

Together, we go **further**



Michael Wrigley
Head of Sales - Latin America

In good company

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.



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.



Peace of Mind



Listed Company



London
Stock Exchange



Audited by KPMG



Solid & stable



No Debt



**Extremely well
capitalised**



HANSARD

Ascend

Better, Simpler, Smarter

Product features



Contractual savings from USD
300pm with 100% allocation



Flexible Premiums
Reduces Risk



Increased revenue
options



Even higher rewards for your
clients' loyalty – Increased from
0.60% to 1% after 10 years



Commitment period
5 to 25 years - medium to longer
term structured saving



Competitive Charges & RIY



Access to Best of Breed
Morning Star Fund Range



MasterCard and Visa have 0%
credit card charge

Smart fund proposition

- No Hansard Annual Management Charge
- No additional administration costs
- No cash balances or Dealing costs
- **Same performance as direct investing**
- **Same NAV**



J.P.Morgan
Asset Management



BlackRock



GUINNESS
ASSET MANAGEMENT LTD



Loyalty Bonus Levels

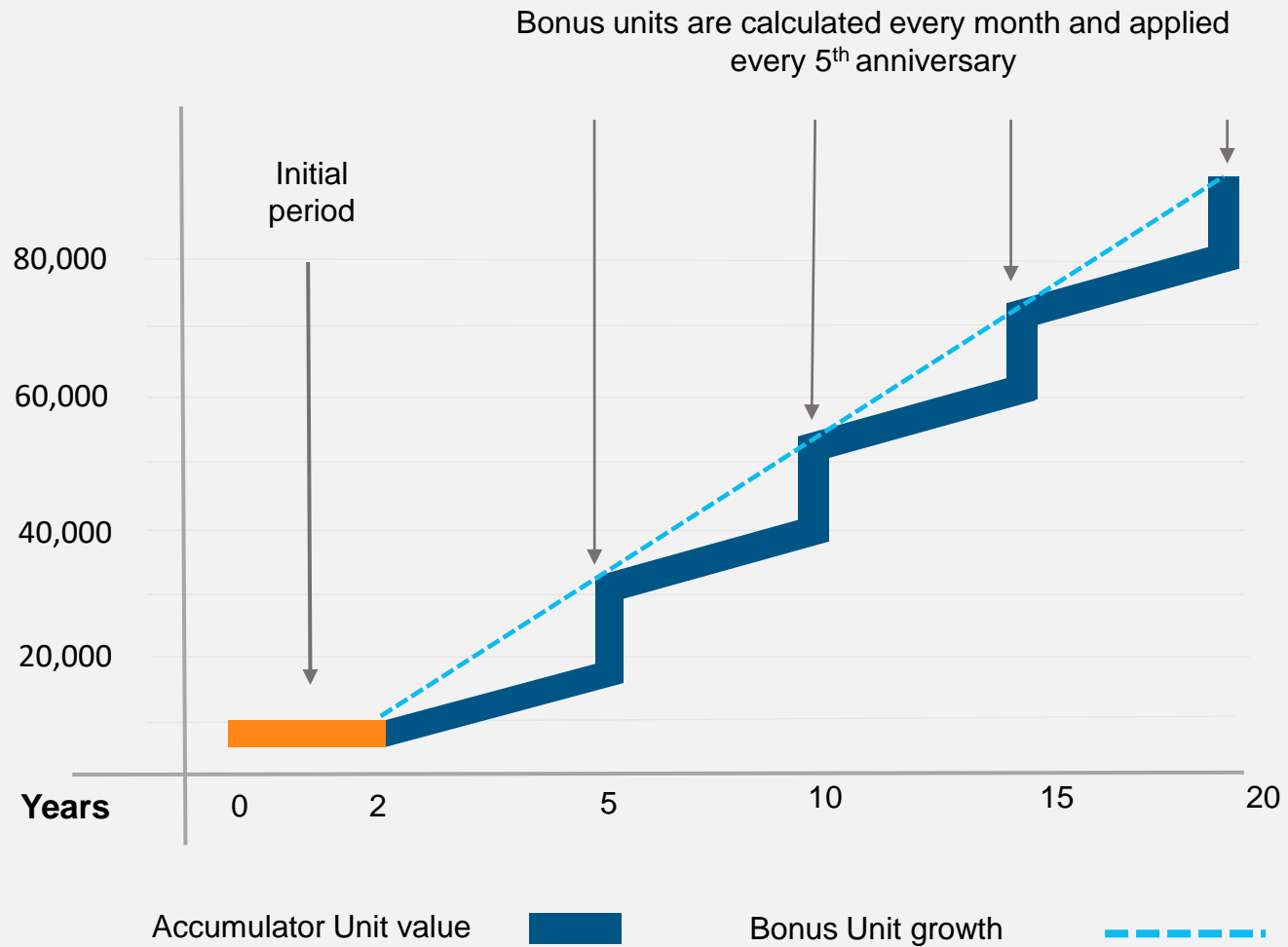


Loyalty bonus – allocation+



- Initial units are allocated during the initial period which is 24 months for a 23 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.

Bonus unit allocation



Ascend +

What's the bonus worth?



Claudio invests \$1,000pm for 25 years

Total Premiums Paid

\$300,000

Base Plan Investment

\$503,678

Value of additional Loyalty Bonus

