

FOCUS



*direction*  
anticipation  
forethought  
foresight  
precaution  
*care*



HANSARD EUROPE LIMITED

## *HANSARD*

The Hansard Group is the only provider of specialist international financial services in the British Isles that is focused exclusively on the offshore market. The Group has a large and rapidly expanding client base and provides tax-efficient investment and insurance solutions for individuals around the world.

The Group is guided by its commitment to its policyholders. Its innovative approach to the international market is based on investment performance and effective communication, and in recent years the Hansard Group has won over 70 awards for investment performance, product design and service.

Based in Dublin and regulated by the Irish Financial Regulator (the Irish Financial Services Regulatory Authority), Hansard Europe Limited is one of two established life assurance companies operating within the Hansard Group.

## *DUBLIN*

Policyholders benefit in many ways from Hansard Europe Limited's location in Dublin.

Dublin provides a well-regulated and respected environment for the conduct of financial services business.

In addition, the Irish Government does not impose any tax on assets held, nor on dividends or interest received or capital gains realised by Hansard fund links. Furthermore, no Irish tax is deducted when funds are withdrawn from a Hansard Europe Limited policy provided the policyholder has not been resident in the Republic of Ireland during the term of the policy.



Putting  
your future  
needs  
into **FOCUS**

*HAVE YOU PLANNED YOUR FUTURE OR ARE YOUR PLANS STILL IN THE FUTURE?*

To most of us, planning for the future is a sensible idea. Why then, do so many of us leave it so late?

There can be any number of reasons, or you could simply be put off by what seems to be a complex and specialist issue.

*BRING YOUR PLANS INTO FOCUS*

Research shows that when people finally get around to making plans for the future, they have three priorities:

- to be financially secure
- to protect and provide for their families
- to maintain their independence in retirement.

Focus from Hansard Europe Limited is a regular savings plan which allows you to cater for these needs and more.

*FOCUS – EFFICIENT AND FLEXIBLE*

With Focus, your money can work for you in an efficient and flexible way. Here's how:

• *A PRACTICAL PLAN*

Put aside a regular amount to suit your requirements. You can begin with as little as £200 per month, and increase the amount as and when your circumstances allow.

• *GET THE MOST FROM YOUR MONEY*

Hansard Europe Limited's award-winning fund links are carefully managed to provide sound and consistent performance over the medium to long term. The fund link range is extensive, suiting varied attitudes to investment.

• *FREEDOM TO RESPOND TO MARKET CONDITIONS*

With Focus, you can review and change your investment instructions at any time.

• *TAKE A BREAK*

In the years to come, your circumstances may change. Focus includes an option to take a break from paying into your plan. This gives you time to adapt to the change and to consider how it affects your long-term plans. You can then decide whether you want to continue with a lower level of future benefit or "catch up" by increasing your future payments.

• *BONUSES*

At Hansard Europe Limited we realise that long-term saving takes discipline on your part. To match this commitment, each year we add extra bonus units to your Focus plan, giving you a valuable additional benefit on maturity.

- You will find further details in the Focus Product Profile, which your Independent Financial Advisor should give to you.



SAVINGS *in*  
FOCUS



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*"Investments in shares of well  
run companies commonly  
outperform cash deposits over  
the medium to long term."*



## SAVINGS

### *WHY SAVE?*

People save for various reasons - a holiday, a new car, a house. Often, there is no specific goal, simply the security of money put by for a rainy day.

### *HOW HARD CAN IT BE?*

Important as it is to save, many of us find it difficult. Often, the biggest problem is the discipline we need to keep on adding to our savings. Even non-essential spending can be very tempting and does break the savings habit. We usually promise ourselves that we'll make it up later. But we rarely do.

### *WHAT CHOICES ARE THERE?*

There is a wide range of facilities for savings - bank accounts, building society accounts, National Savings accounts, term deposits. These are all sound methods, but in the long-term the returns may not be as high as you would like and could achieve. Investments in shares of well run companies commonly outperform cash deposits over the medium to long term.

