



Universal Personal Portfolio

Option Z1

Schedule of current charges and minimum and maximum values applying from 1 July 2020

1. Minimum Contribution	
1.1 Initial	GBP 50,000
1.2 Additional	GBP 5,000
2. Minimum amount per asset (subject to the approval of the individual fund manager)	
	GBP 5,000
3. Allocation	
3.1 Standard allocation rate of each contribution	94%
3.2 Allocation enhancement (based on terms agreed with your IFA)	0% to 5%
4. Annual Management Charge on the Personal Fund	
	0%
5. Annual Management Charge on Hansard International Limited unit funds	
5.1 Applied daily and reflected within the quoted unit price, throughout the full duration of the contract, at the yearly rate of	1.0%
6. Service Charge	
6.1 Deducted at the quarterly rate of	GBP 103
7. Dealing Charges	
7.1 For each Hansard International Limited unit fund transaction	GBP 12.50
7.2 For any other dealing transaction, for each transaction	GBP 25
8. Withdrawals	
8.1 Minimum withdrawal amount	GBP 150

Important notes

Variable fund administration charges are applied within the external assets, and within the underlying external investments of the Hansard unit funds by the relevant fund managers and may vary at any time without notice. We apply a fund administration charge within the Hansard International Limited unit funds of no greater than 0.25% per year, plus any associated dealing costs, and these will be reviewed each year. All fund administration costs are incorporated into the quoted prices of the external assets and Hansard International Limited unit funds and are in addition to the relevant stated Annual Management Charge.

Withdrawal and surrender payments from the Contract will incur a bank transfer charge. The amount of this charge varies depending on the currency of payment and the location of the recipient's bank account. Your own bank may also apply a transaction charge.

Monetary charges are expressed and charged in GBP and may be increased each year, normally on 1 July, to reflect inflation, in accordance with the Contract Terms and Conditions.

Any minimum and maximum values expressed in GBP in this Schedule One will be converted to the Contract Currency at the Date of Issue of the Contract. Any charges expressed in GBP in this Schedule One will be converted to the currency of the Contract at the date the charge is applied.

Please contact your independent financial advisor or our Client Services team on +44 1624 688000, for more information in respect of payments, our Contract Charges and minimum/maximum Contract Values.

Terms used but not otherwise defined in this Schedule One shall have the same meaning as in the Contract Terms and Conditions.

Hansard International Limited (Far East)

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A Member of the Labuan International Insurance Association
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Hansard International Limited

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