

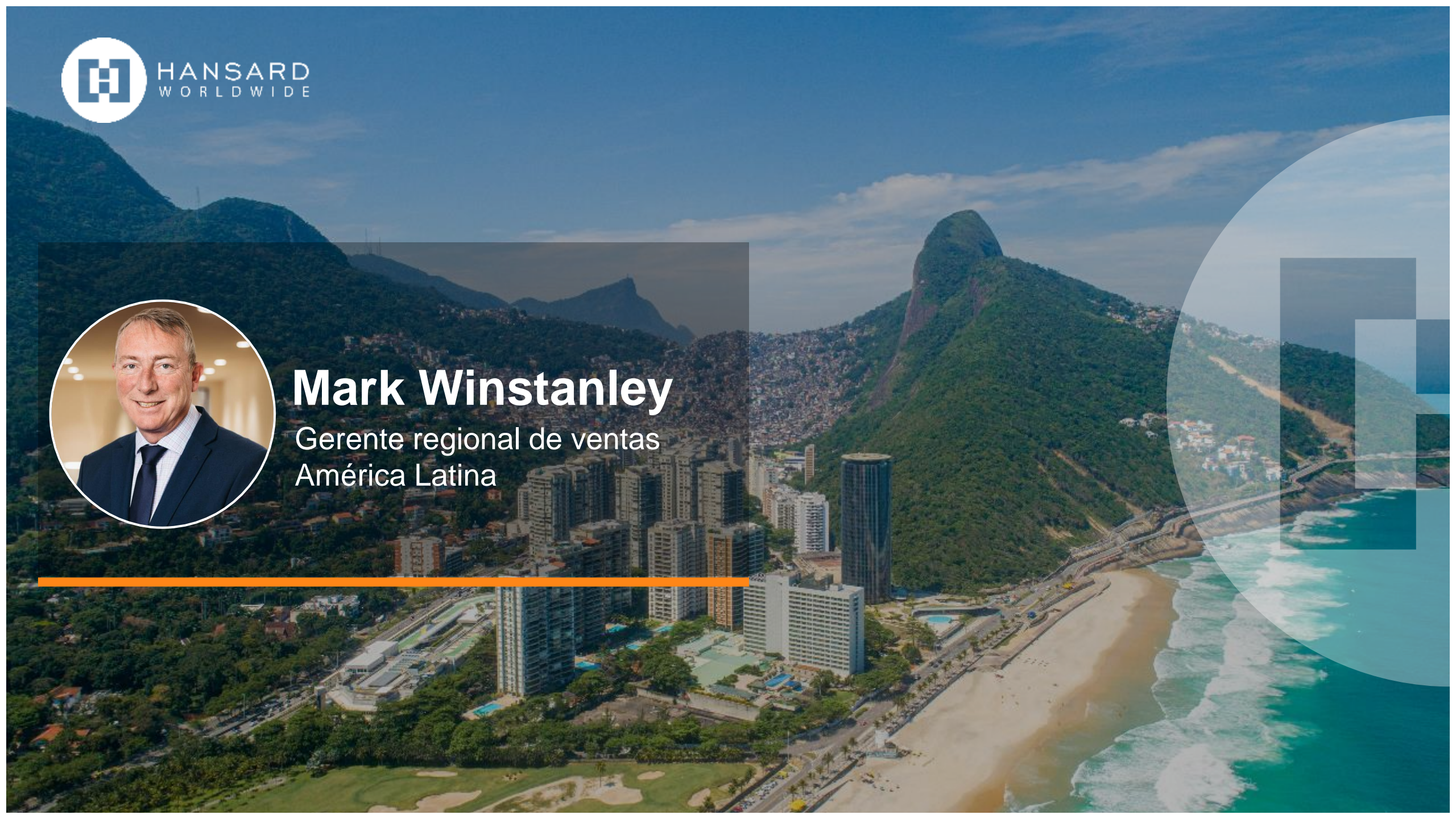


HANSARD
WORLDWIDE



Mark Winstanley

Gerente regional de ventas
América Latina



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.



