

FINANCIAL  
PRODUCTS AND  
SERVICES FOR  
INTERNATIONAL  
CLIENTS



OVER 25 YEARS  
OF INVESTMENT AND  
SAVINGS EXPERIENCE



HANSARD  
INTERNATIONAL



# HANSARD INTERNATIONAL A GLOBAL COMPANY

Hansard International has been providing innovative financial products and services for international clients since 1987 and forms part of Hansard Global plc, which has been listed on the London Stock Exchange since 2006.







GOVERNMENT OFFICES, DOUGLAS, ISLE OF MAN

WE HAVE OVER USD **1 BILLION**<sup>1</sup> OF ASSETS  
UNDER ADMINISTRATION AND PROVIDE SERVICING  
FOR OVER 40,000 CLIENTS<sup>1</sup> ACROSS THE GLOBE.

We provide a range of products and services for internationally based individuals, trustees and companies from our base on the Isle of Man, which sits in the heart of the British Isles, a short flight from London City.

<sup>1</sup>as at 1 June 2015, Hansard Global plc.

## ACHIEVING YOUR ASPIRATIONS

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.

## WE ALL ASPIRE TO CERTAIN GOALS AND AMBITIONS

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

We can provide a variety of different products designed to meet your investment needs, to support 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. WITH SUCH A WIDE RANGE OF FINANCIAL PRODUCTS AND UNLIMITED ASSET TYPES TO CHOOSE FROM, MAKING A CLEAR, LONG TERM FINANCIAL PLAN IS NO EASY TASK. SPECIALIST ADVICE IS THEREFORE ESSENTIAL.

Hansard International is not permitted to give financial advice which is why our products are only available through independent financial advisors.

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

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

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



## HOW OUR PRODUCTS WORK FOR YOU

THROUGH DISCUSSION WITH YOUR INDEPENDENT FINANCIAL ADVISOR, YOU WILL DECIDE WHICH OF HANSARD INTERNATIONAL'S PRODUCTS IS MOST SUITABLE FOR YOU.

Depending on where you live and your own personal circumstances, our life assurance and capital redemption products are designed to meet a range of specialist needs such as tax and estate planning.

Over the long term, investing in a diversified portfolio of assets will increase the potential for higher returns, in comparison to investing in cash, particularly in a low interest environment. However, researching, choosing, trading and monitoring the performance of individual financial instruments can be expensive and time consuming.

A unit-linked contract from Hansard International can simplify this process. It can either 'link' to Hansard unit funds managed by a number of the world's leading asset management companies or hold a variety of other types of permissible assets all in one place, allowing for easy administration.

You should be aware, however, that the value of investments linked to the contract can go down as well as up. You may also get back less than you originally invested.







## BENEFIT FROM THE RIGHT PRODUCT FOR YOU...

OUR PRODUCTS ARE DESIGNED AS MEDIUM TO LONG TERM CONTRACTS (TYPICALLY FIVE YEARS UPWARDS) AND CAN HELP YOU IN ACHIEVING YOUR FINANCIAL GOALS. THIS MAY BE SAVING FOR A MORE FULFILLING AND SECURE RETIREMENT, LONG TERM CARE OR SIMPLY FOR FURTHER WEALTH CREATION.

With the right kind of product and suitable unit funds and/or assets held within it, you could benefit from the potential growth in markets around the world.

Please note that, depending on your country of residence, some Hansard International products may not be available to you. Your independent financial advisor can advise you in this respect.



# THE HANSARD INTERNATIONAL PROPOSITION

YOUR INDEPENDENT FINANCIAL ADVISOR CAN HELP YOU CHOOSE FROM  
HANSARD INTERNATIONAL'S PRODUCT RANGE, DESIGNED TO BE FLEXIBLE ENOUGH  
TO MEET A VARIETY OF NEEDS.

## PRODUCTS TO SUIT YOUR 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.
- Products linked either to unit funds or other types of acceptable assets.







## OUR CORE PRODUCT RANGE

### VANTAGE PLATINUM II

Regular contribution contract

Designed for medium to long term saving

Access to our internal unit fund range

Available as a life or capital redemption contract

### CAPITAL BUILDER

Flexible single and regular contribution contract

Minimum contribution only required after three years

Access to our internal unit fund range

Available as a life or capital redemption contract

### UNIVERSAL PERSONAL PORTFOLIO

Single contribution portfolio bond

Offers a variety of charging structures

Access to thousands of external assets, subject to acceptability

Available as a life or capital redemption contract

The suitability of Hansard's products will depend on your personal circumstances, attitude to risk and your time horizon. Further information about any of these products is available from your independent financial advisor.



