

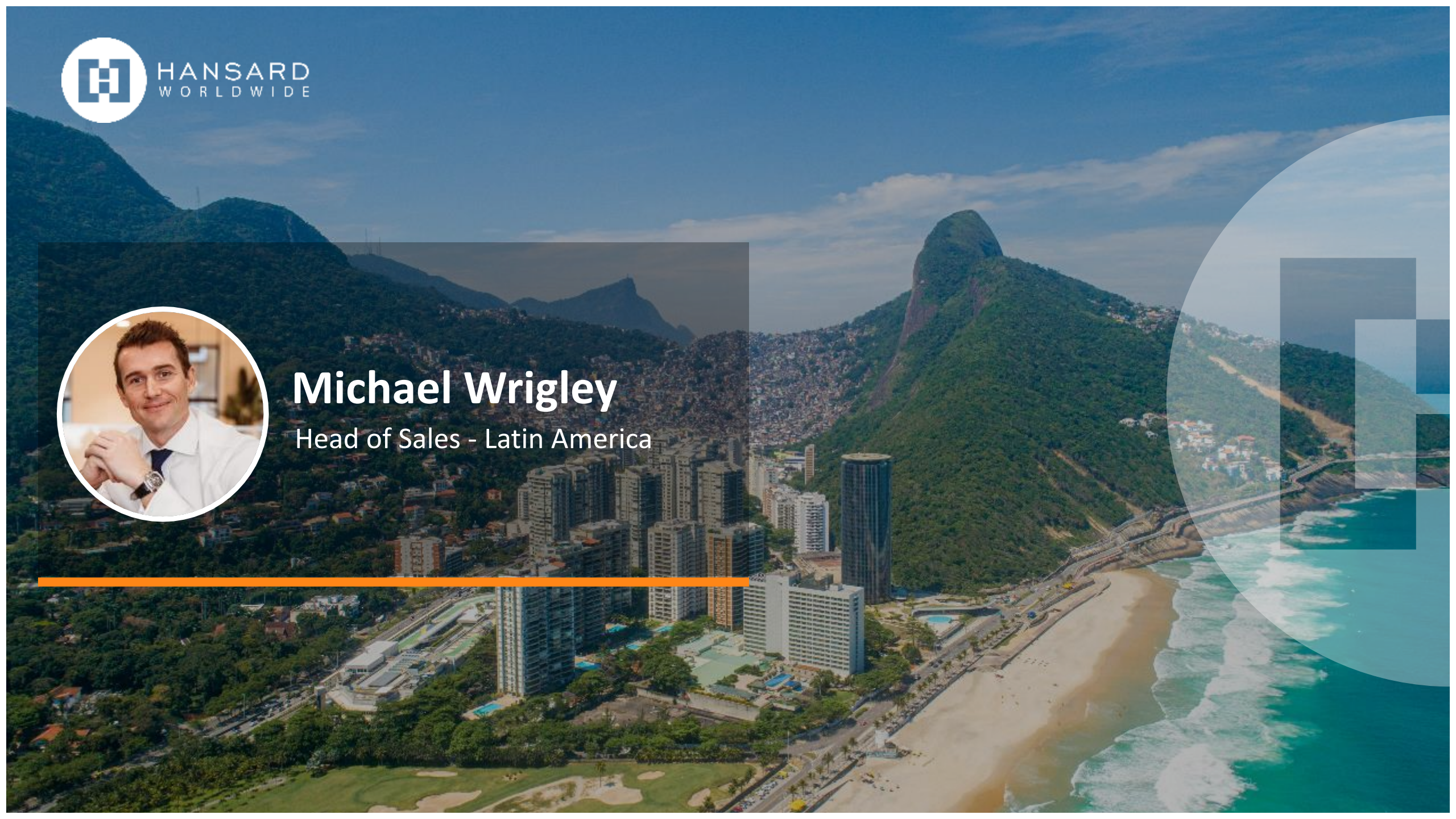


HANSARD
WORLDWIDE



Michael Wrigley

Head of Sales - Latin America



About me

I have worked in the offshore life assurance industry for over 25 years.

Starting my journey on the Isle of Man with Royal Skandia, my service ethic and ability to build relationships with advisers globally has enabled me to quickly transition into Sales, leading me to Hong Kong and Singapore with Royal Skandia, Zurich International, Standard Life and in the last 8 years, Hansard, where I am now the Head of Sales for Latin America.



Peace of mind

We appreciate that a medium to long-term savings contract requires significant commitment, and it is extremely important that you are certain your client's investment is secure.

We have produced this video to provide you with an overview of the measures in place, to give you the assurance & peace of mind you need.



