

Increasing your regular contributions – a very welcome bonus!



HANSARD
WORLDWIDE

We understand that the need to save can change over time, leaving multiple savings goals to manage that may vary in value and timescale. Lots of regular savings plans do not allow short term changes, without penalty, and may require you to combine all your savings into one large pot with one payment term - which could prove difficult to manage over time.

When increasing your regular contribution to an existing Vantage Platinum Worldwide contract, you do not need to mirror your existing plan - the additional increased amount is placed into a new contract ("additional contribution contract") and held separately to your existing tranche - allowing you the flexibility to decide how much and for how long you wish to pay the increased amount for.

Welcome Bonus

As we treat any increased contribution as a new contract, this also offers the same opportunity for a boost that your original contract may have received on day one – our Welcome Bonus – which, for a short period only is better than ever!

The enhanced bonus offer

We have increased the welcome bonus rate from a potential 500% up to 625%* of the first allocated additional contribution - this could be the equivalent of over six extra contributions added to the new contract on day one. **

Eligibility

Whether you are saving on a monthly, quarterly, half-yearly or yearly basis, the bonus will be available, subject to your increased contribution amount meeting the minimum contribution terms being met*.

The additional contribution contract term must be at least 10 years. If the agreed term of the contract is more than 25 years, it will be treated as a 25-year term for the purpose of calculating the bonus rate.

Operation

The welcome bonus amount calculated will purchase initial units at the same time that, and using the same allocation rate with which, your first regular additional contribution is allocated. If your regular contributions are not maintained at the original level for five years, or if you surrender your contract during the first five years, then the value of the units relating to the welcome bonus will be forfeited.

How the Welcome Bonus is calculated

The chart below gives an example of what the welcome bonus value could be - depending on the contract term chosen - for an additional contribution contract paying USD 1,000 per month.

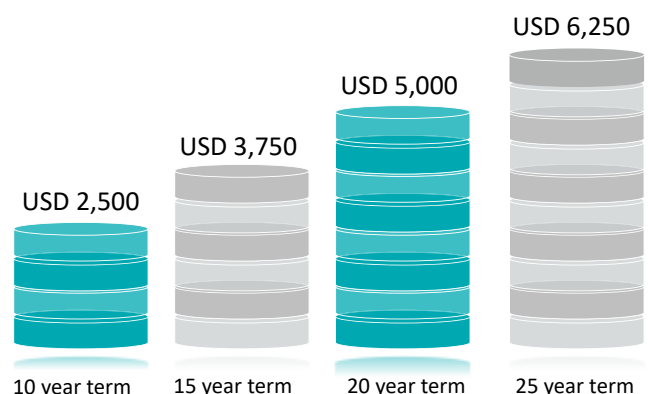
The welcome bonus value is added to the initial additional contribution and allocated on day one. For example:

Term: 15 years

Welcome bonus rate: 375%

Welcome bonus value: (USD 1000 x 375%) = USD 3,750

Total additional contribution allocated on day one
(USD 1000 + USD 3,750) = **USD 4,750**



Welcome bonus value (USD) by term

* The welcome bonus rate is dependent on the frequency of your contributions and term of your contract - see page 2 for minimum contribution and bonus rates.

** The enhanced welcome bonus offer is only available to qualifying applications received before 31 March 2021.

Minimum Contribution

Contribution Frequency	GBP	USD	EUR
Monthly	325	500	450
Quarterly	975	1,500	1,350
Half yearly	1,950	3,000	2,700
Yearly	3,900	6,000	5,400

Welcome bonus rates - year by year

Welcome bonus rate (% of your first contribution)				
Term (Yrs)	Monthly	Quarterly	Half Yearly	Yearly
10	250%	100%	50%	25%
11	275%	110%	55%	27.5%
12	300%	120%	60%	30%
13	325%	130%	65%	32.5%
14	350%	140%	70%	35%
15	375%	150%	75%	37.5%
16	400%	160%	80%	40%
17	425%	170%	85%	42.5%
18	450%	180%	90%	45%
19	475%	190%	95%	47.5%
20	500%	200%	100%	50%
21	525%	210%	105%	52.5%
22	550%	220%	110%	55%
23	575%	230%	115%	57.5%
24	600%	240%	120%	60%
25+	625%	250%	125%	62.5%

Important notes

This document is produced for general information purposes only. Before applying for any product, you should read the product literature.

Additional contribution contracts will only be processed where all contributions are paid to date on any existing contract.

New ID is required if the documents we hold on file are expired or have been replaced.

New VOA is required if the document held on file is over two years old (or expired if it's a lease agreement) or if you have moved address.

Hansard:

- uses reasonable efforts to ensure that the information contained in this document is accurate at the date of publication;
- does not offer any minimum return guarantee, therefore the amount you get back from your contract may be lower than the contributions paid;
- does not provide advice on the suitability of any products;
- products are available through independent financial advisors only, on the basis that the independent financial advisor is acting on behalf of the applicant.

Tax consequences will depend on an individual's circumstances and residence, and may change over time. Applicants are advised to seek independent professional advice before applying for any product or if their tax circumstances change during the contract term.

Past performance is not a guide to future performance. Unit prices can go down as well as up. Unit price performance may be affected by movements in exchange rates.

For full details of the product, please refer to the product literature.

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