

**Date: 05.04.2024**

**Your Personal Details**

Contract holder 1: RICARDO FELIPE SOTO CUADRA,  
age 45 next birthday

Client of KNG Intl - Juan Pablo Guglielmi



**Product Options**

Product name: Vantage Platinum Worldwide

Contribution amount: USD 500

Mode of Contribution: Monthly

Annualised Contribution: USD 6,000

Contract Start Date: 05.04.2024

Contract Term<sup>1</sup>: 20 years

Contract basis: Single Life

Assumed Gross Investment Return: 9%

**IMPORTANT NOTES**

<sup>1</sup>The Contract Term also defines the length of the payment term.

This illustration is provided to you for guidance only and does not form part of your contract. The illustrated benefits are not guaranteed and do not represent the minimum or maximum returns that may be achieved from the Investment Options selected and you may not get back the full amount of contributions made.

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**Hansard Worldwide Limited**

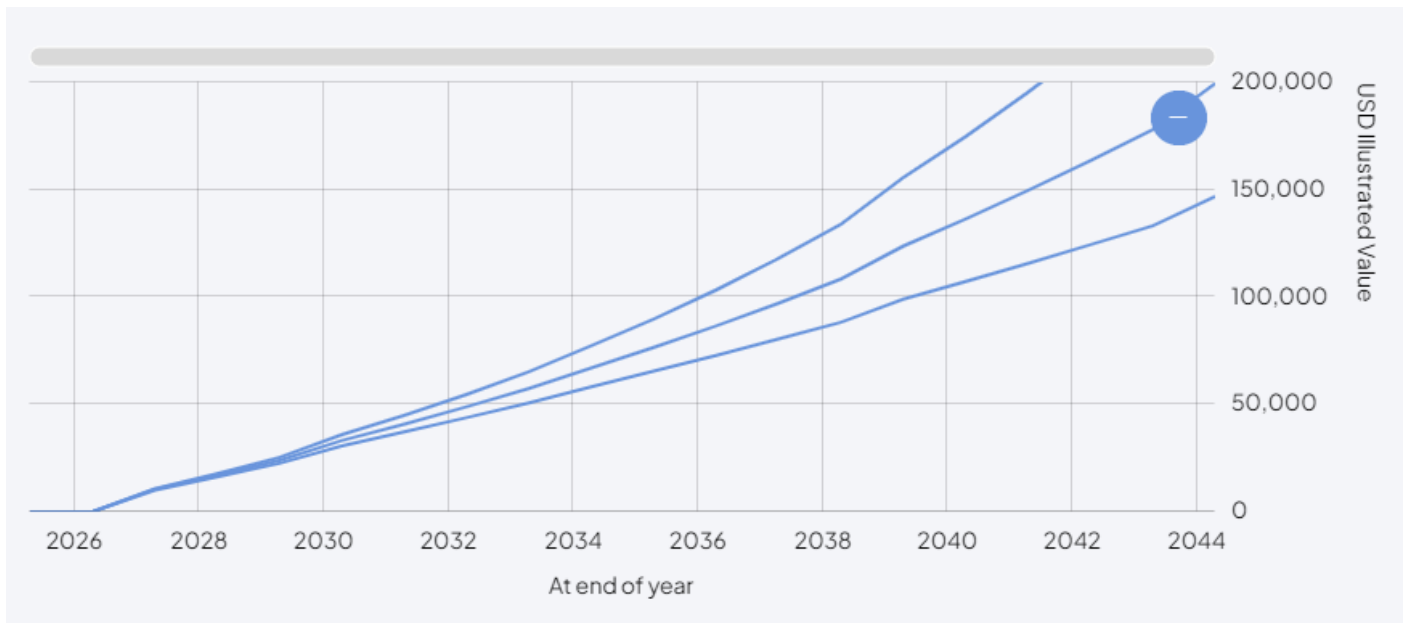
Incorporated in The Bahamas (no. 200975B) and authorised by the Insurance Commission of The Bahamas.