\$67,588

Total Investment Value at Maturity

\$571,266

*Based on an annual growth rate of 6% - excluding any contract charges

Product charges

- Termination charge reduces on a sliding scale based on remaining term
- 0.58 %pm (7% p.a) Initial Unit Charge
- 1.2% Annual Management Charge
- No additional charges applied within the pricing or administration of the Hansard Unit-linked Funds
- USD 9.50pm service charge
- Service charge USD 28.50 if made paid up
- 0% credit card charge (MasterCard and Visa)



Covering contract charges

Monthly Contribution (USD)						
Contribution Term	300	500	1,000	1,500	3,000	5,000
5	4.29%	3.68%	3.22%	3.07%	2.93%	2.87%
10	2.56%	2.23%	1.98%	1.90%	1.82%	1.78%
15	1.79%	1.55%	1.37%	1.31%	1.25%	1.23%
20	1.46%	1.26%	1.12%	1.04%	1.02%	1.00%
25	1.23%	1.05%	0.93%	0.87%	0.84%	0.83%

- Simple way to explain the contract to prospective clients
- These figures represent growth required to cover charges

Initial unit period



Feature

Ascend +

Initial Unit Charge

0.58%pm on initial units (7% p.a)

Initial Period

Term in years

Months

5-6

12

7-8

13

9-10

14

11-12

15

13-14

16

15-16

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23+

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Competitor rankings

Competitor Rankings

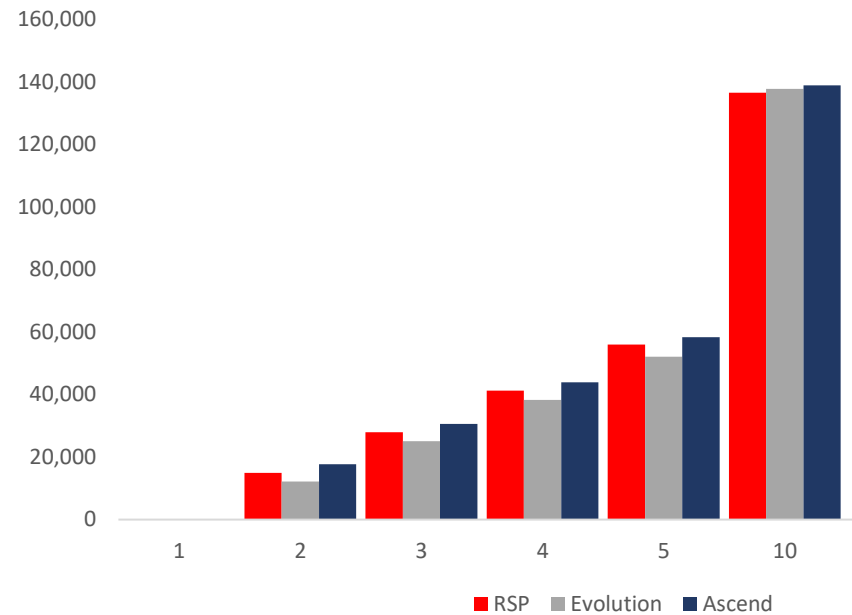


10-Year commitment period comparison* at US\$1,000 p.m. 5% growth rate

Year	RSP	Evolution	Ascend
1	0	0	0
2	14,923	12,173	17,682
3	27,876	25,017	30,557
4	41,217	38,308	43,917
5	56,000	52,068	58,340
10	136,604	137,837	138,891

