

# Vantage and Vantage Platinum

## What about the charges?



HANSARD  
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Have you considered the effect of charges on the performance of your contract? You may be surprised at how little unit fund growth is required to meet the cost of the product charges.

The tables below show the yearly accumulator unit price growth required to offset our standard product charges:

	Monthly Contribution	Term		
		10 years	15 years	20 years
Vantage Platinum	USD 2,500	0.96%	0.51%	0.37%
	USD 1,750	1.00%	0.53%	0.38%
	USD 1,000	1.06%	0.57%	0.42%
Vantage	USD 800	1.43%	0.93%	0.76%
	USD 400	3.09%	2.01%	1.58%

For example, a growth rate of 0.37% per year on a Vantage Platinum contract with a monthly contribution of USD 2,500 over a 20 year term would result in a maturity value of USD 600,000 – the same as the contributions paid. Growth over 0.37% per year increases the contract holder's return.

	Monthly Contribution	Term		
		10 years	15 years	20 years
Vantage Platinum	GBP 1,500	0.97%	0.51%	0.37%
	GBP 1,000	1.00%	0.54%	0.39%
	GBP 750	1.04%	0.56%	0.41%
Vantage	GBP 500	1.45%	0.94%	0.78%
	GBP 250	3.14%	2.05%	1.61%

For example, a growth rate of 0.37% per year on a Vantage Platinum contract with a monthly contribution of GBP 1,500 over a 20 year term would result in a maturity value of GBP 360,000 – the same as the contributions paid. Growth over 0.37% per year increases the contract holder's return.

The growth rates quoted are based on an even increase in accumulator unit prices throughout the term. Quoted unit prices are net of the product annual management charges, underlying fund manager charges and other administration expenses. The illustrated values include the extra allocation special offer and are based on all standard product charges. No allowance has been made for conditional charges (for example, switching charges, if applicable). It is assumed that all contributions are paid as planned and that no withdrawals are taken. An exchange rate of USD 1.50 : GBP 1.00 has been used.

## Important notes

**Hansard's products are available through independent financial advisors only, on the basis that the independent financial advisor is, in all cases, acting on behalf of the client.**

Applicants are advised to seek independent professional advice if they are in doubt about the tax or legal implications of any contracts which are under consideration.

Past performance is not a guide to future performance. Unit prices can go down as well as up as a result of market and currency fluctuations.

Conditional charges include switch charges, provision of extra unit allocation statements and bank transfer charges.

For full details of the products, please refer to the product literature.

### **Hansard International Limited**

Harbour Court, Lord Street, Box 192, Douglas,  
Isle of Man, IM99 1QL, British Isles  
Telephone: +44 1624 688000  
Website: [hansard.com](http://hansard.com)

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