



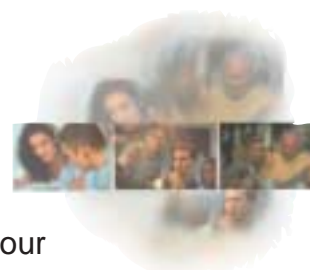
Focus

From Hansard

- What does it Stand For?

Flexible

- You can put aside a regular amount which suits your requirements. You can begin with as little as €300 per month, and you can increase the amount as and when your circumstances allow once the Initial Period is finished.
- Once your policy is fully established, you can reduce or even stop your premium at any time, should your circumstances change once the Initial Period is finished.
- You can withdraw money from your policy at any time after the Initial Period, provided sufficient funds remain to keep your account open.



Outstanding performance

- *Focus* enables you to access an extensive range of around 100 investment funds managed by a number of the world's leading investment houses.
- The successful performance of Hansard funds has been recognised worldwide. A number of awards highlighting excellence in investment results have been presented to Hansard by independent investment monitors such as Micropal and Lipper. In recent years, Hansard has won over 50 such awards including twelve in the "Best Offshore Life Group" category.

Convenient

- With *Focus* you can take the benefits of your policy as a lump sum, as regular income, or a combination of both. If you are saving for retirement, a particular benefit of *Focus* is that there are no restrictions on the proportion you can withdraw as a lump sum, making it more convenient than many other retirement planning arrangements.
- You can choose to include a range of valuable protection benefits in a cost-effective way.

Simple

- *Focus* has been designed to be as straightforward as possible. For example:
 - You can change your investment instructions at any time, usually without charge.
 - You can stop or recommence your premiums after the Initial Period.

To have *Focus*, all that's required is U

Details of Hansard's products are available from your Independent Financial Advisor

IMPORTANT NOTES

The leaflet must be read in conjunction with the Focus Product Profile, which contains full product details and details of the policy charges.

The value of this policy depends on the performance of the funds that are chosen. Fund 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 does not give advice on the suitability or otherwise of any product. Hansard 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.

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



HANSARD EUROPE LIMITED

PO Box 43, Enterprise House, Frascati Road, Blackrock, Co. Dublin, Republic of Ireland
Telephone: +353 1 211 2800 Fax: +353 1 211 2860 Internet: www.hansard.com
Registered No. 219727. Registered in Dublin, Republic of Ireland

A Member of the Irish Insurance Federation and of the Association of International Life Offices
Regulated by the Irish Financial Services Regulatory Authority

A Member of the Hansard Group of Companies