



This document provides you with key information about this product. It is not marketing material. This document is provided to help you understand the nature, risks, and costs of this product and to help you compare it with other products.

Product: Future Focus

Provider: Hansard Worldwide Limited

Registered Office: Sassoon House, Shirley St & Victoria Avenue, PO Box SS-5383, Nassau, Bahamas

Website: hansard.com **Telephone:** +1 242 397 2120 **Email:** ClientServicesSupport@hansard.com

Correspondence Address: 55 Athol Street, PO Box 192, Douglas, Isle of Man, IM99 1QL, British Isles

Regulated by: Insurance Commission of Bahamas (Incorporation no. 200975B)

What is this product?

Future Focus is a unit-linked insurance contract that allows for the investment of lump-sum contributions and is suitable for clients aged 18 or over who can invest over the medium to long-term to achieve a financial goal.

Your contract can be set up on either a life assurance or capital redemption basis, which cannot be changed, with a minimum contribution of USD / GBP / EUR 1,000 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).

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.

Objective

To benefit from the potential medium to long-term increase of the value of your savings by investing your contributions into a wide range of investment options.

Who should invest?

Future Focus may be suitable for clients who:

- Are aged 18 years or older
- Want access to a simple, flexible, and secure online solution
- Are looking to invest over the medium to long-term
- Are interested in diversifying part of their investment portfolio into a product that provides internationally focused investment options.
- Wish to invest as a settlor of a Trust/Personal Pension Scheme

Product term

Contracts issued on a life assurance basis have no product term; your contract will end on the earlier of the termination of your contract, or on the death of the sole life assured or where there are two lives assured, on the death of the last remaining life assured. Where death ends your contract and the life assured was aged 74 or less on the contract start date, 101% of your contract value will become payable to your nominated beneficiaries or, in the absence of these, the legally appointed executor, personal

representative or administrator of your estate. Where the life assured was aged 75 or more on the contract start date, then 101% of the termination value will become payable.

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 for the remainder of the original term, or until it is terminated.

Could I lose money?

This product does not have any guarantee or capital protection included, and you may not get back the full amount of the contributions you pay. Hansard Worldwide Limited is not covered by a policyholder compensation scheme. If you change your mind once your new contract starts, there is a 30-day cancellation period during which time you may cancel your contract without penalty.

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. This could mean that the amount you receive may not be equal to the contribution that you paid in. These cancellation rights also apply to any additional contributions made.

The investment options available have different degrees of risk, and therefore volatility. Their values may change significantly daily.

You should ensure that you are fully aware of the level of risk involved in each of your chosen investment options, and the investor protection legislation (if any) provided.

What are the risks and what might I get back?

Your Independent Financial Advisor can provide you with a personalised risk profile and illustration. Your personal illustration will demonstrate the impact of contract charges and potential growth depending on your risk appetite and investment option selection.

Change of circumstances: If your circumstances change you may need to withdraw money from your contract or need to terminate your contract earlier than planned. As the value of your contract may fall as well as rise, depending on the performance of your investment options, it may result in the risk of you getting back less than you have contributed.

Advice risk: Your Independent Financial Advisor is acting on your behalf and has recommended this contract based on their analysis and understanding of your financial circumstances and future needs. If you have not provided all necessary information, or if their analysis does not match your expectations then there is a risk that this product may not be suitable for you.

Risk-reward profile: In exchange for a higher degree of risk, Future Focus provides the opportunity for potentially higher returns than may otherwise be available to you. You must be prepared to accept the risk that you may not get back as much as you have contributed.

Investment risk: This contract invests in investment options which are notionally linked to underlying external funds to track their performance. For this reason, the unit price of investment options accessible within your

contract will fluctuate, for example, due to the price movement of assets which the underlying external funds are investing in. If the unit price of the selected investment options falls, there may be a loss to the investments and your contract value may become lower than the principal amount and may possibly become zero. Any profits and losses of investment options belong to you as the contract owner.

Currency conversion risk: You may select investment options that are denominated in a different currency than your contract currency. Your contract value is calculated using the applicable currency conversion rate between each investment option and your contract currency, but there is a risk that this fluctuation in applicable currency conversion rate will be advantageous or adversely affected. Underlying external funds notionally linked to investment options in this contract may invest in assets of currencies other than the fund currency, which are directly affected by currency fluctuations and pose a risk.

Future Focus does not have any guarantee or capital protection included and you may not get back the full amount of the contributions you pay. The investment options available within this contract have different degrees of risk and therefore volatility. Their values may change significantly on a daily basis.

How long should I hold it and can I take money out early?

