



HANSARD
WORLDWIDE

Product Brochure



Future Focus

A new perspective on your financial future

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In good company

With a history spanning over 35 years, we are proud of who we are and excited about where we're going.

As one of only a few providers in our industry to have maintained our original name, identity and focus since our formation, we know how much it means for our clients and their Independent Financial Advisors to invest with a company that can demonstrate the same commitment to them, as they do to us.

Key to our longevity is a focus on putting service at the centre of everything that we do, whether this be through the provision of award-winning technology that enables clients and their Independent Financial Advisors to manage their savings and investments wherever they are in the world, or through the delivery of independently recognised best-in-class, day-to-day service.

“

“Hansard Worldwide Limited benefits from being part of the FTSE-listed Hansard Global plc group.”

What is Future Focus

Future Focus is a unit-linked insurance contract that allows for the flexible investment of lump sum contributions. There's no contractual payment period – contributions can be made when it suits you. Your contract is started with a single contribution of USD / GBP / EUR 1,000 or more and you can add lump-sums at any time.

Contracts are available on either a life assurance or capital redemption basis and can be issued in one of three different currencies: USD, GBP, or EUR. For life assurance contracts, the contract owners will also be the lives assured (unless held in trust).

To help give your savings an extra boost towards your financial goal, on the fifth anniversary from when each contribution is paid, a loyalty bonus of 0.5% p.a. of the contribution's current value will begin to accrue and will be credited to your contract every five years thereafter.

With Future Focus, you have full control and freedom over your investment options. Depending on your financial needs, goals, and experience, you can:

- Create a completely personalised investment strategy by choosing specific Hansard Unit-linked Funds
- Choose to use a Hansard Deposit Fund as part of your personalised investment strategy or during periods of market turbulence
- Invest as a settlor of a Trust/Personal Pension Scheme for the purposes of tax, estate, and retirement planning
- Access your money at any time - take withdrawals without penalty
- Monitor and manage your contract through your Online Account.

Investing with confidence

With Future Focus, you have full control and freedom over your investment options and can select any combination to support your financial needs and goals:

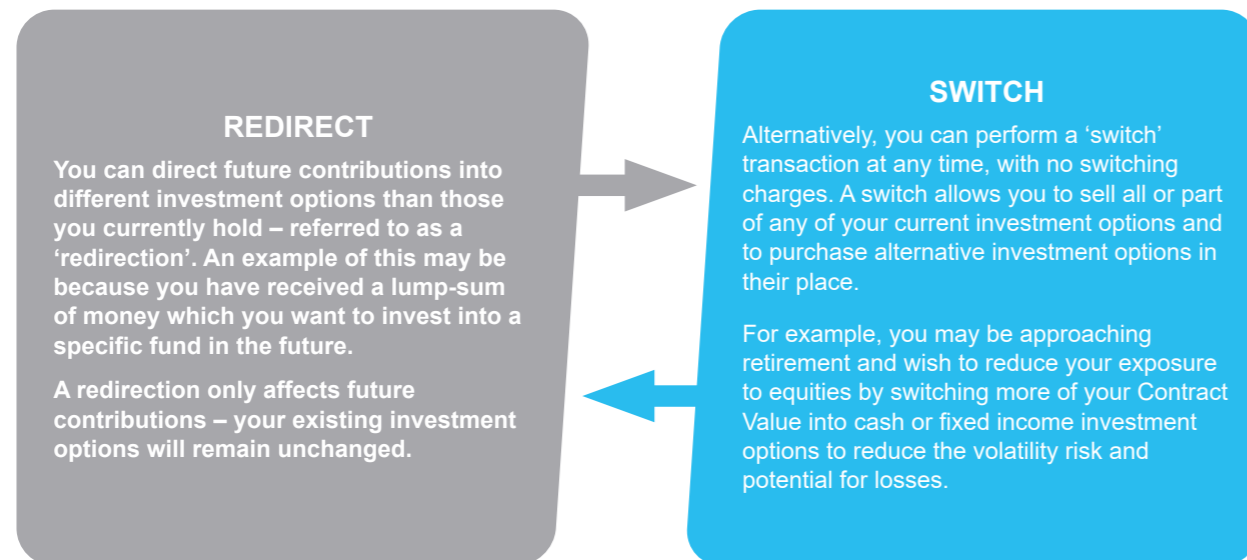
- Create a completely personalised investment strategy by choosing specific Hansard Unit-linked Funds which are notionally linked to – and track the performance of – underlying external funds from some of the largest and most reputable asset management companies in the world; and/or
- Choose to use a Hansard Deposit Fund as part of your personalised investment strategy or during periods of market turbulence.

You may amend your investment options at any time using your Online Account as your financial needs, goals, or appetite to investment risk change.

The selection of investment options and their suitability is your responsibility; we cannot provide you with investment advice. Your Independent Financial Advisor can help you select investment options that meet your needs and risk appetite.

In addition to your Independent Financial Advisor, you can appoint an Investment Advisor who can help you manage your investments and if you wish, you can give your Investment Advisor authority to actively manage your investment options for you. Fund factsheets are available for Hansard Unit-linked Funds and Deposit Funds via your Online Account, and our handy Fund Factsheet Guide will help you interpret and understand the information they provide.