Buying and selling shares can be expensive for the individual investor and time consuming. It can be more cost-effective and rewarding to use a savings plan which gives you access to a large number of fund links with a carefully selected range of investments under full-time professional supervision. This can also offer the opportunity to benefit from share markets around the world.

### *FOCUS FROM HANSARD EUROPE LIMITED*

Focus from Hansard Europe Limited provides you with an efficient and flexible way of accessing 80 fund links, managed by professional fund managers from selected global investment houses.

Other advantages of Focus:

- You can take the benefits as a lump sum, as a regular income, or a combination of both.
- Your policy benefits from continuous professional investment management, tax-efficient growth, and sound investment performance.
- If you and your partner wish to hold a plan jointly, this can continue to provide benefits in the event that one of you were to die.
- You can have additional protection benefits added in a cost-effective way.
- You will find further details in the Focus Product Profile, which your Independent Financial Advisor should give to you.



# EDUCATION *in* FOCUS



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*"The costs involved in educating  
your children will be high. But  
with careful planning they need  
not be a burden."*



### *PLANNING FOR YOUR CHILDREN'S EDUCATION*

We all want the best for our children, and in today's increasingly competitive world, a good education is often the key to their future success.

Making sure your children have the benefit of the best education can be difficult, particularly if you live and work abroad. And it can prove to be very expensive, wherever you live.

### *AND AFTER SCHOOL?*

Of course, the cost of education doesn't stop when your children leave school. Nowadays, more young people are going on to further education at university or college, and this brings additional expenses: tuition fees, accommodation, air fares, books and, of course, the student social life.

### *THE BENEFITS OF CAREFUL PLANNING*

The costs involved in educating your children will be high. But with careful planning, they need not be a burden. The key is to begin saving as early as possible. That way you can put aside a smaller amount on a regular basis with a view to enhancing your savings with sound and consistent investment performance.

### *FOCUS ON YOUR CHILDREN'S EDUCATION*

Focus from Hansard Europe Limited provides you with a flexible and efficient way of saving for your children's education. In addition to its core benefits, it has specific features which can add significant value when you are planning for the future cost of education.

- Your Independent Financial Advisor can provide you with a personal illustration which shows you how much you might need to save to cover the cost of your children's education.
- Your plan can be set up to pay a lump sum, a regular amount, or a combination of both – whenever you need it.
- Focus can be written in trust. This option may be an important benefit to you, and your Independent Financial Advisor will be happy to discuss it.
- After you have seen your children successfully through their education, you can continue your Focus plan for your own benefit.
- You will find further details in the Focus Product Profile, which your Independent Financial Advisor should give to you.



# RETIREMENT *in* FOCUS



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*"The only person you can rely  
on to provide for your  
retirement is you."*



# RETIREMENT

## *HAVE YOU PLANNED FOR YOUR RETIREMENT?*

Possibly not. For most of us, retirement still seems quite a long way off. But carefully considered, it probably requires action now.

We are more likely to enjoy a longer retirement than our parents and grandparents did. Over the last 50 years, statistics show that life expectancy has improved dramatically as a result of advances in medicine and significant social and economic changes. And more people are retiring at earlier ages than ever before.

Our view of retirement has also changed enormously. Nowadays, we see it as a time when we can travel, take up new hobbies, and generally enjoy more free time and independence.

The one thing that has not changed is that none of us wants to be in the position of having to work because our retirement provision is simply too low.

## *WHO CAN YOU RELY ON?*

Being financially secure and maintaining a good quality of life are more important to us in retirement than at any other stage in our lives.

In the past, we might have looked to the State to provide for us. But the reliability of State benefits is in question, and their value is constantly eroded by inflation. In any case, State pension benefits would not be enough to fund the lifestyle we are looking forward to in retirement.


So, the only person you can rely on to provide for your retirement, is you.

## *FOCUS ON YOUR RETIREMENT*

Focus from Hansard Europe Limited is designed to help you maintain and protect your lifestyle in retirement. In addition to its core benefits, it has specific features which can add significant value when you retire.

