



HANSARD INTERNATIONAL

## Quantifying the Charges

# SPECIAL OFFER

## *Universal Retirement Programme*

The table shows the annual unit price growth required to offset all standard charges.\*

Monthly Contribution	Term		
	10 Years	20 Years	30 Years
£1,000	2.27%	0.65%	0.11%
£750	2.43%	0.70%	0.16%
£500	2.59%	0.79%	0.24%
£250	3.07%	1.15%	0.54%

For example take an investment of £1,000 per month into a Universal Retirement Programme contract over 30 years including the Special Offer – all growth in excess of 0.11% per year directly increases the client's return.

Compare the figures above with actual fund performance and see the combined impact of a competitive charging structure with award-winning funds.

**Hansard – providing value, service and choice**

## IMPORTANT NOTES

\* The following charges have been taken into account in these calculations - bid offer spread, service fee and the additional 7% p.a. initial unit management charges.

Rates referred to are accumulator unit price growth.

Past performance is not a guide to future performance. Unit prices can go down as well as up. Unit price performance may be affected solely by movements in exchange rates.

Before entering into any contract, Hansard strongly recommends that independent advice is sought from an independent financial advisor.

Figures assume an even accumulator unit growth rate and that all contributions are made as planned.



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