

# EXPAND YOUR HORIZONS



## Are you taking advantage of every investment opportunity?

### Hartford Investments has the answer.

Over 47 percent of the world's economy is located outside Canada and the U.S. In fact, Canada accounts for only 4.7 percent. If you're limiting your investments only to North American markets, you're missing almost half of the world's investment opportunities.



Source: MSCI World Index, July 31, 2008. This chart is for illustrative purposes only and is not representative of all investment markets available to Hartford International Equity Fund.

### The benefits of international exposure

Hartford International Equity Fund delivers:

- **Diversification:** An international fund provides exposure to markets outside Canada and the U.S., potentially softening any downturns in a single country, sector or company.
- **Risk management:** Diversifying your portfolio across asset classes, countries and market capitalization reduces concentration risk of Canadian and U.S. markets.
- **Quality:** Many of the best managed, most optimally positioned multinational companies reside outside Canada and the U.S.

### Why Hartford Investments?

#### A strong partner:

We draw on the strength of The Hartford Financial Services Group, an almost 200-year-old, publicly traded, Fortune 100 investment and insurance company.

#### Leading money managers:

Our mutual funds are sub-advised by leading investment managers with investment expertise typically reserved for affluent and institutional investors.

#### Exceptional core solutions:

We offer investors a focused shelf of core solutions — the foundation of any well diversified portfolio.



### Add an international veteran to your portfolio

Hartford International Equity Fund is sub-advised by Black Creek Investment Management under the leadership of award-winning portfolio manager Richard Jenkins. The fund uses the best of Black Creek's expertise by having an open mandate to uncover the best international companies in developed and emerging markets — regardless of sector or market capitalization.

Hartford International Equity Fund

# Expand your horizons



## **Black Creek Investment Management: Only available through Hartford Investments**

Effectively managing your investments requires the sophisticated knowledge that only an experienced professional investment manager can provide. At Hartford Investments, we're proud to offer retail investors exclusive access to the money management expertise of Black Creek Investment Management.

## **Long-term global equity focus**

Hartford mutual funds managed by Black Creek pursue open global and international equity mandates with a focus on absolute long-term returns.

## **The Black Creek difference: Proprietary investment ideas**

Drawing from experience measured in decades instead of years, Black Creek's managers Bill Kanko and Richard Jenkins develop proprietary investment ideas that differentiate their views on companies compared to the market's position. They evaluate companies through an entrepreneurial perspective that considers competitiveness, market share, barriers to entry, growth potential and company management.

Compelling investment ideas are further framed by financial analysis to generate a valuation that can be compared to market value and existing holdings in the portfolio. Companies are considered worth buying only when the differentiated proprietary views of the managers are not accounted for in the market's valuation.

## **Gain a competitive advantage**

Hartford Investments can help you build a diversified portfolio of core investments. To learn how Hartford Investments International Equity Fund can help expand your investment horizons, speak to your Investment Advisor.

## **About Black Creek Investment Management**

Established in 2004, Black Creek Investment Management is directed by investment professionals with a long track record of growing wealth.

Founding partner Bill Kanko has a proven ability to invest in businesses that deliver superior returns. Partner Richard Jenkins also has an impressive track record of creating wealth through investing.

Black Creek Investment Management is structured to support a long-term focus on investment success.



Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the prospectus before investing which is available from your investment professional or Hartford Investments Canada Corp. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. The units of Hartford Mutual Funds are available only by prospectus and only in those jurisdictions where they may be lawfully offered for sale and therein only by dealers registered to sell such units. You should consult with your investment professional before making any investments. Hartford Investments Canada Corp. is the manager of Hartford International Equity Fund. Black Creek Investment Management Inc. is the sub-adviser to the fund. CAN424 10/08