



Through the reinsurance agreement between Hansard Worldwide Limited and Hansard International Limited, Global Select utilises the services of Hansard International Limited's stockbroker for its trading and custody services. The tables below detail the stockbroker charges which will be taken dependent on the asset type, its jurisdiction and whether a discretionary managed account is held. These charges are accurate at the date of publication and may be subject to change.

For full details of the product charges, including dealing charges, please refer to the Key Information Document and Contract Certificate.

Trade Charges

1. Trade charges apply equally to purchases and sales.
2. All trade charges detailed are passed directly onto each contract at the time of trading and are included within the contract note.
3. All trade charges detailed below are stated in GBP but will be taken in the asset currency, converted at the rate prevailing when the trade is placed.

Charge Detail	Asset Jurisdiction	Equities/Exchange Traded Funds (ETFs)	Bonds/Fixed Interest Securities	Structured Products	Collectives Held	
					With A Third Party	Electronically
Commission	All	Greater of: GBP 20 or 0.225%	GBP 45	GBP 45	Greater of: GBP 20 or 0.225%	GBP 0
Bank Administration Charge	All	GBP 12.50	GBP 12.50	GBP 12.50	GBP 12.50	GBP 12.50

Custody Charges

1. The below custody charges are taken quarterly from your Primary Investment Account in respect of the total asset value of each asset type linked to a Global Select contract.

Charge Detail	Asset Jurisdiction	Equities/Exchange Traded Funds (ETFs)	Bond/Fixed Interest Securities	Structured Products	Collectives Held	
					With A Third Party	Electronically
Custody Charge	Australia, Canada, Hong Kong, Japan, South Africa, Euroclear, UK, USA	0.030% per year	0.030% per year	0.030% per year	0.030% per year	GBP 0
Custody Charge	Denmark, France, Germany, Italy, Netherlands, Sweden, Switzerland	0.050% per year	0.030% per year	N/A	0.050% per year	GBP 0
Custody Charge	All other countries	0.075% per year	0.030% per year	N/A	0.075% per year	GBP 0

2. Where a discretionary managed account is held, a custody charge of USD 300 / GBP 225 / EUR 275 per year will be taken. This charge is deducted at the end of each calendar quarter from your Primary Investment Account.

Hansard Worldwide Limited

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

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