



HANSARD  
INTERNATIONAL

Client Brochure

# A Global Outlook on **Your Financial Future**

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Finding a savings and investment product that enables you to access the potential in growth of the many economies around the world is not easy. The options available locally often have limited investment choice, contribution flexibility, currency availability and accessibility, which is particularly important should your circumstances or residence change in the future.

Hansard has a long history of providing savings and investment products to thousands of clients around the globe, enabling them to secure their future financial goals with solutions that transcend geographical boundaries.

With such a wide range of savings and investment products to choose from, making a clear, long-term financial plan is no easy task. After all, your financial situation is unique, and your circumstances may well change along the way. Specialist advice is, therefore, essential.

This is why our products are available only through Independent Financial Advisers, who will be able to guide you through identifying and prioritising your personal objectives.

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We are passionate about delivering great customer service”

# Heritage Recognition Service



We have been based at our head office on the Isle of Man, just a short flight from the City of London, for over 30 years. The Isle of Man is a self-governing British Crown dependency, with its own parliament, government and laws. It is from here that we continually develop our award-winning technology, enabling you to access your contract information wherever you are in the world, 24/7.

We are passionate about delivering great customer service, so we are extremely proud to be independently recognised as having an industry-leading service rating.

We look forward very much to serving you in the future.



Graham Sheward  
Group Chief Executive Officer  
Hansard Group





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Hansard International Limited benefits from being part of the FTSE-listed Hansard Global plc group.”

## Peace of mind

Hansard International has been providing innovative financial products and services for international clients since 1987 and forms part of Hansard Global plc, which has been listed on the London Stock Exchange since 2006. This arrangement ensures that Hansard International contract holders benefit from the Groups' insurance, administration and technological expertise.

The Hansard Group operates within robust and well-established regulatory environments, which place high standards and obligations in respect of both the continuing solvency and financial strength of the companies, and how they conduct their business.

Hansard International Limited is regulated and supervised by both the Isle of Man Financial Services Authority (IoM FSA) and the Labuan FSA (LFSA).

Both the IoM FSA and LFSA are members of the International Association of Insurance Supervisors, a voluntary membership organisation of insurance supervisors and regulators from more than 200 jurisdictions, constituting 97% of the world's insurance premiums<sup>1</sup>.

Hansard International contracts are covered by the provisions of the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991<sup>2</sup>. This is not a guaranteed return for your contract or your chosen funds, but ensures that in the unlikely event that Hansard was unable to meet its liabilities to its contract holders, up to 90% of the liability would be paid by the scheme. There is no upper monetary limit on the amount payable, and policyholders are protected wherever they are resident.

As a FTSE-listed company, Hansard Global plc publishes details of its results and performance to the market (see [hansard.com/investors](https://hansard.com/investors)) offering total transparency and peace of mind in relation to the company with which you are investing.

<sup>1</sup> [www.iaisweb.org](http://www.iaisweb.org)

<sup>2</sup> [www.iomfsa.im/regulated-sectors/life-insurance/policyholder-protection](http://www.iomfsa.im/regulated-sectors/life-insurance/policyholder-protection)



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“With such a wide range of savings and investment products to choose from, making a clear, long-term financial plan is no easy task.”

## You and your goals

Our products are intended for clients who have a need to save or invest for a medium- to long-term financial goal. This goal may be to put money aside each month to build a nest-egg to supplement your retirement income, or to save regularly for a planned large expense in the future. You may also already have a large lump-sum that you wish to invest in order to increase the opportunity for growth, or alternatively you may receive periodic bonus payments from your employer which are not always guaranteed but you wish to invest for future needs.

In all cases, you should generally be willing to remain invested – or to continue to save regularly – for at least 5 years.

Your investment value will move up and down depending on market performance – potentially quite significantly over the short-term – and

therefore you should ensure that you are comfortable with investment volatility, and that you are able to commit to your future goal. Our products are not designed for short-term investments – so withdrawing an investment or stopping saving regularly sooner than planned could result in losses.

You must be at least 18 years old, and there are maximum age restrictions that vary by product and options chosen - these are detailed in the relevant Product Prospectus documents.

