



HANSARD
WORLDWIDE

A Global Outlook on **Your Financial Future**



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

In good company

Hansard Worldwide Limited (Hansard Worldwide) benefits from being part of the FTSE-listed Hansard Global plc group.

Central to this relationship is a reinsurance arrangement between Hansard Worldwide and Hansard International Limited, which is based at the Groups' headquarters on the Isle of Man.

The arrangement ensures that Hansard Worldwide contract holders benefit from the Groups' insurance, administration and technological expertise.

- Regulatory oversight
- Over USD 1bn assets under management
- Market-leading customer service rating
- Market-leading digital platform
- Tens of thousands of contract holders worldwide
- Over 100 unit funds, managed by some of the world's largest fund groups

The Bahamas serves as the ideal base for Hansard Worldwide, providing access to key markets such as Latin America, Africa and Asia.

Peace of mind

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 Worldwide is regulated by the Insurance Commission of the Bahamas (ICB) and Hansard International is regulated and supervised by the Isle of Man Financial Services Authority (IoM FSA) in respect of both its insurance and reinsurance business.

Both the ICB and IoM FSA 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*.

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

* www.iaisweb.org

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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.



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 Worldwide	For clients prepared to make regular contributions of at least GBP 200 per month for a fixed term, designed to meet savings needs such as retirement, funding university fees or wealth creation.
Flexible Capital Builder Worldwide	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 and have at least GBP 15,000 to save over the first three years.
Lump-sum Global Select	For clients who want to invest a lump-sum of USD/GBP/EUR 50,000 or above into a wide range of assets.

All of our products are available as life assurance or capital redemption.

A life assurance contract will end upon the death of the specified life (or lives) assured and would usually be used to provide your surviving dependants with financial security. A capital redemption contract does not have lives assured and does not end upon death; this allows it to be passed to your beneficiaries and for the investment to continue until they choose to withdraw or terminate, subject to their needs and the prevailing market conditions.

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Vantage Platinum Worldwide

A regular savings contract such as Vantage Platinum Worldwide 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.

Global Select

Global Select provides access to a wide range of asset classes and markets, with the ability for you to appoint an investment advisor or discretionary investment manager to allow you to benefit from specialist investment advice.

Global Select allows you to:

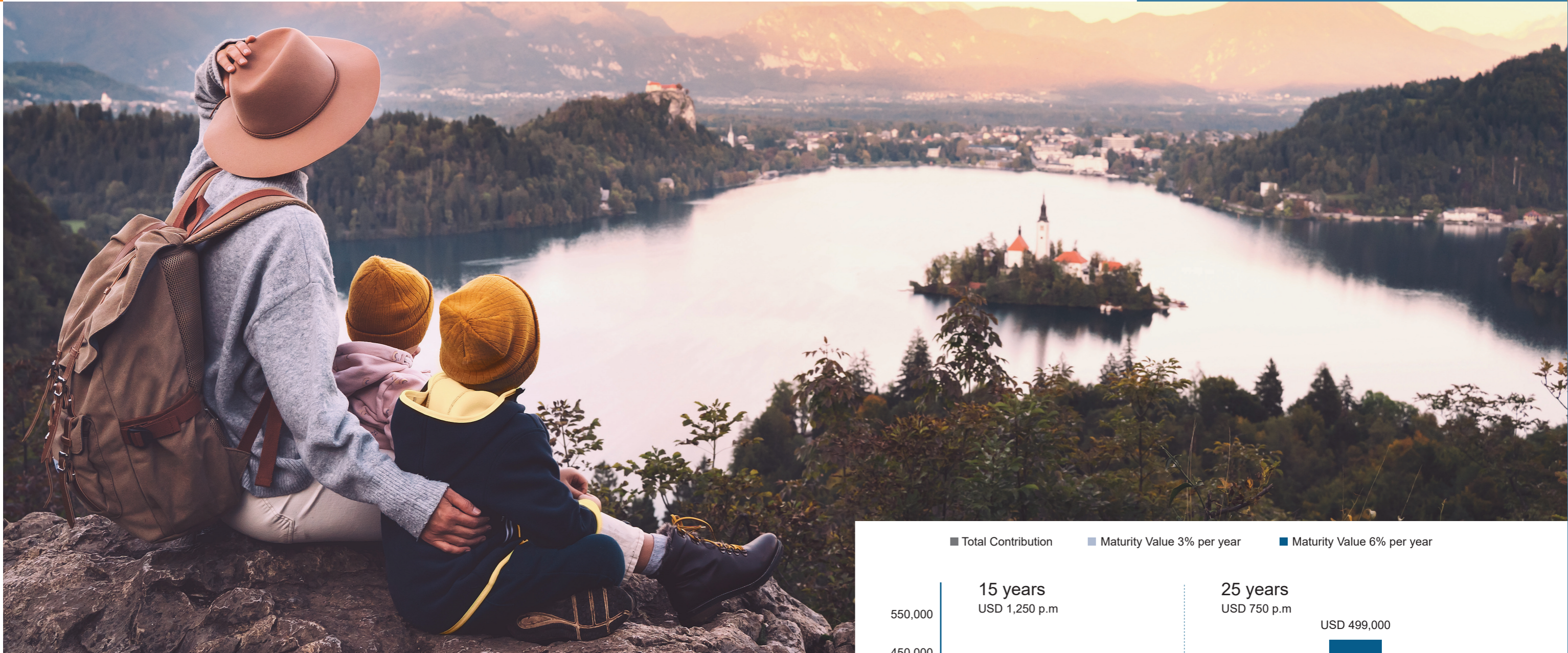
- Choose a single asset or a mix of assets to create a unique investment portfolio that suits your personal requirements, whether the priority be liquidity, yield, growth, or diversification
- Choose assets of a specialist nature, such as industry specific, ethical, or geographically focussed assets
- Consolidate separately held assets into one single contract, facilitating investment portfolio monitoring and management, and streamlining asset dealing
- Invest using cash or transfer your existing assets into your contract

Capital Builder Worldwide

Capital Builder Worldwide 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 Worldwide 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





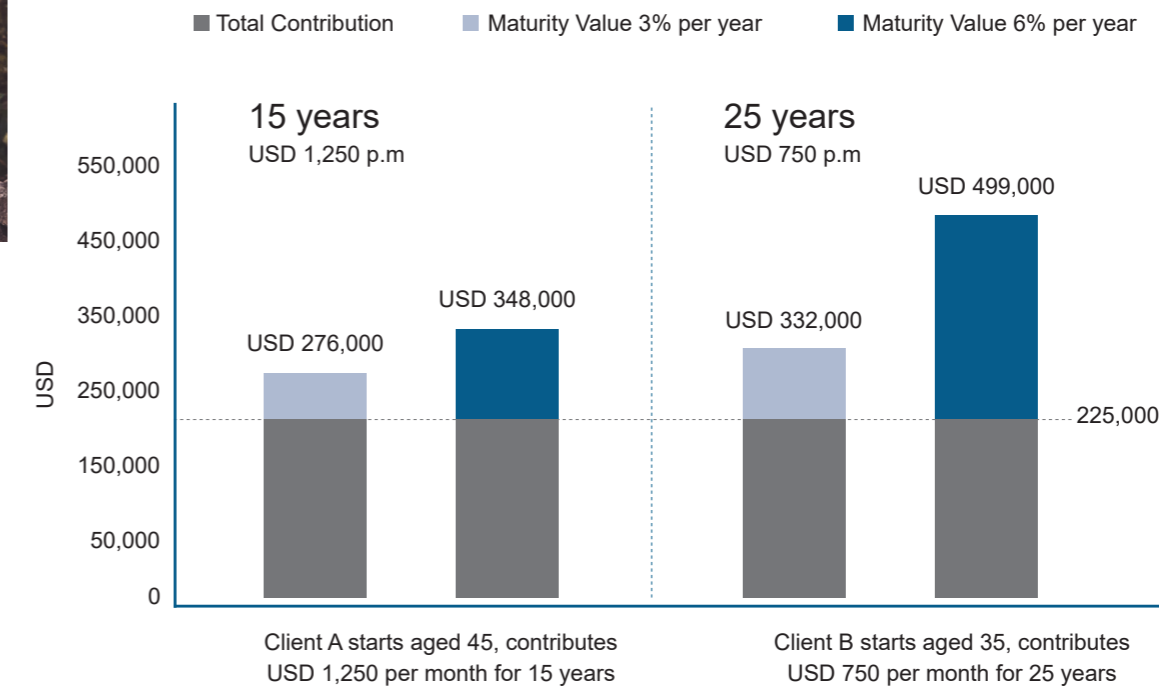
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“The earlier you start to save, the longer your investment will enjoy the potential to grow.”