One of the key benefits is that the sale and purchase of investment options within a switch takes place simultaneously so you do not need to wait for the sale to complete before instructing the purchase, and therefore you will not suffer from any out-of-market exposure.



Secure your own and your family's future

You can pass on your wealth to your family smoothly in the event of your death.

Future Focus can be set up on either a life assurance or capital redemption basis, whichever is most appropriate for you and your family's needs.

Life Assurance

When we are notified of the death of the second, or sole, life assured, your contract will end, and we'll pay the death benefit to your nominated beneficiaries.

The standard death benefit is 101% of the contract value, but this will be reduced to 101% of the termination value if the sole or last surviving life assured is more than 75 years old on the contract start date.

Capital Redemption

Contracts issued on a capital redemption basis have no lives assured and a fixed term of 99 years. On death of the sole or last remaining contract owner, ownership will pass to your designated beneficiary or personal representatives and the contract continues until for the remainder of the original term, or until it is terminated.

Trusts

A trust is an effective tool that's often used in estate planning where you, as the settlor, establish a trust to ensure the financial stability and security of a beneficiary, often a child or grandchild. In addition to your Future Focus contract, the trust is capable of holding other financial assets and, therefore, extends beyond the reach of simply appointing a designated or nominated beneficiary.

International Pension Schemes

Pension schemes such as a Self-Invested Personal Pension (SIPP), Qualifying Recognised Overseas Pension Scheme (QROPS) and a Qualifying Non-UK Pension Scheme (QNUPS) work in similar ways to standard personal pension but often with tax mitigation, greater freedom around asset selection and the withdrawal of funds.

Professional Trust Companies

Trusts and international pension schemes are also typically established using professional trust companies who are well-versed in tax laws and estate management requirements; and since a professional trust company has a fiduciary duty, the professional trust company will work to ensure that a trust acts in the beneficiary's best interests at all times.

Fees for their services can be deducted as withdrawals directly from your Future Focus contract saving you meeting the cost of these arrangements from other sources as well as the administration that comes with this.



Flexible Contributions

Future Focus has been designed to appeal to internationally minded clients who want to invest in a flexible way with no lock-in periods or contractual contributions. This goal may be to build a pot of money to supplement your retirement income or fund your children's education needs. You may already have a lump sum that you want to invest and increase the opportunity for growth. Alternatively, you may receive periodic bonus payments from your employer.

To start your financial journey, all you need is a single contribution of as little as USD / GBP / EUR 1,000.

All contributions have 100% allocation and can be paid without the need for any paperwork or forms (subject to holding all necessary source of wealth and source of funds information). All contributions must be paid in the same currency as your contract and be made from your nominated bank account.

The bank account used to transfer the contribution will be noted as your nominated bank account. This is the account we'll pay to when you request to take a withdrawal from your contract.

Additional Contributions

As a flexible contract, you can make additional single contributions at any time, subject to a minimum of USD / GBP / EUR 1,000. All contributions must be paid in the same currency as your contract and be made from your nominated bank account.

If you are considering making an additional contribution, you can determine the likely impact of doing so using the illustration tool within your Online Account. By using differing contribution amounts and/or potential growth rates, this tool can help you assess the potential financial outcome of making an additional contribution.

Loyalty Bonus

As a thank you for staying invested, and to help give your savings an extra boost towards your financial goal, on the fifth anniversary from when each contribution is paid, a loyalty bonus of 0.5% p.a. of the contribution's current value will begin to accrue and will be credited to your contract every five years thereafter.

Adapt to your financial needs

Future Focus has been designed to be as flexible and simple as possible to support you and your financial goals.

Taking money from your contract

With Future Focus, you can take one-off withdrawals at any time, via your Online Account. A maximum of 95% of the termination value at the time of the instruction can be taken and there's no penalty for making a withdrawal.

Please be aware that bank transfer and currency conversion charges may apply.

You can terminate your contract at any time, but a termination charge will apply if you terminate the contract whilst any of your contributions are within their establishment charging period. More details on termination charges can be found in the 'Charges' section on page 11.

Withdrawal and termination instructions are provided to us using your secure Online Account, without the need to complete any forms. Before carrying out a withdrawal, you can use our illustration tool to assess the impact the withdrawal may have on the future value of your investment.

Portability

Future Focus is intended to suit internationally minded clients. It is not tied to your current country, should your circumstances change, and you change your country of residence, your contract can be maintained (subject to conditions) without compromising the diversity and strength of your investment portfolio.

Putting you in control

There is a growing trend globally for people to take more control of their financial wellbeing by embracing technology to better monitor and manage their financial affairs.

Our award-winning technology provides you with access to a wealth of contract information wherever you are in the world, around the clock.

With your own secure Online Account, you can:



View all contract documentation and communications sent to you through your personal digital library.



View the details of your contract, including all transactions made as well as current and historic valuation statements.



Access your money at any time. Submitting withdrawal instructions online removes the need for any manually completed forms, reducing delays.