Cuando recomiendan Hansard Worldwide, están eligiendo una compañía de servicios financieros que es parte del London Stock Exchange.

Con más de 35 años de experiencia y reconocida por sus usuarios por nuestro alto nivel de servicio y tecnología de última generación.

EN BUENA COMPAÑÍA



When you recommend **Hansard Worldwide** to your clients, you are choosing a company that is part of a **London Stock Exchange** listed financial services group, with 35 years' experience, that is recognised for its market-leading levels of service and award-winning online technology.

In good company



Peace of Mind



Registrada en el London
Stock Exchange



- Auditoreados por KPMG
- Cuentas segregadas



London
Stock Exchange

Peace of Mind



Listed Company



Audited by KPMG



London
Stock Exchange

Solid & stable



Sin Deudas



**Extremadamente
bien capitalizada**

Solid & stable



No Debt



**Extremely
well
capitalised**



Product proposition



Regular Premium

Vantage Platinum Worldwide



- Regular contribution contract
- Designed for medium to long term saving
- Access to our internal fund range
- Available as a life or capital redemption contract

Flexible Regular/ Single Premium

Capital Builder Worldwide



- Flexible single and regular contribution contract
- Minimum contribution only required after 3 years
- Access to our internal fund range
- Available as a life or capital redemption contract

