices of accumulator units, in US Dollar. **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.

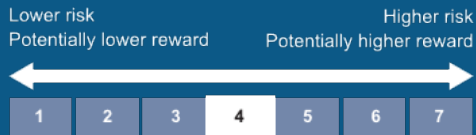
Performance figures include the deduction of all fund management charges. Sector classification and source information is provided by FE fundinfo.

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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## Risk and Reward (of the unit fund)



- Where the unit fund is more than 5 years in existence, the indicator reflects the volatility of the unit fund's price over the previous 5 year period, which in turn reflects the volatility of the underlying asset prices to which the Hansard International unit fund links.
- Where the unit fund is less than 5 years in existence, the indicator reflects the volatility of the underlying asset prices over the previous 5 year period or since launch if later.
- The current rating is not guaranteed and may change if the volatility of the underlying asset to which the Hansard International fund link invests changes.
- The lowest rating does not mean risk free.
- The fund is rated 4 based only on past performance.
- The risk ratings have been calculated as at 28/11/2018.
- The rating does not reflect all risks. For example, it does not reflect Credit, Derivative, Counterparty or Liquidity risks.

## Important Information

The unit fund principally holds units in a basket of underlying assets 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.

The benefit from a Hansard International product is primarily determined by unit fund performance over its lifetime; other factors may be more important, especially on early surrender, in certain cases. You may get back less than you paid in.

For further information about how Hansard International unit funds work, please refer to the information sheet 'How our unit funds work'.

## Hansard International Limited

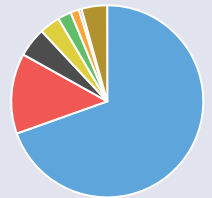
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Financial Services Authority

## Fund Holdings

### Asset (as at 31/03/2021)

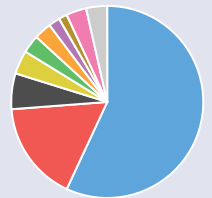
Global Fixed Interest	69.55%
International Equities	13.54%
UK Fixed Interest	4.94%
Asia Pacific Equities	3.47%
European Equities	2.28%
Global Emerging Market Equities	1.43%
North American Equities	0.46%
Other	4.32%



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### Sector (as at 31/03/2021)

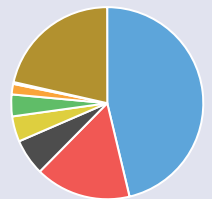
Government Bonds	56.95%
Equities	16.84%
Telecom, Media & Technology	6.03%
Consumer Products	3.95%
Banks	3.05%
Fixed Interest	2.93%
Industrials	1.91%
Basic Materials	1.41%
Money Market	3.39%
Other	3.54%



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### Geographic (as at 31/03/2021)

North America	46.28%
Europe ex UK	16.12%
UK	6.12%
Japan	4.28%
Pacific Basin	3.67%
Australasia	1.76%
South Africa	0.31%
Other	21.46%



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### Top Holdings(as at 30/11/2020)

FIDELITY GLOBAL BOND A ACC USD	60.0%
FIDELITY INTERNATIONAL A ACC USD	16.8%
FIDELITY GLOBAL INFLATION LINKED BOND A ACC USD	14.7%
FIDELITY MULTIMANAGER SICAV	4.4%
FIL INVESTMENT MANAGEMENT(LUX)SA EMERGING MKT DEBT A USD ACC	3.1%
FIDELITY GLOBAL INCOME A ACC USD	1.0%

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