Please note that if you are a Malaysian resident, then you must fall within the definition of a ‘high net-worth individual’ as specified by the LFSA - this means that you must be able to save the foreign currency equivalent of MYR 15,000 each year, or have a lump sum of MYR 20, 000 or above to invest.





# Choosing the right product for you

Thousands of Hansard clients use their savings and investment contracts to achieve all kinds of future goals; a comfortable retirement, a spectacular wedding, or perhaps a first class education for their children.

Whatever your goal may be, it is important that you are realistic when planning your contract term and level of contribution(s). Your Adviser can help you to choose from our product range, which is designed to be flexible enough to meet a variety of personal requirements.

Regular Contribution Vantage Platinum II	For clients prepared to make regular contributions for a fixed term, designed to meet savings needs such as retirement, funding university fees or wealth creation.
Flexible Capital Builder 2	For clients who do not want to commit to regular contractual contributions but still want to save with a medium- to long-term outlook in mind.
Lump-sum Universal Personal Portfolio	For clients who want to invest a lump-sum directly linked either to Hansard International internal funds or other types of acceptable assets.

When you have determined which product best suits your personal requirements, your adviser will be able to provide you with other key product documentation, detailing all of the important information that you need to know about the product chosen.

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“Whatever your goal may be, it is important that you are realistic when planning your contract term and level of contribution(s).”



## Vantage Platinum II

A regular savings contract such as Vantage Platinum II allows you to invest money regularly, smoothing out the effects of market volatility, in order to build up a lump sum that may help achieve your planned future expenses.

The product allows you to:

- Save regularly in a structured and disciplined manner
- Alter your investments in the Hansard unit fund to adapt your exposure to various international markets to maximise growth whilst still meeting your changing risk appetite
- Save for a specific goal in the future, but with the flexibility to meet your changing needs and without being bound to the original purpose

You have the option to vary your contributions and take contribution holidays, subject to terms and conditions.

While a change in circumstances may be the reason for doing this, it is worth considering the impact this may have on your contract value at maturity.

## Universal Personal Portfolio

Universal Personal Portfolio provides access to a broad range of international investment options in various currencies, enabling you to build a flexible portfolio of assets to meet current and future needs.

Universal Personal Portfolio allows you to:

- Choose a single asset or a mix of assets to provide a portfolio that suits your personal requirements, whether the priority be liquidity, yield, growth or diversification
- Consolidate separately-held assets into one investment vehicle, facilitating portfolio monitoring and management, and streamlining asset dealing
- Invest using cash, or a transfer of assets you already hold.