**Email:** ClientServicesSupport@hansard.com **Telephone:** +1 242 397 2120 **Website:** hansard.com

**Administration Centre for Correspondence:** 55 Athol Street, Box 192, Douglas, Isle of Man, IM99 1QL, British Isles.

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# ILLUSTRATIVE VALUES



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End of Contract Year	Illustrative values with assumed growth rate of 9% <sup>1</sup>			Scenario at growth rate at 6% <sup>1</sup>		Scenario at growth rate at 3% <sup>1</sup>	
	Total Contributions Invested	Fund Value <sup>2</sup>	Surrender / Maturity Value <sup>3</sup>	Fund Value <sup>2</sup>	Surrender / Maturity Value <sup>3</sup>	Fund Value <sup>2</sup>	Surrender / Maturity Value <sup>3</sup>
1	6,000	7,944	0	7,790	0	7,635	0
2	12,000	14,128	0	13,640	0	13,159	0
3	18,000	20,665	10,776	19,664	10,436	18,699	10,104
4	24,000	27,724	17,743	26,009	16,966	24,387	16,216
5	30,000	35,438	25,388	32,777	23,937	30,308	22,560
6	36,000	43,678	35,998	39,818	33,221	36,304	30,663
7	42,000	52,579	44,975	47,233	40,892	42,458	37,197
8	48,000	62,194	54,710	55,044	48,983	48,773	43,895
9	54,000	72,583	65,263	63,269	57,513	55,253	50,759
10	60,000	84,481	77,378	72,511	67,088	62,399	58,291
11	66,000	96,668	89,842	81,667	76,606	69,232	65,513
12	72,000	109,841	103,361	91,310	86,645	76,240	72,914
13	78,000	124,080	118,020	101,468	97,232	83,429	80,499
14	84,000	139,473	133,920	112,167	108,397	90,802	88,272
15	90,000	160,681	155,731	127,046	123,783	101,220	99,096
16	96,000	179,056	174,820	139,110	136,399	109,041	107,329
17	102,000	198,926	195,526	151,818	149,705	117,060	115,765
18	108,000	220,416	217,987	165,204	163,738	125,281	124,410
19	114,000	243,658	242,355	179,305	178,541	133,710	133,270
20	120,000	277,513	277,513	200,448	200,448	146,921	146,921

## IMPORTANT NOTES

- <sup>1</sup> The illustration growth rates used assume that all fund administration costs, including the 1.5% accumulator unit annual management charge, have already been deducted. Please ensure that those growth rates specifically selected are broadly representative of the investment returns you expect to receive bearing in mind your overall attitude to investment risk and the Investment Options selected.
- <sup>2</sup> The Fund Value shows the value after all contract charges (except for surrender charges if applicable) have been deducted.
- <sup>3</sup> The surrender value or maturity value is the amount you will receive at surrender or maturity. This is the amount you will get if you surrender the contract, after surrender charges. Please note that bank charges and foreign currency conversion charges may also apply.
- For the purpose of this illustration, contributions, Investment Options selected, monetary charges (where applicable) and benefits are assumed to be in contract currency. Exchange rate fluctuations may affect the value of the benefits.
- Past performance is not a guide to future performance. The unit prices can fall as well as rise. Therefore, the value of your benefits may be less than the total contributions paid.

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- The effects of inflation may reduce the purchasing power of the illustrated benefits. Monetary charges, where applicable, are assumed to increase by 3% per annum from the illustration date. If the growth rate selected is more than 7.5% then monetary charges are assumed to increase by the growth rate less 4.5%.
- This illustration takes into account any mandated agent fee arrangements that have been authorised at the date of this illustration.
- This illustration makes no allowance for any taxes due on this contract such as local taxes on product charges, where applicable. The tax treatment of this contract will depend on your country of residence or citizenship and other personal circumstances. If you are in doubt over your circumstances, you should consult your own professional tax advisor.
- If the contract is surrendered early, then you may not get back the full amount of contributions made.
- This illustration should be read in conjunction with the Product Literature and Contract Terms and Conditions applying to the product.
- We recommend that you speak to your financial advisor and/or tax professional to ensure that you take the most suitable course of action for your particular circumstances. If you don't have a financial advisor and/or tax professional, you should consider appointing one as they can give you specific professional and specialist advice regarding options available to you.

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