

Date: 25.02.2026

Your Personal Details

Contract holder 1: Sherwin Johan Aponte Hernandez

Client of KNG Intl - Juan Pablo Guglielmi

Product Options

Product name: Future Focus

Contribution amount: USD 35,000

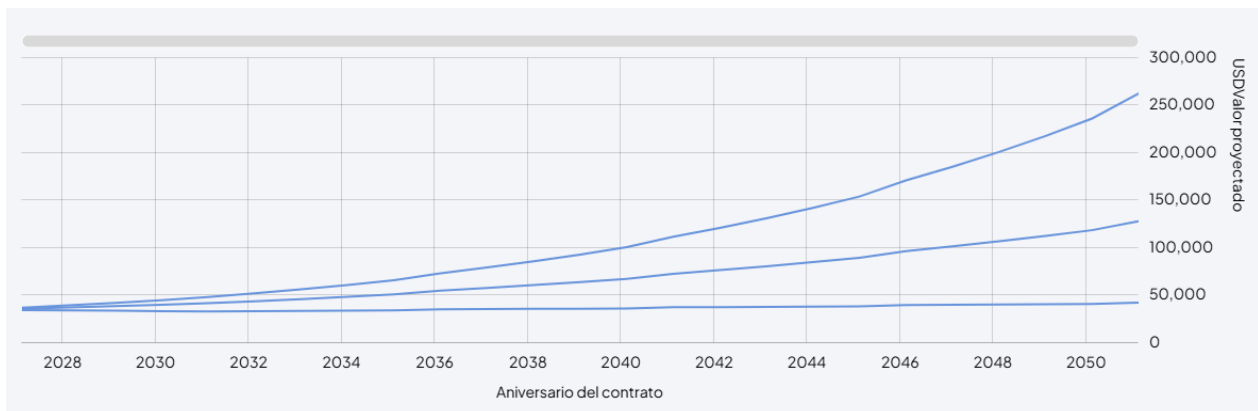
Contract Start Date: 25.02.2026

Assumed Growth Rate: 9%



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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 1.5% 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	35,000	37,294	35,194	36,262	34,162	34,714	32,614
2	35,000	39,775	38,200	37,589	36,014	34,426	32,851
3	35,000	42,457	41,407	38,985	37,935	34,137	33,087
4	35,000	45,358	44,833	40,452	39,927	33,845	33,320
5	35,000	48,494	48,494	41,996	41,996	33,551	33,551
7	35,000	56,701	56,701	46,437	46,437	34,016	34,016
10	35,000	73,605	73,605	55,372	55,372	35,612	35,612
12	35,000	86,234	86,234	61,228	61,228	36,106	36,106
15	35,000	112,136	112,136	73,135	73,135	37,799	37,799
17	35,000	131,453	131,453	81,031	81,031	38,323	38,323
20	35,000	171,441	171,441	96,907	96,907	40,121	40,121
22	35,000	201,258	201,258	107,371	107,371	40,677	40,677
25	35,000	262,899	262,899	128,407	128,407	42,585	42,585

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.

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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