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



Listed Company



Audited by KPMG



London
Stock Exchange

Solid & stable



No Debt



**Extremely
well
capitalised**



Hansard ready for business

The table below details the payment and contract types that we can accept from 21 countries across the region – based on the client being resident in their country of nationality*.

	Payment Method		Contract Types	
	Credit Card	Bank Transfer	Life Assurance	Capital Redemption
Mexico	✓	✓	✓	✓
Colombia	✓	✓	✓	✓
El Salvador	✓	✓	✓	✓
Costa Rica	✓	✓	✓	✓
Panama	✓	✓	✓	✓
*Brazil	✓	✓	✓	✓
Ecuador	✓	✓	✓	✓
Peru	✓	✓	✓	✓
Chile	✓	✓	✓	✓

The following countries have restrictions based on our business acceptance and payment policy.

Argentina	✓	✓	Only available to Expats in these countries.	✓
Belize	✓	✓		✓
Guatemala	✓	✓		✓
Venezuela	✓	✓		✓
Bolivia	✓	✓		✓
Guyana	✓	Due to our current payment acceptance policy, we will not accept payments by bank transfer from these countries.	Not available to local nationals.	✓
Suriname	✓			✓
Paraguay	✓		Not available	✓
Honduras	✓			✓
Nicaragua	✓			✓
Uruguay	✓		✓	✓
French Guyana	Not available			

*Current acceptability & due diligence guidelines should be reviewed on the New Business Gateway, available on Hansard Online. Hansard reserves the right to ask for additional information when assessing applications.