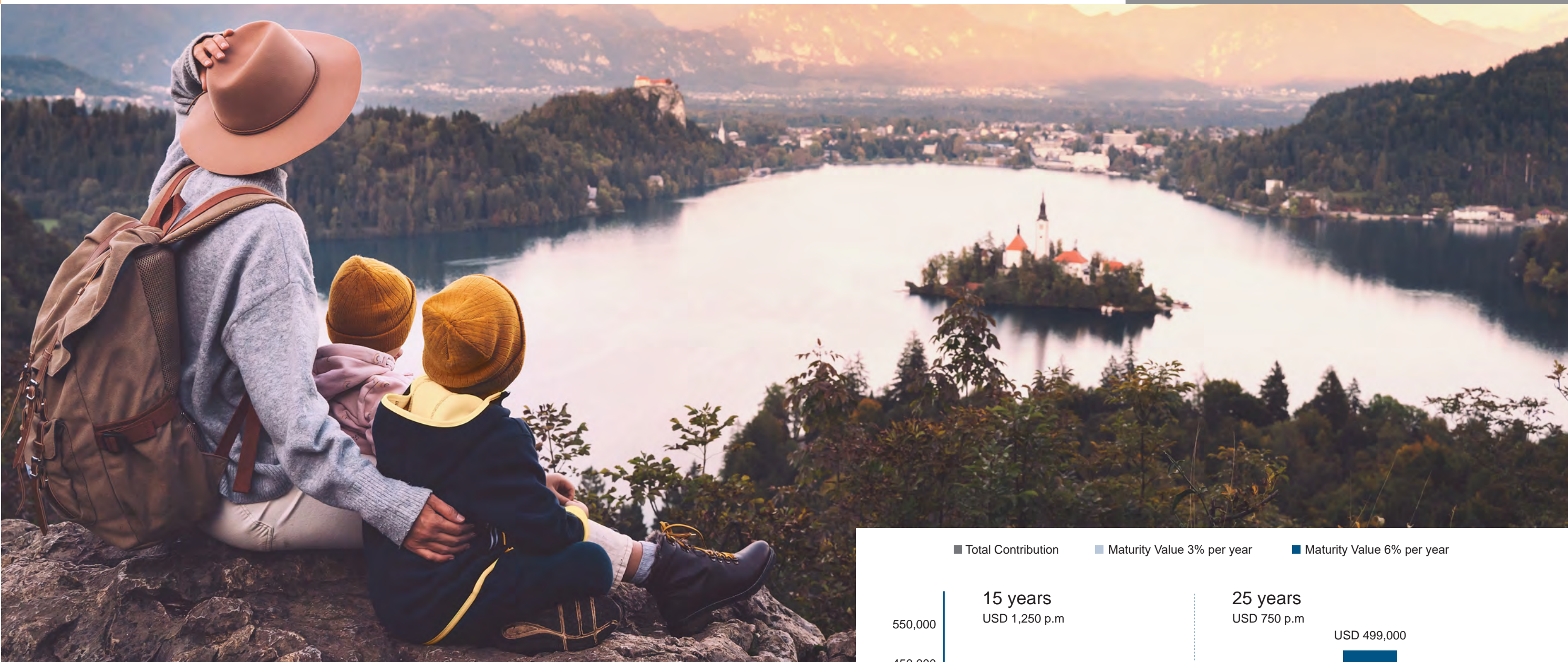
## Capital Builder 2

Capital Builder 2 is designed to suit a flexible savings need. You can invest a single lump sum, and may make additional investments on either an ad hoc basis, or a regular basis without commitment. Capital Builder 2 allows you to:

- Build up a lump sum over the medium to long term through regular, single or ad hoc investments
- Invest on an open-ended basis towards a future goal that may not have a specific date
- Retain access to your investment value with flexible access and no long lock-in periods







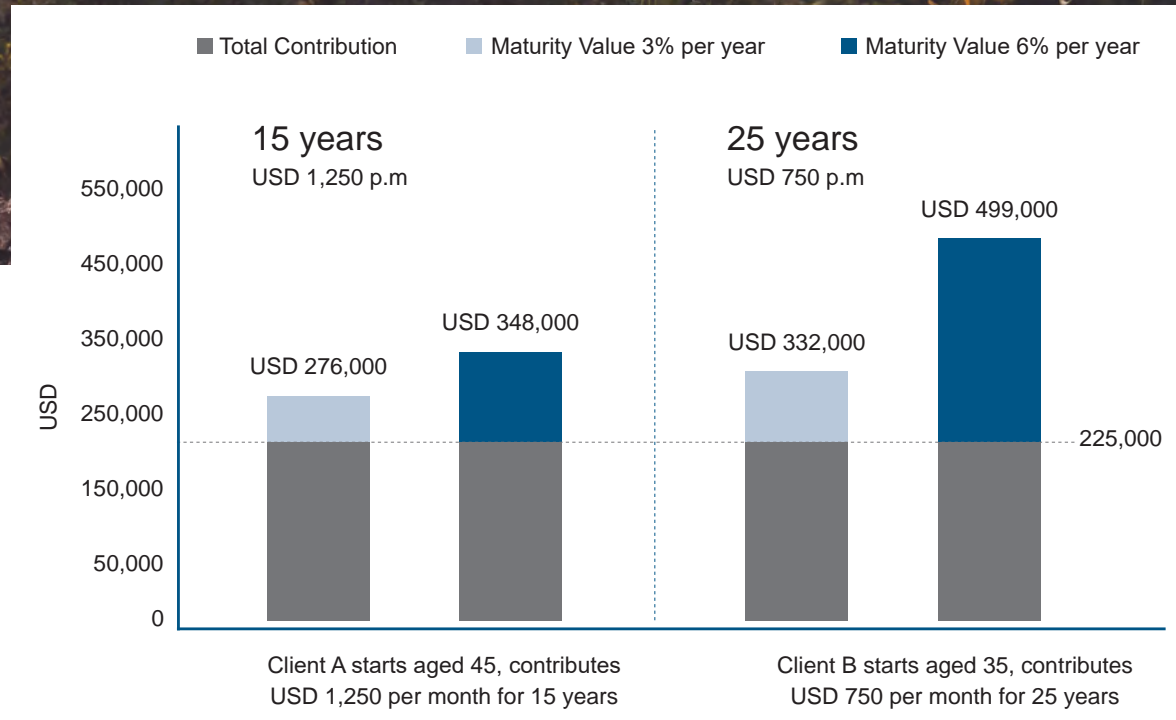
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“The earlier you start to save, the longer your investment will enjoy the potential to grow.”