Future Focus is a medium to long term investment contract and should be held for a minimum of 5 years.

Cancellation rights

If you change your mind once your new contract starts, there is a 30-day cancellation period during which time you may cancel your contract without penalty.

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. This could mean that the amount you receive may not be equal to the contribution that you paid in.

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

How do I make a complaint?

Complaints related to the advice you have received, or the suitability of your contract or investment options should be directed to your Independent Financial Advisor. If you have a complaint about your contract, please contact us by email to: complaints@hansard.com.

Our complaints procedure is available upon request, or from our website: hansard.com/complaints

Withdrawals

Withdrawals may be taken at any time without penalty. The maximum withdrawal amount is 95% of the termination value at the time of the instruction.

Terminations

The contract can be terminated at any time for the value of the investment options allocated to it.

Where any remaining establishment charges are yet to be applied, an equivalent termination charge will be deducted. Please see the "What are the costs?" section for more details.

What are the costs?

All charges associated with your contract are shown in the table below.

Charge	Charge rate, calculation, and deduction method																												
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	<p>An Annual Management Charge is deducted monthly from the contract value at that time on a tiered structure:</p> <table border="1"> <thead> <tr> <th>Contract value (USD)</th> <th>Contract value (GBP)</th> <th>Contract value (EUR)</th> <th>Yearly charge %</th> </tr> </thead> <tbody> <tr> <td>\$0 to \$9,999</td> <td>£0 to £9,999</td> <td>€0 to €9,999</td> <td>0.90%</td> </tr> <tr> <td>\$10,000 to \$64,999</td> <td>£10,000 to £49,999</td> <td>€10,000 to €64,999</td> <td>0.80%</td> </tr> <tr> <td>\$65,000 to \$124,999</td> <td>£50,000 to £99,999</td> <td>€65,000 to €124,999</td> <td>0.70%</td> </tr> <tr> <td>\$125,000 to \$199,999</td> <td>£100,000 to £149,999</td> <td>€125,000 to €199,999</td> <td>0.60%</td> </tr> <tr> <td>\$200,000 to \$249,999</td> <td>£150,000 to £199,999</td> <td>€200,000 to €249,999</td> <td>0.55%</td> </tr> <tr> <td>Over \$250,000</td> <td>Over £200,000</td> <td>Over €250,000</td> <td>0.50%</td> </tr> </tbody> </table> <p>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.</p>	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%
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Hansard Deposit Fund Charges	No charges or costs are applied.																												
Hansard Unit-linked Fund Charges	No charges or costs are applied.																												
Underlying External Fund Charges	Variable charges may be applied by the asset managers of the underlying external funds. These may be changed by the asset manager without notice. The latest charges are detailed in the relevant Hansard Unit-linked fund factsheet.																												
Currency conversion costs	There is a currency conversion charge applied during any purchase or sale of investment options where these transactions are performed across different currencies. Where such a currency conversion takes place, this will be subject to, and included within, Hansard International Limited's prevailing daily currency conversion rate.																												
Bank transfer charge	Bank transfer charges may apply to contributions or when taking a payment from your contract.																												
Mandated agent charge	This is an optional charge of up to 1.5% p.a., which is agreed in writing between you and your Independent Financial Advisor or Investment Advisor for their ongoing service.																												
Termination charge	<p>Where any remaining establishment charges are yet to be applied an equivalent termination charge will be deducted. Indicative rates are provided below:</p> <table border="1"> <thead> <tr> <th>Year after Contribution payment date</th> <th>Charge (%)</th> </tr> </thead> <tbody> <tr> <td>Termination within first year</td> <td>7.5%</td> </tr> <tr> <td>1</td> <td>6.0%</td> </tr> <tr> <td>2</td> <td>4.5%</td> </tr> <tr> <td>3</td> <td>3.0%</td> </tr> <tr> <td>4</td> <td>1.5%</td> </tr> <tr> <td>5+</td> <td>0%</td> </tr> </tbody> </table>	Year after Contribution payment date	Charge (%)	Termination within first year	7.5%	1	6.0%	2	4.5%	3	3.0%	4	1.5%	5+	0%														
Year after Contribution payment date	Charge (%)																												
Termination within first year	7.5%																												
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2	4.5%																												
3	3.0%																												
4	1.5%																												
5+	0%																												

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 at ClientServicesSupport@hansard.com for more information in respect of contract charges.



HANSARD
WORLDWIDE

Hansard Worldwide Limited

Incorporated in The Bahamas (no. 200975B) and authorised by the Insurance Commission of The Bahamas.

Email: ClientServicesSupport@hansard.com **Telephone:** +1 242 397 2120 **Website:** hansard.com

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