Our Products

An overview of the Hansard Worldwide proposition



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

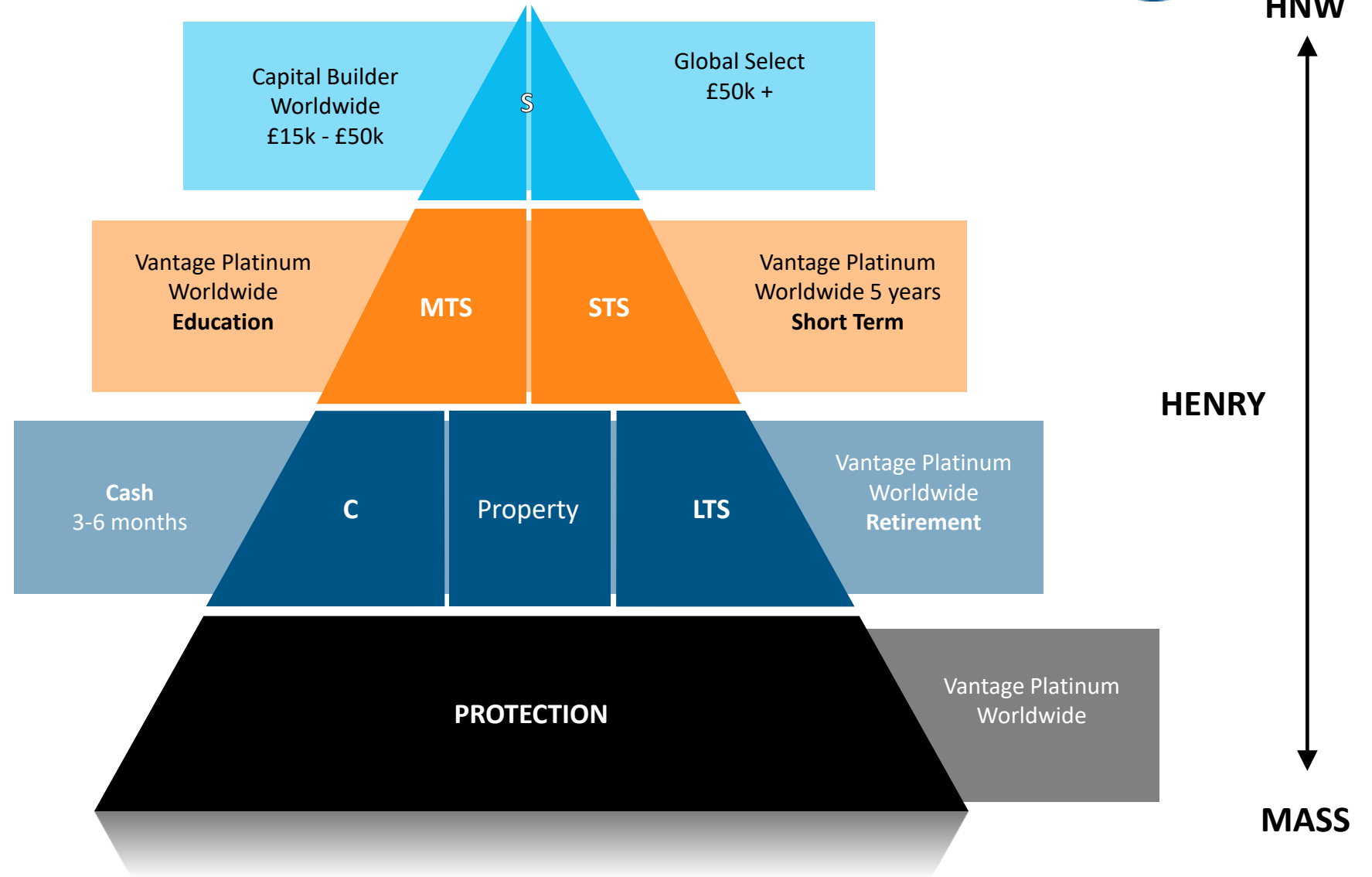
Single Premium

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



Product features



Contractual savings from USD 300pm. 100% allocation from USD 750pm



Flexible Premiums



Top ups from USD 200 pm. or lump sums from USD 2,750



Day 1 Welcome Bonus linked to the numbers of years your client invests for



Terms from 5 to 35 years - medium to longer term structured saving



Even higher rewards for your clients loyalty – Increased from 0.25% to 0.75% after 10 years