# The importance of starting early

The earlier you start to save, the longer your investment will enjoy the potential to grow. However, even the smallest delay in starting to save could have a significant impact on you achieving your savings goals, so the importance of starting early cannot be overestimated.

In the chart, client A delays planning for his future until he's 45, but client B starts 10 years earlier. By the time they each retire at age 60, they will have saved the same amount despite client B investing USD500 less per month. Better still, client B will have benefitted from her investments having been "in the market" for longer, and could therefore achieve a higher projected value.



The chart is for illustrative purposes and assumes contributions are paid into a Vantage Platinum II contract. The illustrative figures assume a uniform accumulator unit price growth rate of 3% and 6% per year, net of the annual management charge, underlying fund charges and other administration expenses (charges converted from GBP to USD using exchange rate of USD 1.27: GBP 1.00). The figures also assume that no withdrawals are taken prior to maturity, standard product charges are included and all contributions are paid as planned.

Projected maturity values are not guaranteed and do not represent the minimum or maximum returns that may be achieved. Your adviser will be able to provide you with a personalised illustration on request.





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“A good education has become an essential passport to greater career opportunities.”

# Invest in your children's future

In today's competitive employment market, a good education has become an essential passport to greater career opportunities. One of the most popular uses for a Vantage Platinum II contract is to save towards securing a quality, private education for your children in the future.

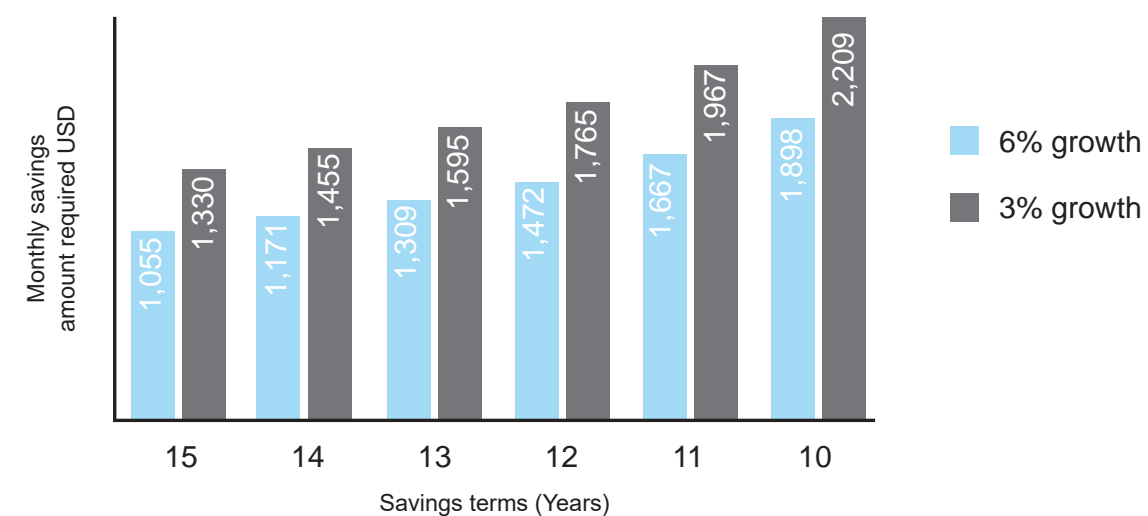
With the potential cost for a child studying at a top university in the USA exceeding USD 55,000 per year\*, starting to save early gives you the best opportunity to be financially prepared when your children embark on their studies. In addition, when future inflation is taken into account, the costs further increase dramatically.

