



HANSARD  
INTERNATIONAL

In The Spotlight

# Vantage Platinum II

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FOR FINANCIAL ADVISOR USE ONLY

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

### Minimum contribution

| Frequency |            | USD | GBP | EUR |
|-----------|------------|-----|-----|-----|
| Monthly   | Initial    | 300 | 200 | 275 |
|           | 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   |
|----------------------------|-------|-------|-------|
| <b>Additional lump sum</b> | 2,750 | 2,000 | 2,500 |

## Unit types

|                          |  |
|--------------------------|--|
| <b>Initial units</b>     | Units purchased by the welcome bonus, or by any part of a regular contribution due during the initial period.                |
| <b>Accumulator units</b> | Units purchased by any part of a regular contribution due after the initial period, or any additional lump sum contribution. |
| <b>Bonus units</b>       | Units allocated by the loyalty bonus.  |

## 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 |
|--------------------|-------|-------|-------|------------|
| <b>Monthly</b>     | 500   | 325   | 450   | 25%        |
| <b>Quarterly</b>   | 1,500 | 975   | 1,350 | 10%        |
| <b>Half-yearly</b> | 3,000 | 1,950 | 2,700 | 5%         |
| <b>Yearly</b>      | 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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