MasterCard and Visa have 0% credit card charge

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

Mirror fund proposition – multi currency



160

140

120

100

80

60

40

20

0

USD

GBP

EUR

SEK

JPY

AUD

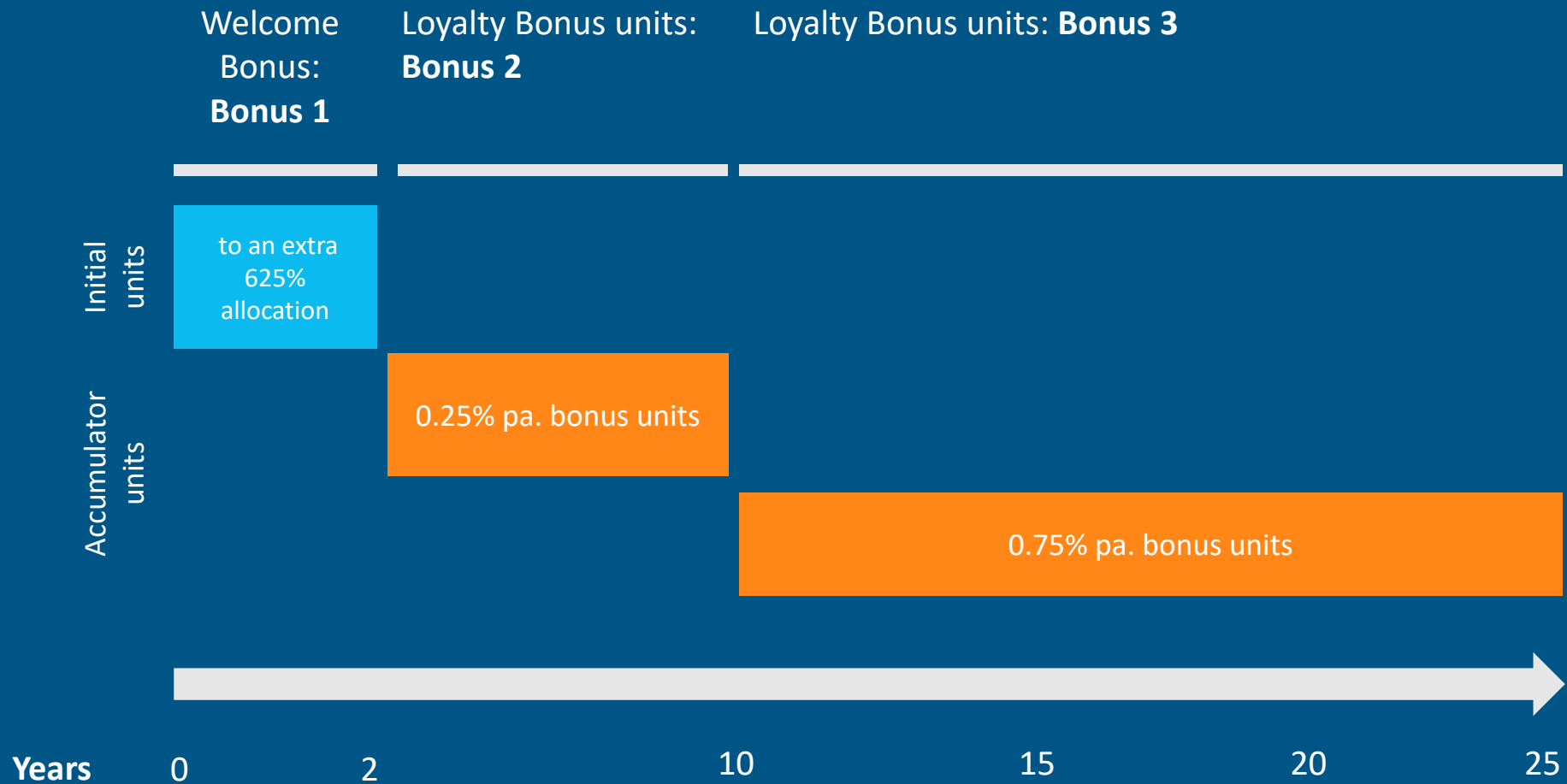
190+ funds from over 30 of the world's largest investment fund houses



