

**Date: 11.04.2024**

**Your Personal Details**

Contract holder 1: VERONICA LARRABE, age 34 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: 11.04.2024

Contract Term<sup>1</sup>: 25 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**

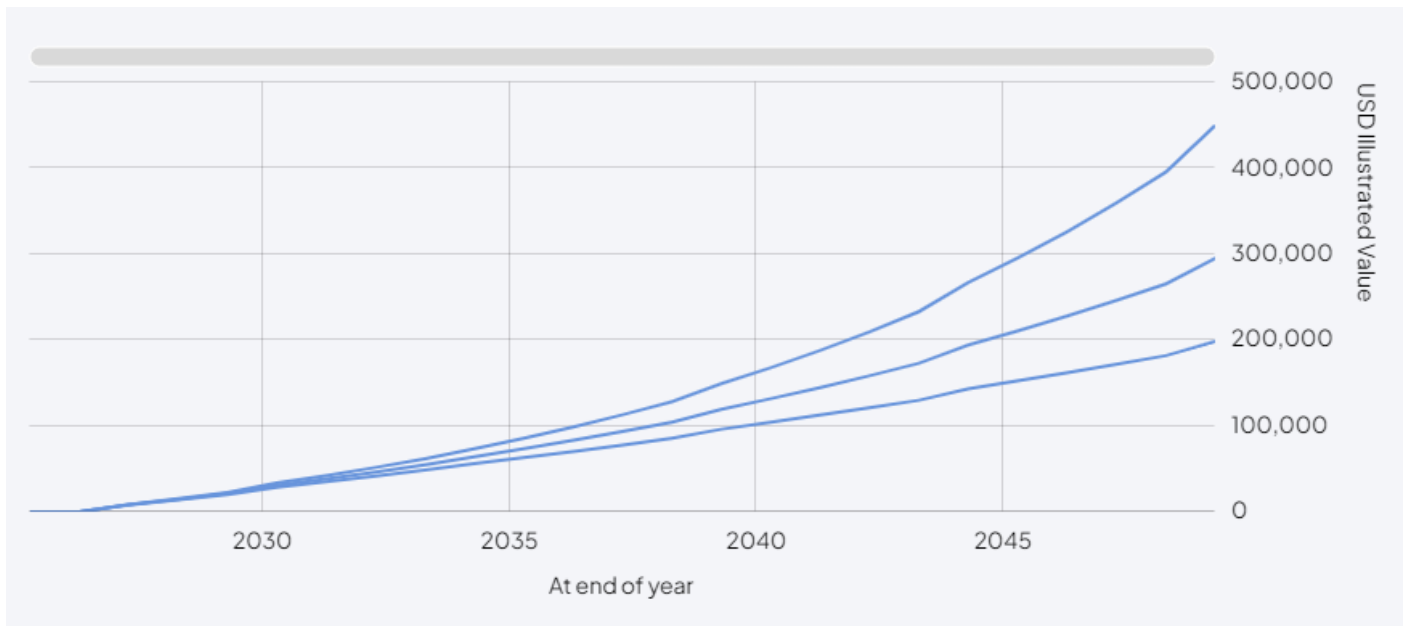
Incorporated in The Bahamas (no. 200975B) and authorised by the Insurance Commission of The Bahamas.

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

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

# 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	8,451	0	8,283	0	8,113	0
2	12,000	14,665	0	14,145	0	13,633	0
3	18,000	21,138	8,508	20,090	8,269	19,079	8,034
4	24,000	28,124	15,255	26,349	14,655	24,674	14,074
5	30,000	35,739	22,646	33,014	21,461	30,489	20,331
6	36,000	43,884	33,593	39,959	31,088	36,392	28,778
7	42,000	52,676	42,303	47,273	38,590	42,454	35,223
8	48,000	62,170	51,742	54,975	46,500	48,676	41,829
9	54,000	72,422	61,972	63,087	54,839	55,064	48,600
10	60,000	84,129	73,693	72,177	64,179	62,093	56,012
11	66,000	96,144	85,763	81,204	73,479	68,833	63,134
12	72,000	109,124	98,849	90,711	83,286	75,748	70,435
13	78,000	123,149	113,033	100,723	93,626	82,844	77,916
14	84,000	138,304	128,411	111,269	104,529	90,123	85,583
15	90,000	159,077	149,477	125,867	119,517	100,366	96,216
16	96,000	177,147	167,923	137,754	131,829	108,091	104,335
17	102,000	196,682	187,923	150,274	144,811	116,014	112,654
18	108,000	217,800	209,610	163,462	158,502	124,139	121,179
19	114,000	240,634	233,129	177,353	172,939	132,470	129,915
20	120,000	273,769	267,082	198,112	194,294	145,487	143,342
21	126,000	301,175	295,451	213,854	210,680	154,352	152,622
22	132,000	330,816	326,219	230,436	227,961	163,440	162,132
23	138,000	362,876	359,594	247,903	246,187	172,757	171,877
24	144,000	397,556	395,800	266,304	265,412	182,307	181,863
25	150,000	449,787	449,787	295,367	295,367	198,553	198,553

## 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.

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- 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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