- You can take the benefits of your plan as a lump sum, as a regular income or a combination of both. There are no restrictions on the proportion you can withdraw from Focus as a lump sum, making it more flexible than many retirement planning arrangements.
- You might decide to work past your selected retirement age. With Focus, you can defer taking your benefits until you are ready to enjoy them.
- If your circumstances change and you need access to your money before you reach your selected retirement age, you can make a cash withdrawal at any time, once your plan is fully established.
- You will find further details in the Focus Product Profile, which your Independent Financial Advisor should give to you.





Financial vision  
*for the future*

### *FOCUS ON SECURITY*

Focus is a modern and efficient way to accumulate capital for the future. None of us knows what the future holds, so it is important to ensure that those close to us are provided for. A Focus plan can include valuable guaranteed protection benefits in a cost-effective way.

- In the event that you are unable to work as a result of illness or injury, future premiums to your Focus plan can be met on your behalf (Waiver of Premium Benefit).
- You can select a guaranteed minimum sum assured which would be payable to your dependants if you die.

You may already have provided adequately for your family, but this typically requires reviewing every few years. You will find details of the valuable Focus protection benefits in the Product Profile, which your Independent Financial Advisor should give to you.

### *FOCUS FOR YOU*

Whether you are planning for your children's education, for a more comfortable retirement, or just prudently putting something by for a rainy day, Focus can be tailored to suit your personal objectives.

### *BRING FOCUS TO YOUR PLANS*

Establishing your own Focus plan is easy. It does require a few key decisions.

You will find it valuable to discuss the options with your Independent Financial Advisor and arrive at the appropriate amounts to contribute, with what frequency, and for how long. Your advisor may have practical suggestions, too, about suitable fund link selections.



### *IMPORTANT NOTES*

This guide must be read in conjunction with the Focus Product Profile which contains full product details and details of plan charges.

The value of this plan depends on the performance of the fund links that are chosen. Fund link performance is measured by the progress of the unit price; unit prices can fall as well as rise. Unit price fluctuation may result in losses, especially in the short term and gains or losses may arise as a result of exchange rate fluctuations.

Hansard Europe Limited does not give advice on the suitability of its products for individual policyholders. Hansard Europe Limited products are available only through independent financial advisors on the basis that the advisor is, in all respects, acting on behalf of the policyholder.

The relevant Terms and Conditions set out the full details of the policy between the policyholder and Hansard Europe Limited. Copies of the Terms and Conditions are available on request.

Hansard Europe Limited (“the Company”) is regulated by the Irish Financial Regulator, who monitors the Company’s business to ensure that the Company is properly managed and that adequate financial resources are provided for the transaction of life assurance business. The Company has received a certificate from the Minister for Finance of Ireland confirming that, under section 39B of the Finance Act 1980, income and capital gains arising from the policyholder funds of the company will be exempt from Irish taxes. This plan is not available to residents of the Republic of Ireland.

The Registered Office of the Company is Carysfort House, Carysfort Avenue, Blackrock, Co. Dublin, Republic of Ireland.

This guide does not constitute an offer.

The information provided in this guide is based on Hansard Europe Limited’s current understanding of Irish legislation. No liability can be accepted for any country’s tax or legislative measures which might affect the plan described in this guide. Please ensure that you understand the tax, exchange control and insurance legislation which exists in your current country of residence and in the country where you expect to reside when you take the benefits. Please note, legislation may change between the start of the plan and its encashment. The effect of such changes, if any, cannot be predicted.

This guide contains detailed information about Focus, and you can safely rely on this information. The Company cannot, however, accept any responsibility for or be bound by any contradictory or supplementary information about Focus provided to you by any third party.

Please satisfy yourself that under any tax, exchange control or insurance legislation which is effective in your current country of residence, you are allowed to effect this plan; an offshore, regular premium unit-linked life assurance policy. Such legislation may affect the amount or form of benefits received.



HANSARD EUROPE LIMITED

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Regulated by the Irish Financial Regulator