

Date: 20.11.2025

## Your Personal Details

Contract holder 1: Hugo Bermudez Luna

Client of KNG Intl - Juan Pablo Guglielmi

## Product Options

Product name: Vantage Platinum Worldwide

Contribution amount: USD 1,500

Frequency of Contribution: Monthly

Annualised Contribution: USD 18,000

Contract Start Date: 20.11.2025

Contract Term: 12 years

Contract basis: Single Life

Assumed Growth Rate : 9%

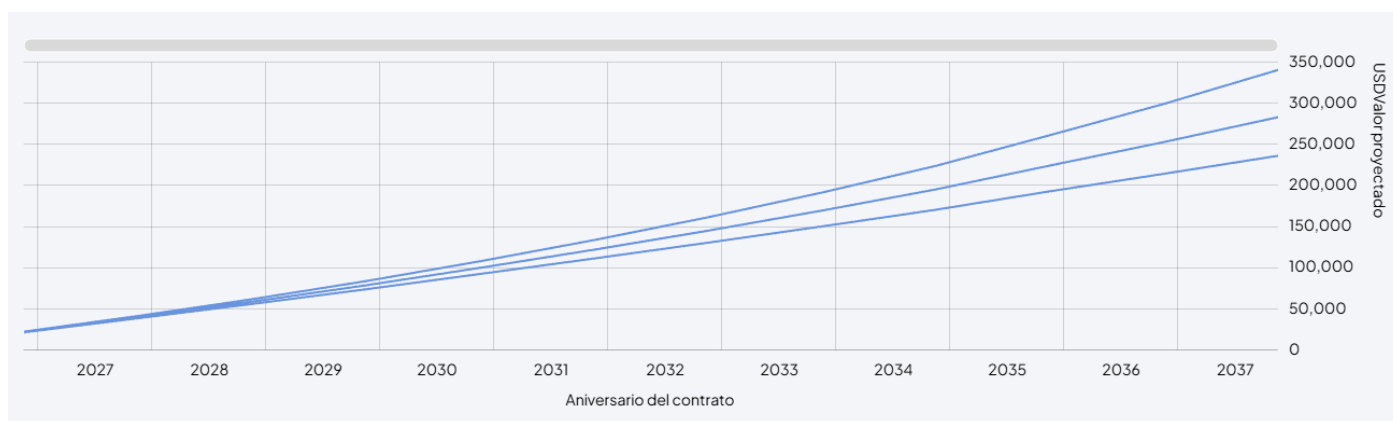
Mandated Agent Fee: 0.6%



## Welcome Bonus

A welcome bonus of 300% applies on the first contribution, and taking into account your contribution allocation rate this is equivalent to USD 4,500

## ILLUSTRATIVE VALUES



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	18,000	22,901	0	22,476	0	22,048	0
2	36,000	41,961	0	40,564	0	39,186	0
3	54,000	62,347	43,701	59,417	42,084	56,582	40,501
4	72,000	84,366	66,235	79,270	62,909	74,431	59,712
5	90,000	108,489	91,018	100,490	85,190	93,038	79,689

### 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>
7	126,000	162,014	150,423	145,725	136,121	131,105	123,193
10	180,000	261,809	256,119	224,876	220,560	193,547	190,300
12	216,000	341,135	341,135	283,686	283,686	236,793	236,793

## IMPORTANT NOTES

- 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.
- <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.
- 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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**SIGNED**

I confirm that I have read and understand the information provided in this illustration and the illustrated values. I have also received a copy of this illustration

Applicant

SIGNATURE	<input type="text"/>
PRINT NAME	<input type="text"/>
	<input type="text"/>
DATE	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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