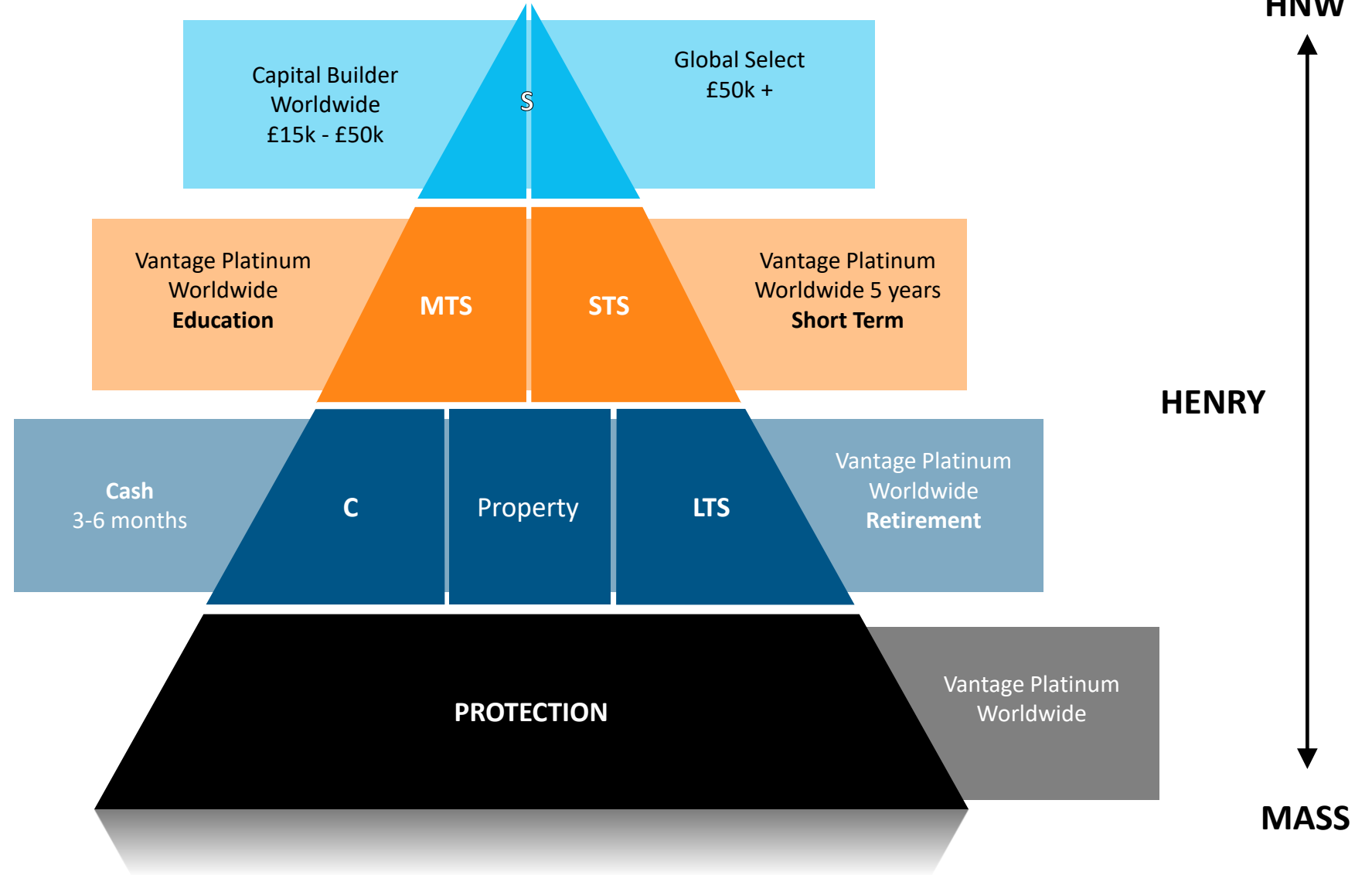
Single Premium

Global Select

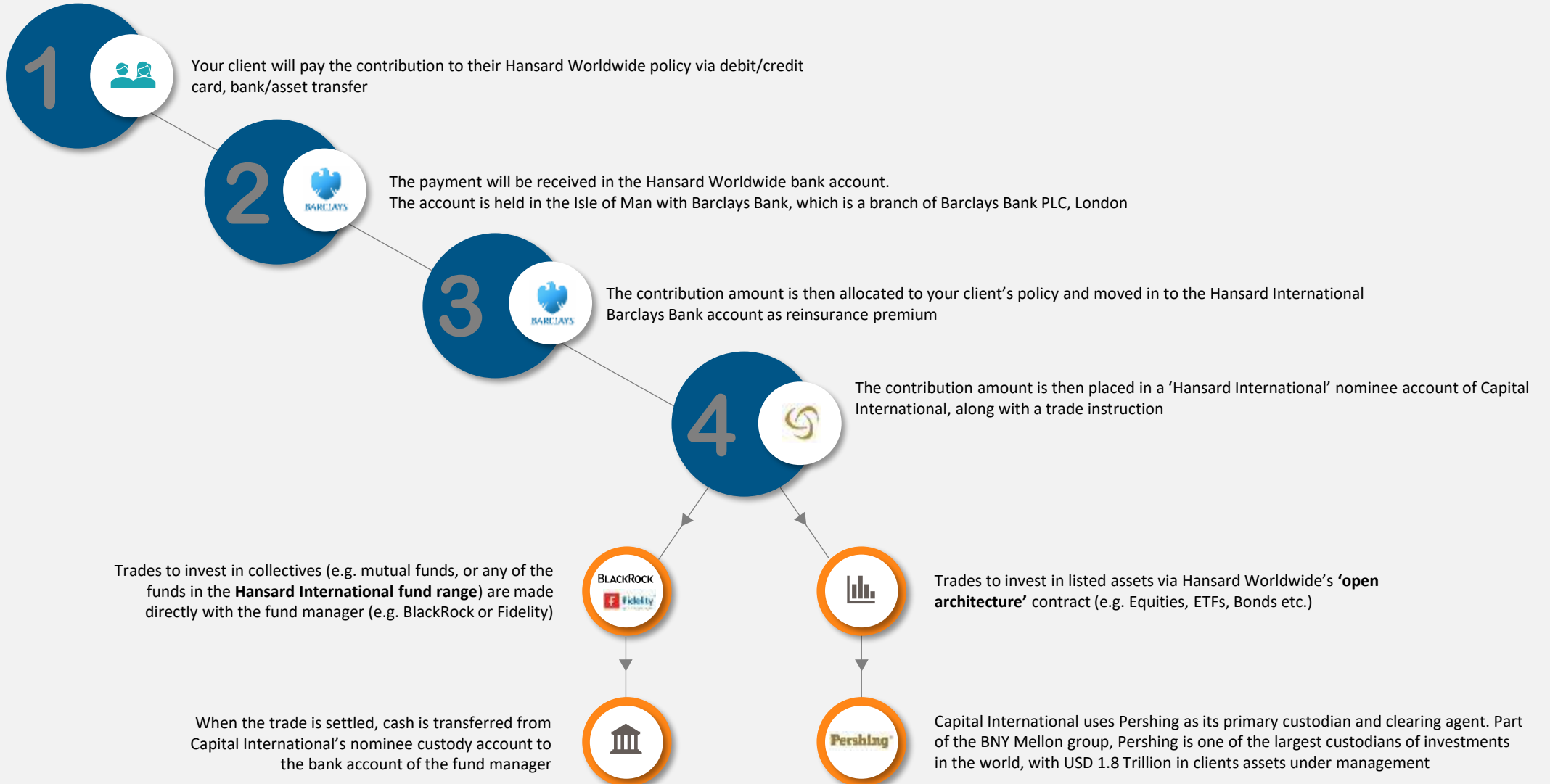


- Single contribution portfolio bond
- Offers a variety of charging structures
- Access to thousands of external assets, subject to availability
- Available as a life or capital redemption contract