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 Worldwide 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.



“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 Worldwide contract is to save towards securing a quality, private education for your children in the future.

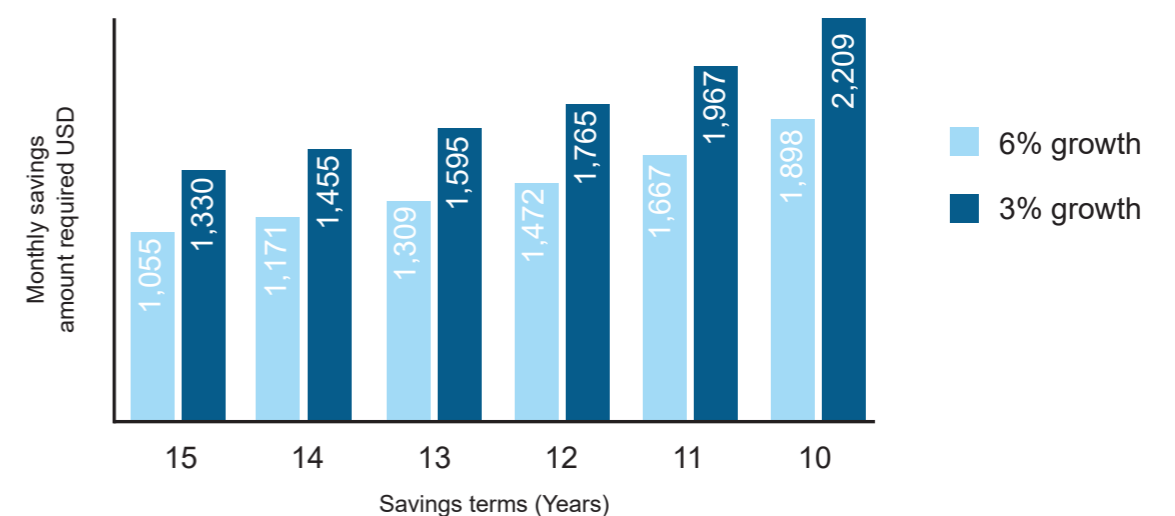
With the potential cost for a child studying at a top university in the USA exceeding USD 55,000 per year*, starting to save early gives you the best opportunity to be financially prepared when your children embark on their studies. In addition, when future inflation is taken into account, the costs 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 investment options are the ‘engine’ that drives it forward.”

Investment options, 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 Worldwide contract when your investment term is over. In order to achieve this, careful consideration must be given to the investment options that you choose. If your chosen product could be considered as your ‘vehicle’, your chosen investment options are the ‘engine’ that drives it forward.

Vantage Platinum Worldwide and Capital Builder Worldwide both provide you with access to a wide and varied selection of Hansard unit-linked funds to choose from, which are linked to some of the largest, leading fund management companies, enabling you to create a diversified portfolio suitable to your attitude to investment risk and your financial goals.

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

Global Select enables you to create a bespoke investment portfolio using multiple asset classes including funds, exchange-traded funds (ETFs), shares, fixed-term deposits, fixed interest securities, structured products, and cash holdings to suit your personal investment needs and risk profile, helping you meet your specific financial goals.



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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 2023, 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

- 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
WORLDWIDE

- 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 Worldwide Limited

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