## YOUR CONTRACT DETAILS AT THE TOUCH OF A BUTTON

WE APPRECIATE THAT YOUR SAVINGS AND INVESTMENTS  
ARE IMPORTANT TO YOU, AND THAT YOU WILL WANT TO MONITOR  
THE PERFORMANCE OF YOUR HANSARD INTERNATIONAL CONTRACT WHEN IT SUITS YOU.

## YOUR SECURE ONLINE ACCOUNT

With this in mind, we have developed and continue to improve the information available to you via your own personal, secure Online Account.







## 24/7 ACCESS BETWEEN YOU AND YOUR INDEPENDENT FINANCIAL ADVISOR

YOUR ONLINE ACCOUNT PROVIDES YOU WITH **24/7** ACCESS  
TO CONTRACT VALUATIONS, UNIT FUND CHARTING TOOLS AND RECENT CORRESPONDENCE  
BETWEEN YOU AND YOUR INDEPENDENT FINANCIAL ADVISOR AND HANSARD INTERNATIONAL.

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

You will be automatically invited to sign up to your Online Account when your contract is issued. Alternatively your independent financial advisor can assist with registration.

## OFFSHORE, ONLINE, 24/7

- INSTANT ACCESS TO YOUR ONLINE ACCOUNT, WHENEVER IT SUITS YOU.
- AVAILABLE IN MULTIPLE LANGUAGES, YOU WILL BE INVITED TO SIGN UP AS SOON AS YOUR CONTRACT IS ISSUED.
- ACCESS TO CHARTING TOOLS AND CONTRACT VALUATIONS, ENABLING YOU TO MONITOR THE PERFORMANCE OF YOUR CHOSEN UNIT FUNDS 24/7.







## YOUR CHOICE... AN EXCEPTIONAL SELECTION OF ASSETS AND OPTIONAL BENEFITS TO CHOOSE FROM

OVER 170 HANSARD INTERNATIONAL UNIT FUNDS ARE AVAILABLE TO YOU,  
PROVIDING ACCESS TO A RANGE OF ASSET CLASSES WITH  
VARIOUS GEOGRAPHICAL AND INDUSTRY OPTIONS.

These unit funds are managed by some of the world's leading asset managers including BlackRock, Fidelity, J.P. Morgan, Investec and many others.

Alternatively, Hansard International can provide access to thousands of equities, 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.

### CHOOSE THE CURRENCY OF YOUR CONTRACT AND CONTRIBUTION

Hansard International's products can be denominated in most major currencies, giving your contract the flexibility to suit your personal circumstances.

### OPTIONAL BENEFITS-PROTECTION AGAINST THE UNEXPECTED

You can add an extra, optional benefit to some of our regular contribution life assurance contracts to protect those you love and who depend on you.

A guaranteed life insurance sum assured allows you to choose an amount of additional life insurance to protect your dependants or complete your savings plan should you die before the contract matures.

# HANSARD INTERNATIONAL AND THE ISLE OF MAN

HANSARD INTERNATIONAL IS AUTHORISED AND REGULATED BY  
THE ISLE OF MAN FINANCIAL SERVICES AUTHORITY.

It pays no local taxes<sup>2</sup> on the capital growth or income which accrue to the assets held within clients' contracts. As a result the value of clients' contracts grow virtually tax free<sup>3</sup>.

## POLICYHOLDER PROTECTION

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

The legislation makes provision for the payment of a sum equal to 90% of the amount of any Hansard liability under a protected contract, in the unlikely event that it is unable to meet its liabilities to its policyholders.

There is no upper limit on the amount payable, and policyholders 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 clients 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.

SITUATED IN THE HEART OF THE BRITISH ISLES, IT IS A BRITISH CROWN DEPENDENCY BUT RETAINS ITS INDEPENDENCE AND ITS OWN PARLIAMENT.

WITH AN Aa1<sup>4</sup> SOVEREIGN RATING FROM MOODY'S, THE ISLE OF MAN HAS BEEN RECOGNISED BY THE INTERNATIONAL MONETARY FUND (IMF) AS A WELL REGULATED OFFSHORE FINANCE CENTRE OF EXCELLENCE.

<sup>2</sup> No Isle of Man tax is deducted when unit funds are withdrawn from a Hansard International contract

<sup>3</sup> Withholding tax may apply on certain investments

<sup>4</sup> Correct at 30 June 2015





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