Special Offer Bonus Levels

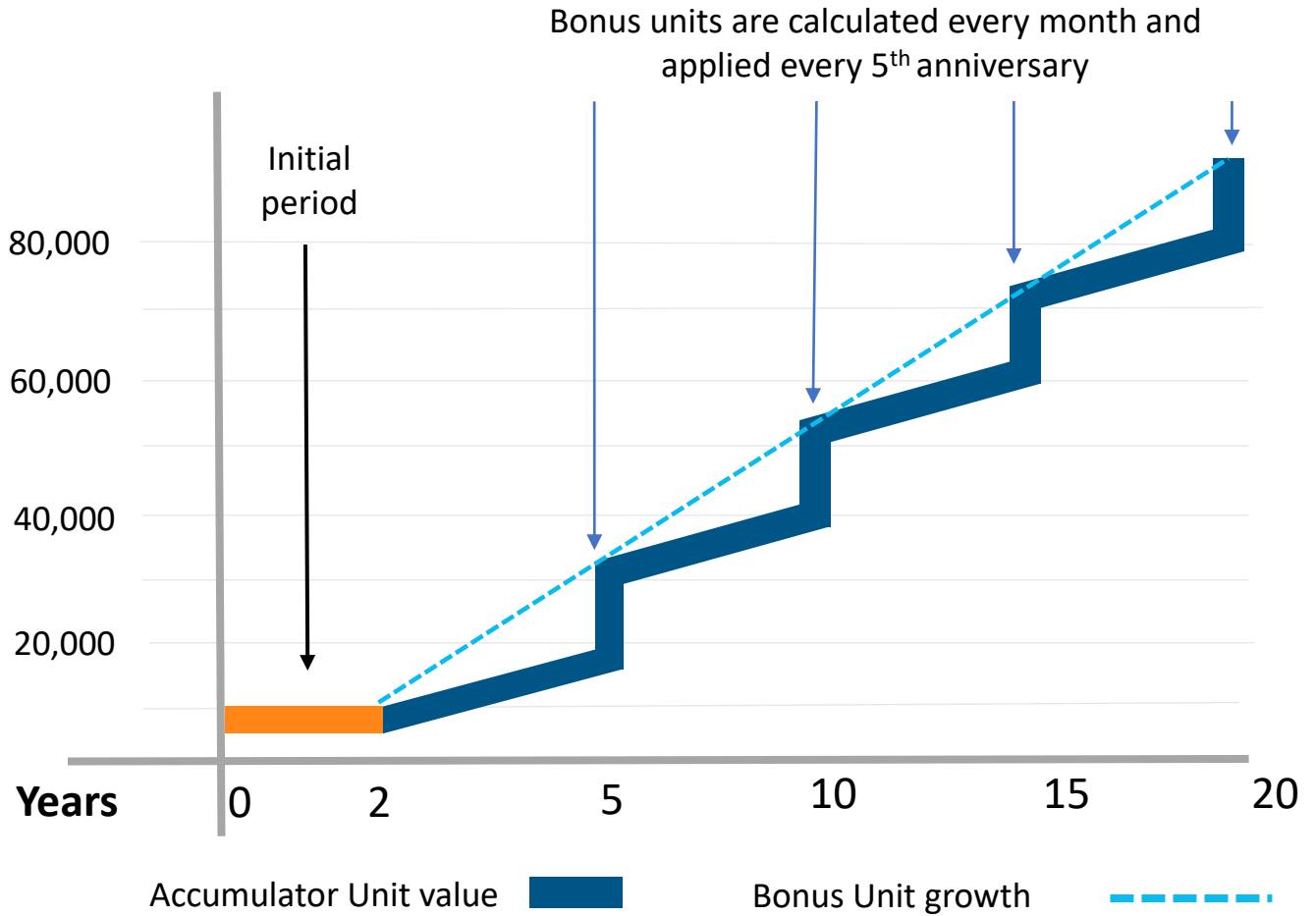


Welcome bonus – allocation+



- 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.

Bonus unit allocation



Vantage Platinum Worldwide

What's the bonus worth?



