



A **Global** Outlook
on Your Financial Future



HANSARD
WORLDWIDE



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.



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.



Gordon Marr
Group Chief Executive Officer
Hansard Group

- * Best Online Proposition – Middle East, International Adviser – International Life Awards 2017
 - ** Independent consultancy AKG awarded Hansard International a 5-star rating (excellent) for service in 2018, making Hansard the only non-UK offshore life company to be awarded with 5 stars following a review.
-

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.



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) offering total transparency and peace of mind in relation to the company with which you are investing.

* www.iaisweb.org

THE IMPORTANCE OF PROFESSIONAL ADVICE

Committing to a medium- to long-term savings and investment contract is one of the first steps in securing your financial future, but it will require personal discipline and guidance.

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 Advisors (IFAs), who will be able to guide you through identifying and prioritising your personal objectives.

‘BUILDING WEALTH IS A MARATHON,
NOT A SPRINT, DISCIPLINE IS THE KEY
INGREDIENT’

Dave Ramsey

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 IFA 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 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.

Lump-sum
**Worldwide 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 IFA 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.

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 below, 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 above 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 IFA will be able to provide you with a personalised illustration on request.

INVESTMENT FUNDS

THE GROWTH BEHIND YOUR CONTRACT

Through consultation with your IFA, 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 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 Worldwide 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



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 IFA 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 advisors, 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 2018, Hansard was awarded a 5-Star customer service rating by independent consultancy AKG, the highest award possible, and one that is unrivalled by other companies in our industry.

“HANSARD CONTINUES TO RANK AS THE NUMBER ONE PROVIDER IN RELATION TO ‘ADVISOR SUPPORT’ AND ‘ONLINE SOLUTIONS’, AMONGST SOME OF THE BIGGER, HOUSEHOLD NAMES IN THE INDUSTRY.”



SOURCE: AKG CONSULTANCY



WANT TO 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



Discover more about what we do, by watching one of our videos



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



Keep up to date with what is happening at Hansard, via our comprehensive News area







Listed on the London Stock Exchange since 2006



Market leading, award-winning digital platform



Over 30 years of experience



Industry-leading service rating



Over USD 1bn in assets under administration



Relationships with some of the largest and most reputable asset management companies in the world





HANSARD
WORLDWIDE



HANSARD
WORLDWIDE

Hansard Worldwide Limited

Incorporated in The Bahamas (no. 200975B) and authorised by the Insurance Commission of The Bahamas.

Email: global.support@hansard.com **Telephone:** +1 242 397 2120 **Website:** hansard.com/worldwide

Administration Centre for Correspondence: Harbour Court, Lord Street, Box 192, Douglas, Isle of Man, IM99 1QL, British Isles.

Registered Office: Sassoon House, Shirley St & Victoria Avenue, PO Box SS-5383, Nassau, Bahamas.