*Termination/Surrender values

RSP
vs Evolution vs Ascend

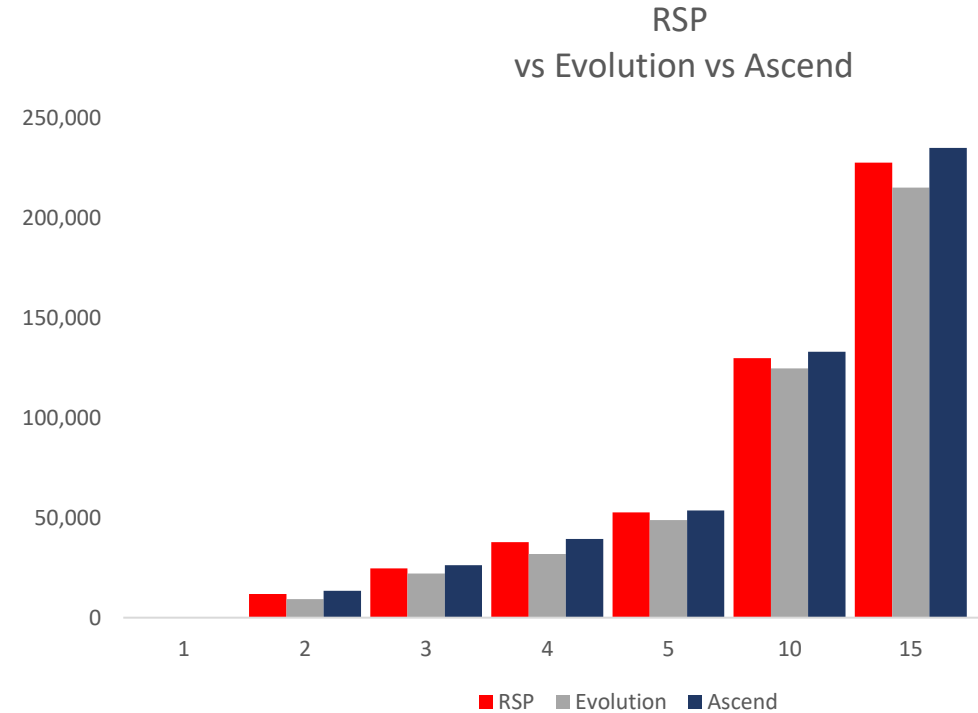


Competitor Rankings



15-Year commitment period comparison* at US\$1,000 p.m. 5% growth rate

Year	RSP	Evolution	Ascend
1	0	0	0
2	11,848	9,319	13,499
3	24,624	22,020	26,204
4	37,799	31,826	39,386
5	52,626	48,760	53,562
10	129,773	124,588	132,923
15	227,448	214,976	234,912