Amend your personal details, should you change your residential address, telephone number(s), email address or nominated bank account.



Monitor performance and create personal illustrations to assess what the future value of your investment may look like following a change in your investment strategy, or the impact of adding an additional contribution or taking a withdrawal.



Keep beneficiary details up to date – Beneficiaries can be changed, or their details amended at any time in line with your wishes.



Monitor and change your investment options at any time as your financial needs, goals, or appetite to investment risk changes.

Charges

Establishment Charge

An Establishment Charge of 1.5% per year of your initial contribution and additional contributions will be payable over 5 years and is deducted from your contract at the end of each calendar quarter.

Annual Management Charge

An Annual Management Charge is deducted monthly from the contract value at that time on a tiered structure:

Contract value (USD)	Contract value (GBP)	Contract value (EUR)	Yearly charge %
\$0 to \$9,999	£0 to £9,999	€0 to €9,999	0.90%
\$10,000 to \$64,999	£10,000 to £49,999	€10,000 to €64,999	0.80%
\$65,000 to \$124,999	£50,000 to £99,999	€65,000 to €124,999	0.70%
\$125,000 to \$199,999	£100,000 to £149,999	€125,000 to €199,999	0.60%
\$200,000 to \$249,999	£150,000 to £199,999	€200,000 to €249,999	0.55%
Over \$250,000	Over £200,000	Over €250,000	0.50%

1/12th of the above charges will be calculated and deducted from the units in your contract each month in arrears at the close of business on the day of the month of the Contract Start Date, or on the last day of the month where this date is not applicable.

Termination Charge

Where any remaining establishment charges are yet to be applied an equivalent termination charge will be deducted.

Year after contribution payment date	Charge (%)
Termination within first year	7.50%
1	6.0%
2	4.5%
3	3.0%
4	1.5%
5+	0%

Underlying Fund Charges

Each underlying external fund will have their own annual management charge and Ongoing Charge Figure (OCF). These charges, which are calculated by the fund manager to cover the fees incurred for managing the investments, are shown on the relevant Hansard fund factsheet.

Conditional Charges

Bank transfer charges – Bank transfer charges may apply when you send a contribution to us or when taking a payment from your contract.

Currency conversion costs – Currency conversion charges may apply during any purchase or sale of investment options where these are performed across different currencies. Where such a currency conversion takes place, this will be subject to, and included within, Hansard's prevailing daily currency conversion rate.

Mandated agent charge – This is an optional charge, which is agreed in writing between you and your Independent Financial Advisor or Investment Advisor for their ongoing service.

Monetary charges and contract limits are reviewed on a yearly basis (normally during July) to reflect changes in inflation and may be increased without notice.

Please contact your Independent Financial Advisor or our Client Services Team on +44 1624 688000 for more information in respect of contract charges.

Future Focus at a glance

Flexible contributions	Start your contract with a contribution of as little as USD / GBP / EUR 1,000. Additional payments can be made at any time, subject to a minimum of USD / GBP / EUR 1,000.
Loyalty bonus	Be rewarded for staying invested with a bonus of 0.5% p.a. of each contribution value.
Easy access to your money	Withdrawals can be made at any time without charge.
Free and efficient switching	Switch your investment options at any time, online, and without charge.
Online Account	Take control of your financial wellbeing with your own secure Online Account which is available 24/7.
Portability	If you change your country of residence, you can take your contract with you (subject to conditions).



Is Future Focus right for me?

Future Focus may be suitable if you:

- Are aged 18 or over
- Want access to a simple, flexible, secure online solution
- Are looking to save and invest over the medium to long-term
- Have an interest in diversifying part of your investment portfolio into a product that provides internationally focused investment options

Future Focus may not be suitable if you:

- Want to make an initial contribution of less than USD / GBP / EUR 1,000
- Have no other savings or investments
- Have an investment horizon of less than 5 years – whilst there is no fixed term, this product is suited to those with mid to long-term financial goals, such as funding children’s education needs, or supplementing wealth and retirement income
- Are not willing and able to accept the risk of potential investment losses. It is important to remember that the prices of investment options can go down as well as up
- Are classed as a Politically Exposed Person (PEP) or a close associate/family member of a PEP¹
- Are unable or unwilling to transact online

How do I cancel my contract?

If you change your mind once your new contract starts, there is a cancellation period during which time you may cancel the contract without penalty. When we issue the documents for your new contract, we will send you details of how to cancel your contract, and you will have 30 calendar days from the Contract Start Date to request this. You may also cancel before you receive your contract documents by contacting us or your Independent Financial Advisor.

If you do decide to cancel, we will give you your contribution back. If the value of the investment options you have invested in has fallen, you will get back the value available at that time which may not be the full amount you paid in.

These cancellation rights also apply to any additional contributions that you may make, effective from the date each contribution is allocated.

¹ A PEP is a person who is or has been entrusted with prominent public functions. Examples of PEPs include: a head of state, a holder of a political or government post, a high-level member of the judiciary, a high-ranking officer in the military, an employee of a state-owned corporation or a board member of a central bank.



Contact Us

If you would like to know more about Future Focus, please contact us:

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