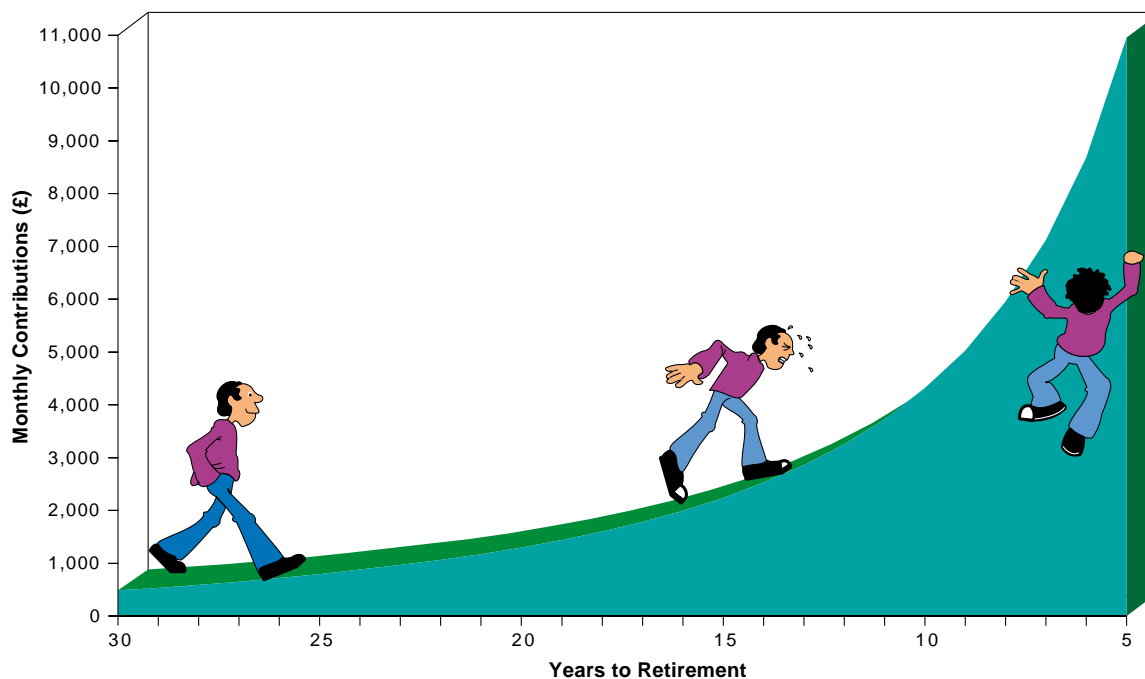


A MOMENT'S DELAY - A LIFETIME OF MISSED OPPORTUNITY



Many of us will put off making plans for a financially healthy future. After all, there's always tomorrow. But have you ever considered what the cost of this delay might be? It can be the difference between a leisurely stroll into retirement and an uphill struggle.

Monthly contribution to Hansard's *Focus* plan, required to achieve a target maturity value of £750,000



Let's say you begin setting money aside in a Hansard *Focus* plan 30 years before you intend to retire.

You could achieve a target benefit on retirement of £750,000 by saving around £490 per month.



But, what happens if you delay your decision to save by 15 years?

The same benefit could cost you around £2,250 per month.



And if you delay by a further 10 years

A benefit of £750,000 could cost you nearly £11,000 per month – that's 22 times the amount you would have had to put aside had you started saving with 30 years to retirement.

Have You Considered The Cost of Delay?

IMPORTANT NOTES

The figures overleaf assume a uniform accumulator unit growth rate of 9% p.a. compound, and that contributions are maintained at the same level until maturity.

The projected fund values are not guaranteed, nor are they the minimum or maximum returns possible.

Hansard does not give advice on the suitability of its products for individual clients. Hansard products are available through independent professional intermediaries, on the basis that the intermediary is in all cases acting as the agent of the client.

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

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