

# VANTAGE PLATINUM WORLDWIDE



HANSARD  
WORLDWIDE

## Welcome Bonus

Whether you choose to save on a monthly, quarterly, half-yearly or yearly basis, an additional welcome bonus will be available, subject to the minimum contribution terms below being met.

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

- The 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.
- The welcome bonus applies to new business cases and additional regular contracts issued for a contribution increase (made via a new contract where no service charge is applicable).
- 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 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.

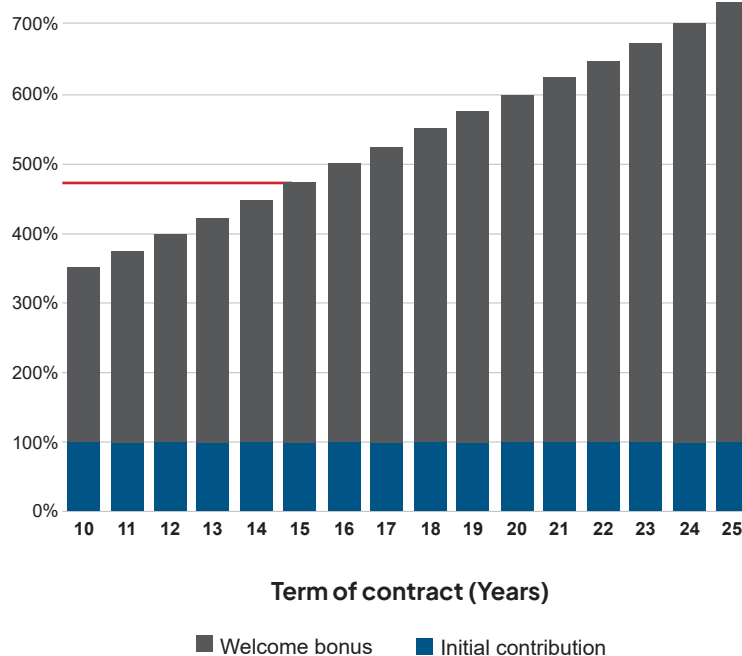
## Example

### How the welcome bonus works

As illustrated in the chart below, a monthly contribution of USD 1,000 for a 15 year term:

- Welcome bonus rate = 375%
- Welcome bonus value:  
(USD 1,000 x 100% allocation) x 375% = USD 3,750
- Total allocation of the first contribution:  
USD 1,000 + USD 3,750 = USD 4,750

## Welcome bonus rate monthly savers



\*The welcome bonus rate is dependent on the frequency of your contributions and term of your contract (see page 2).

This is a supplementary document and should be read alongside the product prospectus and contract terms and conditions for full details.

The chart above illustrates the welcome bonus rates available to monthly savers, with terms from 10 to 25+ years.

The welcome bonus rates available, whatever your contribution frequency or your term may be, can be found in the table on the next page.

# 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.

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.

### Hansard Worldwide Limited

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