

**Date: 29.05.2024**

### Your Personal Details

Contract holder 1: FELIPE ESPINOZA IBARRA

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: 29.05.2024

Contract Term<sup>1</sup>: 22 years

Contract basis: Single Life

Assumed Gross Investment Return: 9%

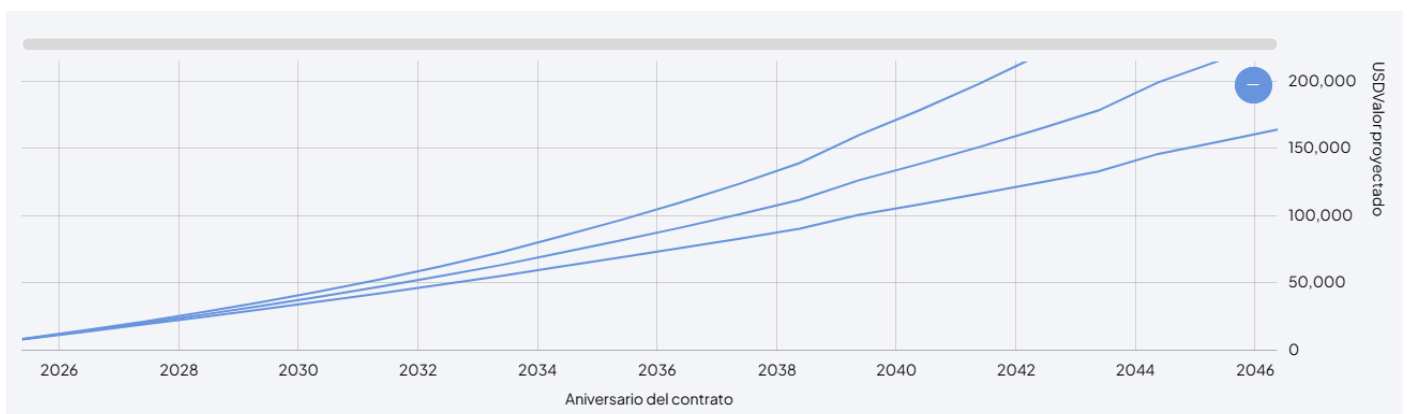


## IMPORTANT NOTES

<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.

## ILLUSTRATIVE VALUES



### 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.

Registered Office: Sassoon House, Shirley St & Victoria Avenue, PO Box SS-5383, Nassau, Bahamas.

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	8,704	0	8,528	0	8,351	0
2	12,000	14,926	0	14,391	0	13,866	0
3	18,000	21,435	9,539	20,364	9,252	19,332	8,970
4	24,000	28,459	16,388	26,653	15,705	24,948	15,045
5	30,000	36,122	23,895	33,352	22,586	30,788	21,342
6	36,000	44,313	35,267	40,331	32,542	36,713	30,036
7	42,000	53,157	44,123	47,679	40,127	42,796	36,514
8	48,000	62,707	53,723	55,418	48,125	49,040	43,155
9	54,000	73,021	64,127	63,568	56,558	55,450	49,962
10	60,000	84,807	76,051	72,710	66,008	62,509	57,419
11	66,000	96,896	88,332	81,780	75,415	69,271	64,582
12	72,000	109,957	101,649	91,332	85,337	76,210	71,924
13	78,000	124,070	116,086	101,394	95,798	83,328	79,448
14	84,000	139,322	131,741	111,990	106,832	90,631	87,160
15	90,000	160,253	153,164	126,680	121,996	100,923	97,866
16	96,000	178,442	171,948	138,626	134,459	108,673	106,035
17	102,000	198,106	192,318	151,208	147,602	116,621	114,406
18	108,000	219,366	214,411	164,461	161,464	124,771	122,985
19	114,000	242,353	238,374	178,422	176,085	133,128	131,777
20	120,000	275,738	272,900	199,304	197,685	146,200	145,293
21	126,000	303,332	301,812	215,125	214,283	155,093	154,635
22	132,000	333,178	333,178	231,791	231,791	164,209	164,209

## 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.

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- 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.
- 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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