The Financial Plan



YOUR CLIENT'S INVESTMENT JOURNEY



Global Select Portfolio

Our new Portfolio Bond



Michael Wrigley
Head of Sales
Latin America



Competitors

utmost[™]
INTERNATIONAL *

1.800%

1.175%

0.950%

RL360[•] **

£50k +

2.200%

1.500%

1.300%

£100k +

1.900%

1.300%

1.100%

£250k +

1.850%

1.270%

1.070%

£500k +

1.750%

1.200%

1.000%

5-Year Est Chg.

8-Year Est Chg.

10-Year Est Chg.



* Quarterly service charge of £124 (or £174 where a DIM is held) and a dealing charge of £19. Post structure AMC – 0.2%

** Quarterly service charge of £100 and a dealing charge of £60

Structures

£500k +

1.675%

1.120%

0.925%

£50k +

1.725%

1.150%

5-Year Est Chg.

8-Year Est Chg.

10-Year Est Chg.

Quarterly service charge of £131.25/Additional £56.25pq where a DFM is held



Fixed term deposits



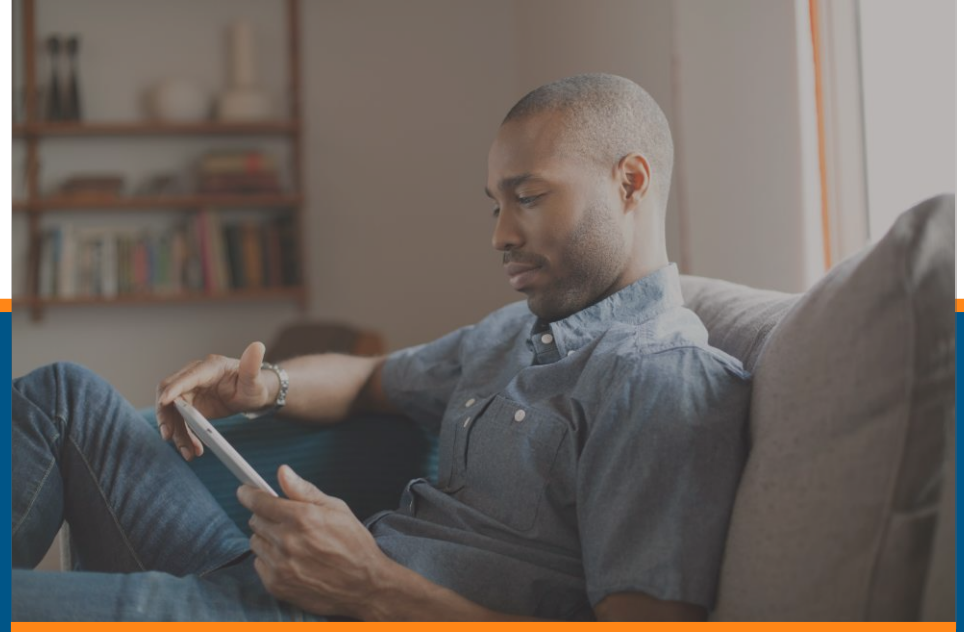
- Canaccord also available
- More providers to come
- Competitive rates
- Simple instruction process

Currency	Amount	Indicative Interest Rate* (Gross/AER)		
		3 Months	6 Months	12 Months
		Fixed %	Fixed %	Fixed %
Sterling	10,000 min	n/a	4.75	5.35
	25,000	4.80	4.75	5.35
	500,000	4.80	5.00	5.40
	1 Million +	4.95	5.25	5.50
US Dollars	25,000 min	n/a	4.90	5.15
	50,000	4.85	4.90	5.15
	500,000	4.95	5.00	5.25
	1 Million +	5.10	5.15	5.40
Euro	25,000 min	n/a	2.75	2.85
	50,000	2.55	2.75	2.85
	500,000	2.80	3.00	3.10
	1 Million +	3.05	3.25	3.35

