



HANSARD  
WORLDWIDE

In The Spotlight

# Capital Builder Worldwide In The **Spotlight**

FOR FINANCIAL ADVISOR USE ONLY

Capital Builder Worldwide is a unit-linked insurance contract that allows for the flexible investment of lump-sum contributions on a one-off, ad hoc, or regular basis.

The contract has been designed to suit internationally minded clients:



Wishing to invest on a flexible basis over the medium to long term



Saving for a specific goal in the future



Who prefer to save without the commitment of a fixed 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

<b>Minimum monthly regular contribution</b>	GBP 500
<b>Lump-sum minimum contribution</b>	GBP 1,500
<b>Minimum contractual contribution</b>	GBP 15,000 over the first three years
<b>Allocation</b>	100%
<b>Withdrawals</b>	10% of each contribution, each year.
<b>Available in 3 currencies</b>	USD/GBP/EUR
<b>Online switching</b>	No charge
<b>Contract basis</b>	Available on a life assurance or capital redemption basis
<b>Fund range</b>	100+ Hansard Internal funds to choose from, managed by some of the world's largest, leading fund management Companies

## Allocation

All contributions have 100% allocation.

## Contributions

### Minimum contractual contribution

Your clients are required to invest a minimum of GBP 15,000 over the first three years of the contract, otherwise a one-off charge will apply (the additional charge, as shown below).

### Minimum lump-sum contributions

GBP 1,500.

### Minimum regular contributions

Frequency	GBP
Monthly	500
Quarterly	1,500
Half-yearly	3,000
Yearly	5,000

Where contributions are made in a different currency, the minimum amounts that apply will be the GBP figures shown converted using the applicable exchange rate.

### Changing regular contributions

Regular contributions can be changed at any time. There is no minimum increase. They may also stop or reduce (subject to the minimums shown above) without penalty.

### Additional lump-sum contributions

Additional lump-sum contributions can be made at any time, subject to them being GBP 1,500 or above.

## Withdrawals

There is a 10% penalty free withdrawal allowance of the total contributions paid in the last five years, plus any unused allowance that has been carried forwards from the previous year.

## Product charges

### Annual management charge

1.5% per year, based on the value of the fund. The charge is applied daily, and is reflected in the quoted Hansard unit fund price.

### Establishment charge

1.2% per year of the value of each contribution. Deducted from accumulator units at the start of each quarter for the five year period following each contribution (0.3% per quarter).

### Service charge

GBP 16 deducted monthly. Not applied if the minimum contractual contribution of GBP 15,000 has been made.

### Discontinuance charge

Each contribution will have a discontinuance charge applied over the five years following the contribution.

Year after contribution payment date	Discontinuance charge
1	7.5%
2	6.0%
3	4.5%
4	3.0%
5	1.5%
6+	0%

### Additional charge

A one-off additional charge of GBP 400 will be deducted if after three years, the total contributions paid are less than GBP 15,000. It is also applied if the contract is fully surrendered before the third anniversary and the total contributions paid are less than GBP 15,000.



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**Hansard Worldwide Limited**

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