



Universal Personal Portfolio

Option Z5

HANSARD
INTERNATIONAL

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

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| 1. Minimum Contribution | |
| 1.1 Initial | GBP 25,000 |
| 1.2 Additional | GBP 5,000 |
| 2. Minimum amount per asset (subject to the approval of the individual fund manager) | |
| | GBP 5,000 |
| 3. Annual Management Charge on the Personal Fund | |
| 3.1 For that part of the Personal Fund where the related contribution has been invested for five years or less: | |
| 3.1.1 In respect of the Personal Fund, for external assets, an annual management charge of | 1.7% |
| 3.1.2 In respect of the Personal Fund, for Hansard International Limited unit funds, an annual management charge of | 0.7% |
| 3.1.3 If the fund value related to the contribution is less than the Contribution Remaining Allocated in respect of that contribution, an additional management charge will be charged on the difference between them at a yearly rate of | 1.7% |
| 3.2 The annual management charges described in 3.1 are deducted quarterly as described in the terms and conditions. | |
| 3.3 For that part of the Personal Fund where the related contribution has been invested for more than five years, there is no annual management charge deducted quarterly on the Personal Fund. | |
| 4. Annual Management Charge on Hansard International Limited unit funds | |
| Applied daily and reflected within the quoted unit price, throughout the full duration of the contract, at the yearly rate of | 1.0% |
| 5. Service Charge | |
| 5.1 Deducted at the quarterly rate of | GBP 103 |
| 6. Dealing Charges | |
| 6.1 For each Hansard International Limited unit fund transaction | GBP 12.50 |
| 6.2 For any other dealing transaction, for each transaction | GBP 25 |
| 7. Withdrawals | |
| 7.1 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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