	Per Year	4 Year Course (in total)
Cost Now	USD 55,000	USD 220,000
Cost in 15 years	USD 74,000	USD 294,000

(Assuming 2% annual inflation)

\*Source: www.topuniversities.com

The chart below illustrates how starting to save as early as possible reduces the monthly amount required to reach the USD 294,000 target.



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“If your chosen product could be considered as your ‘vehicle’, your chosen funds are the ‘engine’ that drives it forward.”

# Investment Funds, the **growth** behind your contract

Through consultation with your adviser, you will determine which of our products is most suitable for your needs. Amongst other things, your decision will be determined by your requirement for flexibility, levels of contribution, term and access to preferred investment funds.

Of course, the ultimate goal is to increase the value of your Hansard International contract when your investment term is over. In order to achieve this, careful consideration must be given to the Hansard unit funds or external assets that you choose. If your chosen product could be considered as your ‘vehicle’, your chosen funds are the ‘engine’ that drives it forward.

Your Hansard International contract provides you with access to a wide and varied selection of Hansard unit funds to choose from, managed by some of the largest, leading fund management companies, enabling you to blend a diversified portfolio that accesses the potential growth of lots of different types of assets.

- From across the globe
- From multiple sectors
- In multiple currencies

Our Universal Personal Portfolio allows you - or your Investment Adviser - to create a bespoke investment portfolio from a much wider ‘open architecture’ universe of external assets such as equities, bonds and ETFs, in addition to the Hansard unit funds. All external assets must meet our acceptability criteria, and this may be managed through our online Fund Centre.





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“Hansard continues to rank as the number one provider in relation to ‘adviser support’ and ‘online solutions’, amongst some of the bigger, household names in the industry.”



SOURCE: AKG CONSULTANCY

# A reputation for innovation

Perhaps one of the most fundamental factors in Hansard being one of the longest serving companies in our industry is our ability to adapt with the rapid pace of technological change over our 30 year history.

As a provider to thousands of clients from all over the world, we have invested heavily in developing an online platform that provides you and your adviser with access to contract information that you need, when you need it. Our platform is so good, in fact, that we have won numerous awards over the years.



# Your online account

## Investment Acumen

You will have access to a wealth of fund performance information, facilitating better informed investment decisions in the future.

## Peace of Mind

You will have the ability to track the performance of your contract online. Contract valuations and contribution details are available at the touch of a button.

## Speaking Your Language

Available in over 13 different languages, Online Accounts enable you to stay informed in a language you understand.

## Offshore, Online

Access to your Online Account is easy via our new-look mobile and tablet friendly platform, enabling access on the go, wherever you are in the world.

## Stay Informed

Over 14,000 contract holders access their personal Online Account each year.

## Secure and Constant

You can access your Online Account 24/7, safe in the knowledge that your details are secure and protected.



# Industry leading service

We appreciate that keeping in touch is key to any relationship, so in addition to having access to recognised online technology, you can also rest assured that you will also have access to dedicated regional support teams of experienced customer service advisers, offering local language support where possible.

Great customer service is something that we continually invest in, so it is especially pleasing when our focus is recognised via independent assessment from industry observers.

In 2019, Hansard was awarded a 5-Star customer service rating by independent consultancy AKG, the highest award possible.



# Find out more

Find out more about the Hansard group and its member companies at [hansard.com](https://hansard.com)

- Sign up to your own personal, secure Online Account, giving you access to the contract information that you need, when you need it
- Whether you are saving towards funding retirement, education fees, or a specific savings goal, calculate how much you will need to achieve your goals with our range of online calculators
- Discover more about what we do, by watching one of our videos
- Keep up to date with what is happening at Hansard, via our comprehensive News area



HANSARD INTERNATIONAL

- Listed on the London Stock Exchange since 2006
- Over 30 years of experience
- Over USD 1bn in assets under administration
- Market leading, award-winning digital platform
- Industry-leading service rating
- Relationships with some of the largest and most reputable asset management companies in the world







**HANSARD**  
INTERNATIONAL

**Hansard International Limited (Far East)**

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A Member of the Labuan International Insurance Association

Regulated by the Labuan Financial Services Authority

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