

Date: 27.11.2025

Your Personal Details

Contract holder 1: Hugo Bermudez Luna

Client of KNG Intl - Juan Pablo Guglielmi

Product Options

Product name: Future Focus

Contribution amount: USD 65,000

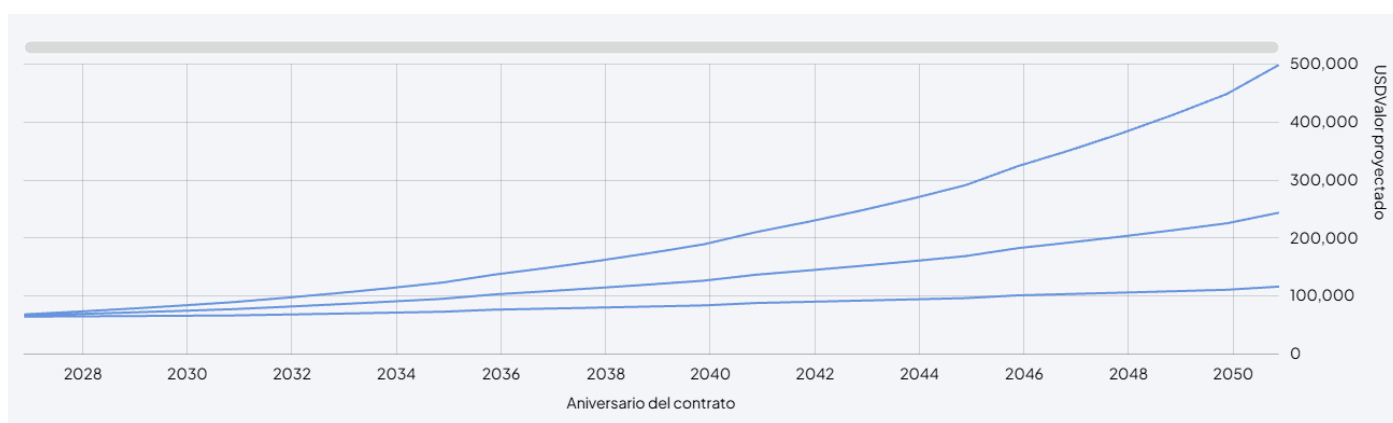
Contract Start Date: 27.11.2025

Contract basis: Single Life

Assumed Growth Rate : 9%



ILLUSTRATIVE VALUES



End of Contract Year	Illustrative values with assumed growth rate of 9% ¹			Scenario at growth rate at 6% ¹		Scenario at growth rate at 3% ¹	
	Total Contributions Invested	Fund Value ²	Surrender / Maturity Value ³	Fund Value ²	Surrender / Maturity Value ³	Fund Value ²	Surrender / Maturity Value ³
1	65,000	69,330	65,430	67,412	63,512	65,477	61,577
2	65,000	74,017	71,092	69,950	67,025	65,981	63,056
3	65,000	79,091	77,141	72,623	70,673	66,497	64,547
4	65,000	84,582	83,607	75,435	74,460	67,025	66,050
5	65,000	90,526	90,526	78,396	78,396	67,564	67,564
7	65,000	106,058	106,058	86,861	86,861	70,682	70,682
10	65,000	138,038	138,038	103,879	103,879	77,554	77,554
12	65,000	162,046	162,046	115,095	115,095	81,133	81,133
15	65,000	211,374	211,374	137,825	137,825	89,022	89,022
17	65,000	248,385	248,385	153,013	153,013	93,130	93,130
20	65,000	324,884	324,884	183,530	183,530	102,184	102,184
22	65,000	382,153	382,153	203,788	203,788	106,900	106,900

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% ¹			Scenario at growth rate at 6% ¹		Scenario at growth rate at 3% ¹	
	Total Contributions Invested	Fund Value ²	Surrender / Maturity Value ³	Fund Value ²	Surrender / Maturity Value ³	Fund Value ²	Surrender / Maturity Value ³
25	65,000	499,870	499,870	244,793	244,793	117,294	117,294

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.
- ¹ Three illustrated growth rate scenarios are provided, including 0% to demonstrate the impact of all contract charges. 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. Note that the growth rates do not account for the underlying external funds costs.
- ² The Fund Value shows the value after all contract charges (except for surrender charges if applicable) have been deducted.
- ³ 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 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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