Claudio invests \$1,250pm for 20 years

Initial Day 1 Bonus

\$6,250

Loyalty Bonus @ 0.25%

\$13,200

Value of additional 0.5% per year

\$20,300

Giving Claudio's investment a total boost


















\$39,750

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

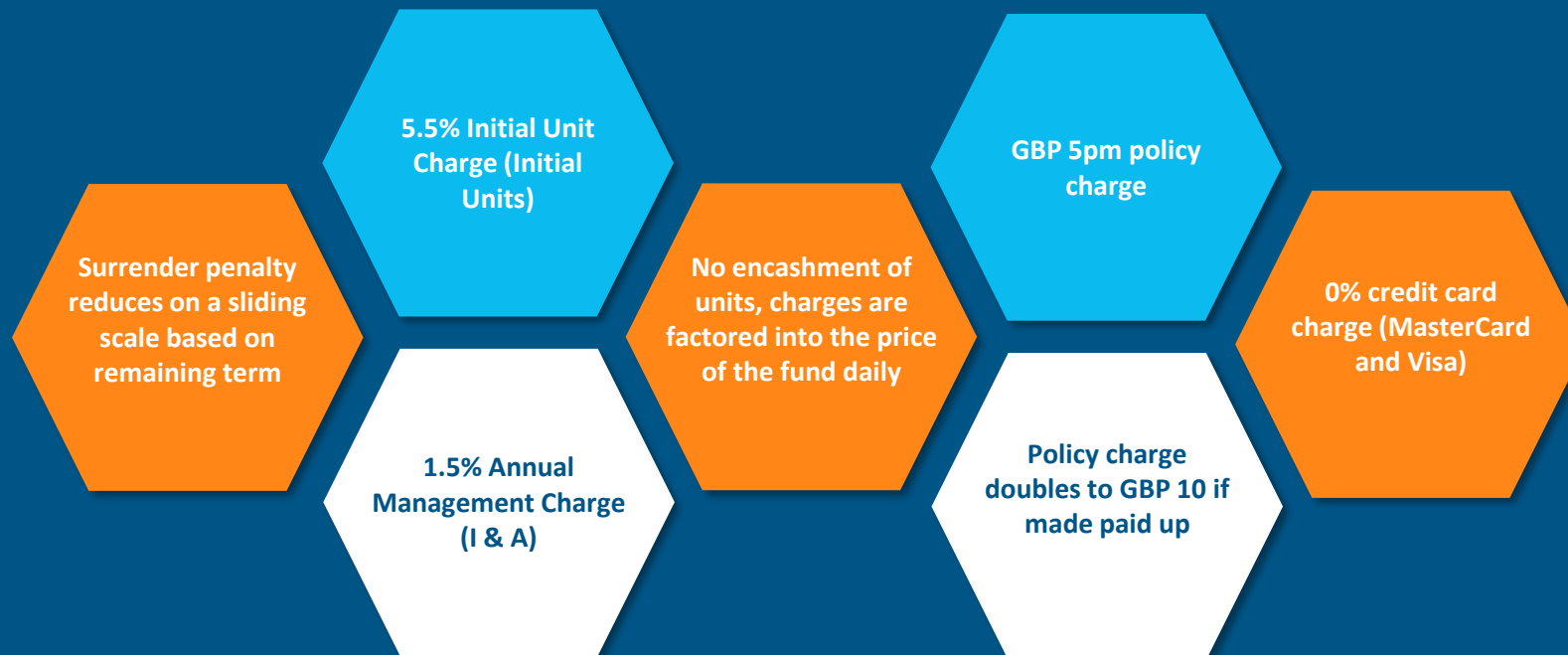
Vantage Platinum Worldwide

The fundamentals

- 100% allocation from \$750 per month
- Bonus: Year 1-10 0.25% pa.; Year 11+ 0.75% pa.
- Service charge GBP 5.00 pm.
- Initial units have a surrender value

Monthly Premium	 \$300	 \$600	 \$750	
Allocation	 98%	 99%	 100%	
Bonus	   0.25% pa. (0.75% after 10 years)			
Service Charge	   £5.00			
Initial Unit Surrender Value	   Unit value minus surrender charge			

Product charges



What about the charges?

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

Savings Term (years)	Monthly Contribution (USD)									
	300	500	750	1,000	1,250	1,500	2,000	3,000	4,000	5,000
5	4.29%	3.86%	2.83%	2.72%	2.66%	2.62%	2.57%	2.52%	2.49%	2.48%
6	4.05%	3.69%	2.82%	2.73%	2.68%	2.65%	2.60%	2.56%	2.54%	2.52%
7	3.87%	3.56%	2.81%	2.73%	2.69%	2.66%	2.62%	2.58%	2.56%	2.55%
8	3.83%	3.55%	2.89%	2.82%	2.78%	2.76%	2.72%	2.69%	2.67%	2.66%
9	3.70%	3.45%	2.86%	2.80%	2.76%	2.74%	2.71%	2.68%	2.66%	2.65%
10	3.59%	3.08%	2.56%	2.51%	2.47%	2.45%	2.42%	2.40%	2.38%	2.38%
15	2.46%	2.17%	1.82%	1.79%	1.76%	1.75%	1.73%	1.71%	1.71%	1.70%
20	2.03%	1.84%	1.57%	1.55%	1.53%	1.52%	1.50%	1.49%	1.48%	1.48%
25	1.77%	1.63%	1.42%	1.40%	1.38%	1.38%	1.36%	1.35%	1.35%	1.34%

Flexible premiums

TOTAL EXPECTED PREMIUMS – 300,000

