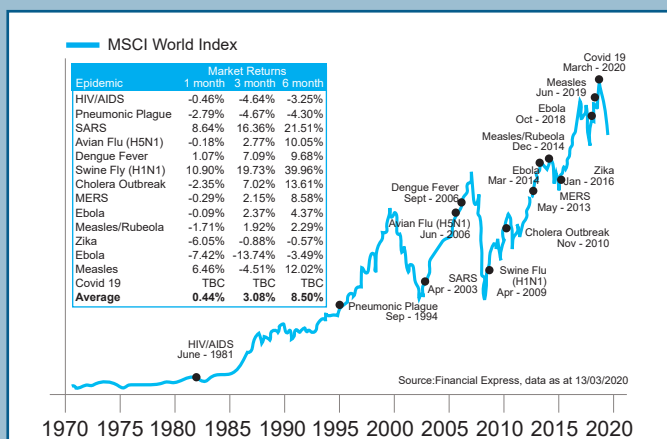


Coronavirus (Covid 19) and your client's concerns



HANSARD

Immune: world epidemics and long-term global stock market performance



The MSCI World Index captures large and mid cap representation across 23 Developed Markets countries. With 1,646 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country. **Past performance is no guarantee of future results.**

The chart illustrates how the MSCI World Index has recovered following various health epidemics over the years, despite the initial implications being damaging to investment portfolios around the world.

Like Coronavirus, each epidemic was unprecedented and their impact was felt globally. Despite this, however, confidence was restored & markets normalised.

**Note that some product features will be subject to your client having made 2 years worth of contributions. More information can be found in the product prospectus.*

Demonstrating value through uncertain times

As a financial adviser to your clients, you will most likely be very busy dealing with lots of questions & concerns that they may have regarding the uncertain economic environment that the Coronavirus pandemic has created.

It is during such times, that it is especially important to maintain perspective & remain calm when considering the implications of volatile stock market performance on your client's investment, particularly with a medium to long term outlook.

Market Resilience

As an experienced financial adviser, you will be familiar with the peaks & troughs of global stock markets.

Indeed, the threat of global pandemics to investments is not new, and experience demonstrates that in the long term, markets often have the resilience to recover.

Looking out for your clients

Now is an important time to consider the financial impact of the current environment on your client's ability to maintain their Hansard policy, and an opportune time to consider some of the product features that may alleviate their concerns.

For example, you may wish to consider the following for your clients:

- Change in contribution frequency
- Change in payment method
- A reduction in regular contributions
- Taking a contribution holiday
- Taking a partial withdrawal

Of course, accepting of the exceptional circumstances in which we find ourselves, we may reconsider our standard policy terms on a case by case basis*

In good hands

You can be assured that the continuation of our award-winning adviser & client service is a priority at Hansard. Our management team continue to monitor developments on a daily basis, and we have a robust business continuity process in-place, should the situation escalate further.

As always, our award-winning online platforms; Hansard Online & Online Accounts are available to provide you & your clients with policy information 24/7. If you have any questions or specific concerns, please contact your Account Executive or our regional support teams in the first instance.

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