



H NS RD
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LIMITED

Financial solutions for International clients



A global company

Hansard International is part of the global Hansard Group which has been providing innovative life assurance and investment solutions since 1987.

We now have over GBP 1.06 billion¹ of assets under administration and provide servicing for over 40,000 clients¹ across the globe.

From our base in the Isle of Man, a UK Crown Dependency, we provide a range of life assurance products for internationally based individuals, trustees and companies.



Achieving your aspirations

We all aspire to certain goals and ambitions. It's natural.

You may be planning to buy your ideal holiday home in the sun or maybe buy the yacht or sports car that you have always desired.

You may be looking forward to an active, rewarding and fulfilling retirement, safe in the knowledge that you are financially secure.

You may want your children to receive a first class education. Or maybe you simply want an emergency fund for a rainy day.

Whatever you want, we can help you put plans in place so that you reach your goals in the future.

So, how do you get the best from your investments to turn your aspirations into reality?



The importance of professional advice

Every individual's financial situation is unique. These days with such a wide range of financial products and unlimited asset choices, making a clear, long term financial plan is no easy task. Specialist advice is essential.

This is why our products are only available through independent financial advisors.



Acting on your behalf, your independent financial advisor will be able to guide you through the process of creating a plan to meet your current and future financial goals.

By identifying and prioritising your personal objectives and discussing your individual circumstances, your financial advisor can assist you in developing and implementing a strategy to help you achieve your goals.

Your financial advisor should also assess your attitude towards risk, identify what products are available and evaluate their suitability to your circumstances.

You should seek help from your financial advisor in exploring how to preserve the assets you have for the future, maintain a diversified portfolio, manage your risk and keep your long term strategy in place regardless of volatility in the markets.

Once you have decided to implement your plan, you should ask your financial advisor to assist you in monitoring its progress and provide ongoing service as your situation changes over time.



The value of using life assurance

Life assurance contracts are classed as medium to long term plans so they are suitable to assist you in achieving your financial goals, whether for saving for retirement, college tuition, long term care or for wealth creation.

In addition, depending on where you live and your own circumstances, life assurance contracts are also useful for your more specialist needs such as tax and estate planning.

Over the long term, investing in a diversified portfolio of assets will usually achieve better returns than leaving your money in cash. However, researching, choosing, trading and monitoring the performance of individual financial instruments can be expensive and time consuming.

Life assurance contracts can simplify this process. They can either link to a range of unit funds from a large number of recognisable fund houses or hold a variety of other types of permissible assets all in one place.

With the assistance of your independent financial advisor who will help with the choice of a suitable contract and the assets to be held within it, you could benefit from the potential growth in markets around the world and meet your financial goals.



Your contract details at the touch of a button

It's your plan and your money so you should be able to access information on your contract when it suits you.

This is why secure, online access to your contract is available to you 24 hours a day, 7 days a week through your client site.

Your independent financial advisor will be able to arrange for you to apply for registration to your client site.

This will allow you to view all the details of your contract since inception and the unit funds or assets to which your contract is linked.

Your client site



Depending on which of our contracts you have, your client site will enable you to view:

- detailed transaction statements
- summary statements
- cash statements
- valuations
- past performance
- tables and graphs detailing contract and unit fund link performance and values
- recent correspondence
- unit fund link reports and unit prices

This can be viewed in English or in one of several different languages, including Portuguese, Spanish, Mandarin and Japanese.

As a key part of the service we offer our clients, we are consistently improving the content of the client site, offering more reporting and better online facilities.

We welcome your feedback so we can improve your online experience. Just let your independent financial advisor know or contact us.

The Hansard International proposition

Products to suit your needs

Your independent financial advisor can help you choose from Hansard International's product range, designed to be flexible enough to meet a wide variety of needs:



- Single contribution products for growing or protecting your wealth
- Regular contribution products for long term savings needs such as retirement, funding university fees or wealth creation
- Fixed term or whole of life contracts
- Contracts linked either to unit funds or other types of assets

An exceptional range of fund links and assets

Over 140 different Hansard International unit fund links are accessible to you across a range of asset classes, geographical areas, currencies and investment objectives. These unit fund links are managed by some of the world's leading fund providers including BlackRock, Fidelity, Nomura, HSBC and many others.

Alternatively, Hansard International has access to hundreds of stocks, bonds, collective investment schemes and other asset types which can be linked to our single contribution portfolio products.

The extensive selection of investment choices means that diversification of your portfolio is easily achievable.

Hansard International and the Isle of Man

Choose the currency of your contract and contributions

Hansard International's life assurance products can be denominated in most major currencies, which is useful when you want to make your contributions in the same currency as the contract.

Optional benefits – protection against the unexpected

You can add extra, optional benefits to some of our regular contribution contracts to protect those you love and who depend on you:

- **Guaranteed life insurance sum assured** – choose an amount of additional life insurance to protect your dependants or complete your savings plan should you die before the contract matures.
- **Waiver of Contribution** – if you are unable to continue making your regular contributions due to your inability to work through illness or accident, this benefit ensures that contributions will continue as planned.

Tax efficiency

Hansard International is authorised and regulated in the Isle of Man. It pays no local taxes¹ on the capital growth or income which accrue to the assets. As a result all client funds grow tax free.

No Isle of Man tax is deducted when funds are withdrawn from a Hansard International contract.

Contract holder protection

Hansard International contracts are covered by the provisions of the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991.

Under this legislation, contract holders would receive compensation of up to 90% of any liability of the insurer under the contract, in the unlikely event that Hansard International was unable to meet its liabilities.

There is no upper limit on the amount payable, and contract holders are protected wherever they are resident.

Confidentiality

Dealings in the Isle of Man are conducted in an environment that respects the right of individuals to carry out their business affairs in private.

Unless otherwise required by law, Hansard International will not release details of client affairs to third parties, including tax authorities.

Stability of the Isle of Man

The Isle of Man enjoys exceptional political and economic stability, with a history of over 1,000 years of continuous Parliamentary Government.

The Isle of Man is recognised as a leading International Financial Centre with renowned investor protection, a financial services ombudsman scheme and a strong commitment to meeting international standards.

Standard & Poor's recognises the financial and economic stability of the Isle of Man with a "AA+" rating².

1. There may be irrecoverable withholding tax applied to the income on certain assets
2. AA+ long term rating correct at 10 November 2011

Important information

Hansard International Limited products are available through independent financial advisors only, on the basis that the independent financial advisor is, in all cases, acting solely as the agent of and on behalf of the client.

This brochure does not constitute an offer for any Hansard International Limited life assurance product in any jurisdiction.

Past performance is not a guide to future performance. Unit prices can go down as well as up. Unit price performance may be affected solely by movements in exchange rates.

For full details of our products, please refer to the relevant product literature which can be provided by your independent financial advisor.





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