

Vantage Platinum II In The Spotlight Thousands of Hansard clients use their regular savings contract to achieve all kinds of future goals - a comfortable retirement, a spectacular wedding, or perhaps a first class education for their children.

Vantage Platinum II has therefore been designed to suit internationally minded clients:



Wishing to build up a lump sum over the medium to long term



Saving for a specific goal in the future



Who are able to commit to a fixed regular amount for the full policy term

Use our simple savings calculator to help calculate how much your clients will need to save to fulfil their goal.



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Summary of Product Features

Minimum monthly contribution	USD 300, GBP 200, EUR 275		
Additional contributions	Regular and lump sum into a new contract		
Minimum term	5 years		
Allocation	100% from USD 750 per month		
Welcome bonus	Up to 625% allocated on day one		
Available in 3 currencies	USD/GBP/EUR		
Tiered initial period	7 - 24 months (dependent on term)		
Loyalty bonus	0.25% per year increasing up to 0.75% per year after 10 years		
Online switching	No charge		
Online withdrawals	Minimum GBP 250		
Credit/debit card payments	No Hansard charge applied to credit/debit card payments (Visa/Mastercard)		
Contract basis	Life assurance		
Fund range	100+ Hansard Internal funds to choose from, managed by some of the world's largest, leading fund management companies		
Online account	24/7 access to online valuations and transactions		

Regular contributions

Allocation

Allocation Data	Total regular contribution			
Allocation Rate	USD	GBP	EUR	
98%	300	200	275	
99%	600	400	525	
100%	750+	500+	650+	

Minimum contribution

Fred	quency	USD	GBP	EUR
Monthly	Initial	300	200	275
Monthly	Additional	200	150	175

Applicable for both tables above: Quarterly x 3 / half-yearly x 6 / yearly x 12.

Additional lump sum contributions

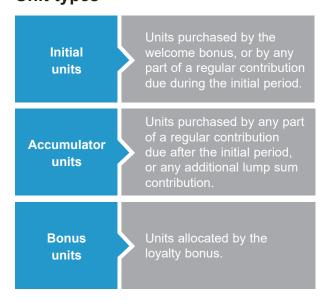
Allocation

Additional lump sum contributions are allocated at 93%.

Minimum contribution

Frequency	USD	GBP	EUR
Additional lump sum	2,750	2,000	2,500

Unit types



Welcome bonus

The welcome bonus is calculated as a percentage of the first regular contribution that is allocated, multiplied by the contract term, subject to a minimum of 10 years and a maximum term of 25 years. The bonus is lost if contributions are not maintained for 5 years.

	USD	GBP	EUR	Bonus rate
Monthly	500	325	450	25%
Quarterly	1,500	975	1,350	10%
Half-yearly	3,000	1,950	2,700	5%
Yearly	6,000	3,900	5,400	2.5%

Loyalty bonus

Whilst regular contributions are being paid at the original level, bonus units are calculated at a rate of 0.25% per year for the first 10 years. After this point, and once all regular contributions due during that 10 year period have been made at the original level, the bonus rate then increases to 0.75% per year. The bonus is added to the contract every 5 years, or on the maturity date.

Bonus units are calculated based on the accumulator units that have been purchased by regular contributions, and by other bonus units once they have been allocated.

Product charges

Annual management charge

Based on the fund value, charged for the full term, applied daily and is reflected in the quoted unit fund price.

Initial unit charge

Based on the fund value, charged for the full term, applied daily and is reflected in the quoted unit fund price.

	Annual management charge	Initial unit charge
Initial units	1.5% per year	5.5% per year
Accumulator units	1.5% per year	NIL
Bonus units	1.5% per year	NIL

Important notes

For full details of all the risks, charges and impacts, please read the full product literature.

Monetary charges are expressed and applied in GBP. Charges will be converted to the currency of the contract at the date the charge is applied.

Service charge

Deducted monthly from Accumulator units

- GBP 60 per year
- GBP 120 per year for paid up regular contributions.

Early surrender charge

An early surrender charge is applied to initial units. The charge is the equivalent of the initial unit charges (Initial unit annual management charge and initial unit charge) remaining between the surrender date and maturity date.



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