*Termination/Surrender values

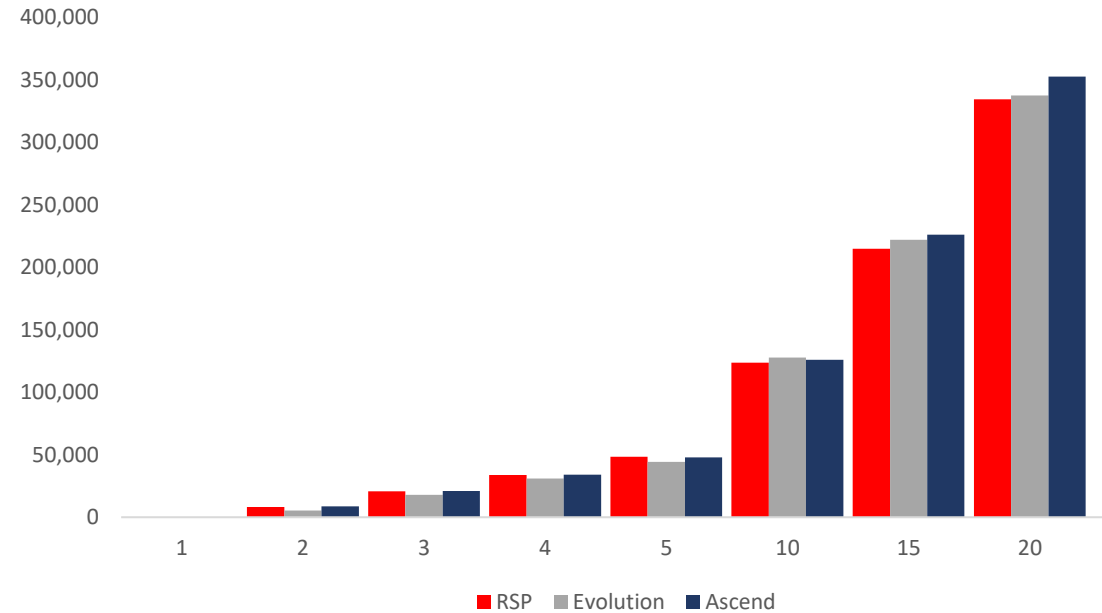
Competitor Rankings



20-Year commitment period comparison* at US\$1,000 p.m. 5% growth rate

Year	RSP	Evolution	Ascend
1	0	0	0
2	8,244	5,419	8,591
3	20,839	17,924	21,102
4	33,856	30,857	34,083
5	48,426	44,241	47,965
10	123,602	127,783	125,952
15	214,846	221,986	226,087
20	334,357	337,483	352,523

RSP vs Evolution vs Ascend



*Termination/Surrender values

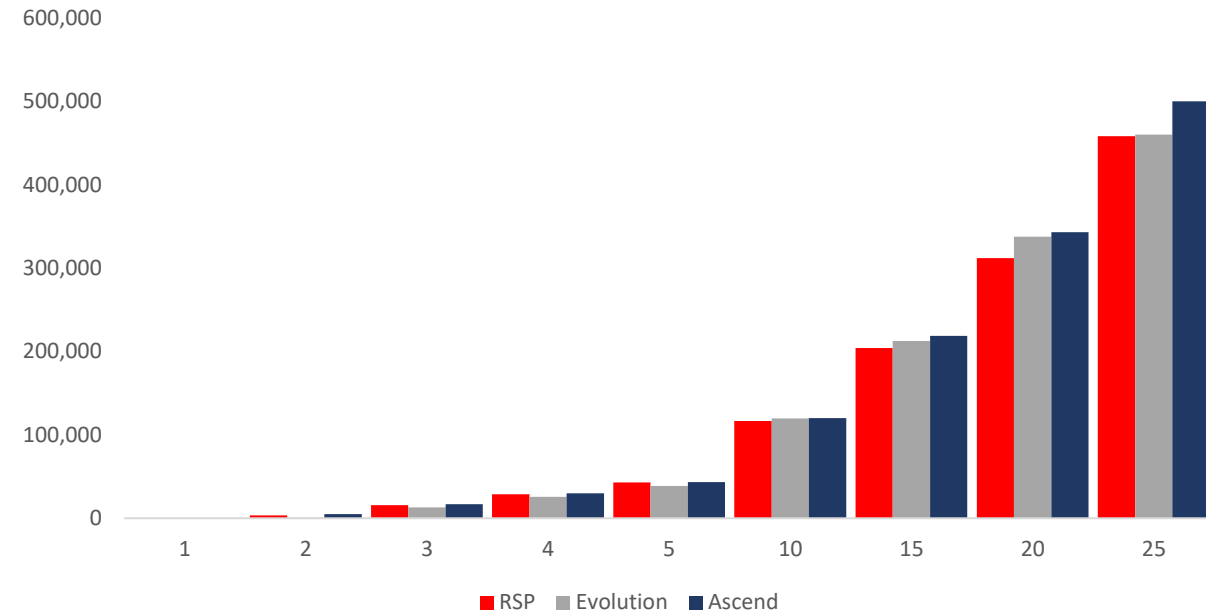
Competitor Rankings



25-Year commitment period comparison* at US\$1,000 p.m. 5% growth rate

Year	RSP	Evolution	Ascend
1	0	0	0
2	3,173	521	4,691
3	15,636	12,782	16,799
4	28,499	25,456	29,604
5	42,785	38,566	43,241
10	116,630	119,831	120,051
15	204,277	212,577	218,612
20	312,003	337,910	343,051
25	458,295	460,239	500,175

RSP vs Evolution vs Ascend



*Termination/Surrender values

Summary



HANSARD

- Lower Acc Unit AMC
- Market leading returns
- Simple and transparent investment options
- Improved flexibility for revenue



Thank you



Find out more