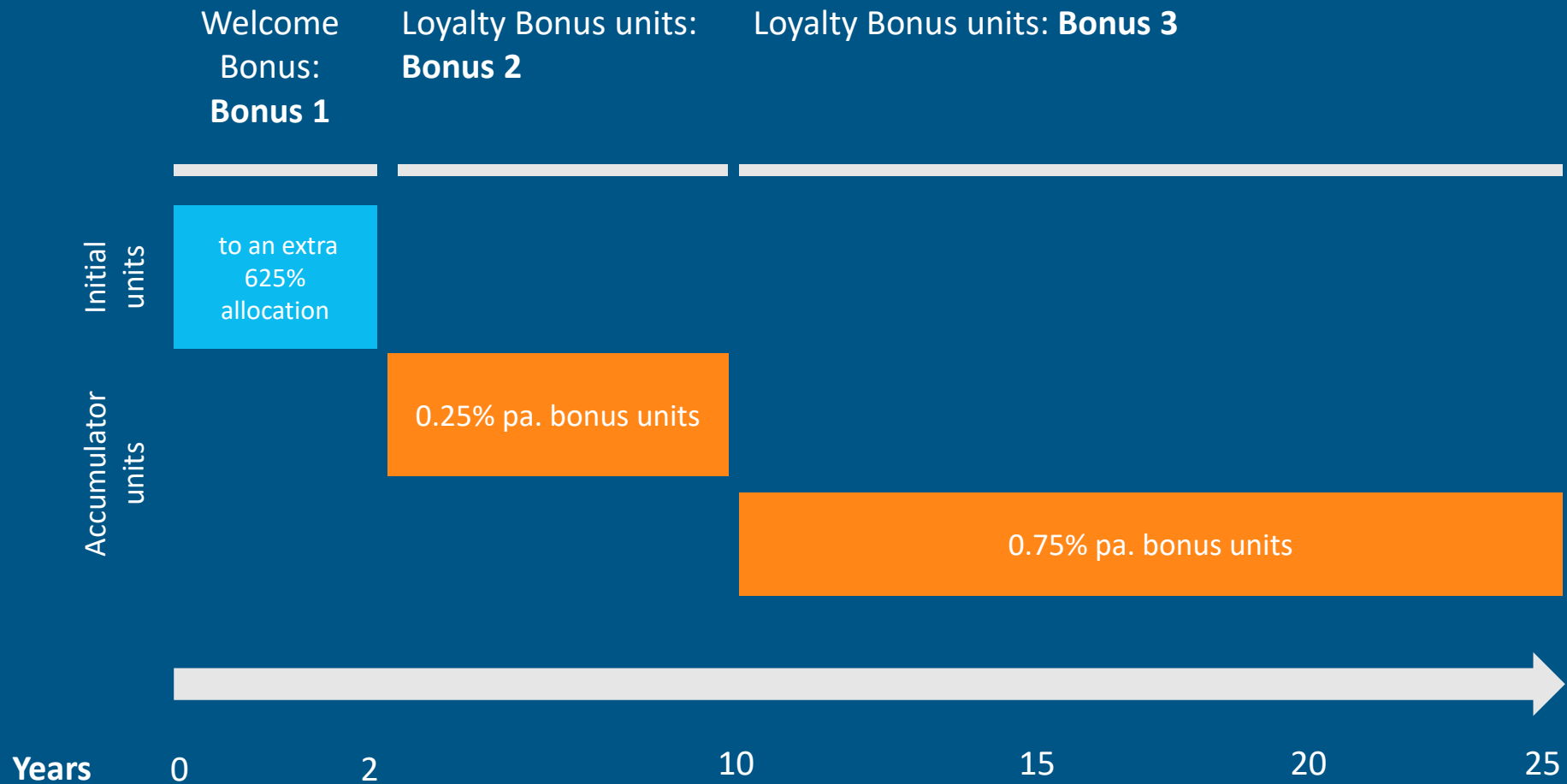
Regular Premium

Vantage Platinum Worldwide

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Welcome bonus – allocation+



- Initial units are allocated during the initial period which is 24 months for a 24 yr+ contract
- Accumulator units are accessible at any time after two years' contributions; a minimum balance of GBP 1,000 of accumulator units must remain.

Fund proposition



J.P.Morgan
Asset Management

First State
Investments

Investec

Aberdeen
Asset management

BLACKROCK®

CANACCORD
Genuity

TILNEY

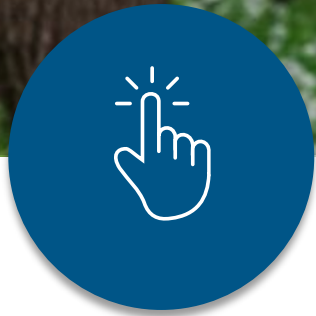
GUINNESS
ASSET MANAGEMENT LTD

Fidelity
INTERNATIONAL

FRANKLIN TEMPLETON
INVESTMENTS

Alquity
LIFE CHANGING
INVESTMENTS

Exciting times ahead for Hansard



New technology



New products



Bespoke product opportunities
