

The Universal Retirement Programme is designed particularly for those wanting to accumulate wealth in a disciplined manner. That doesn't mean that options should be restricted or that longer terms should not be encouraged, as the following features demonstrate:



- **Extra 5% Allocation**

Every contribution after ten years is automatically enhanced if contributions have been made at a constant level.

- **Bonus Units**

Bonus units can begin to accumulate within two years and effectively reduce the 1% annual management charge to 0.25%. Bonus units crystallise only on the Maturity Date.

- **Varying Contributions**

Having established a pattern of regular contributions for 2 years, are free to vary contributions as your remuneration increases or personal circumstances change.

- **Contribution Holiday**

Once the Programme has been established for at least two years, contributions can be suspended provided the Programme has sufficient value to meet its day to day running costs.

- **Life Cover**

Protect your family's future. The Programme offers a range of valuable life cover options that provide a minimum guaranteed value most suited to your needs in the event of untimely death.

- **Sickness Cover**

The Programme's protection options will ensure that your contributions continue to be made even if you become unable to work.

## The Universal Retirement Programme Financial Planning With Flexibility

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

## IMPORTANT NOTES

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.

Hansard strongly recommends that independent advice is sought from a suitably qualified professional advisor before any contract is entered into. Such advisor in all cases is chosen and approved by you and acts on your behalf as your agent.

Please note, changing the pattern of contributions may adversely affect the final contract value.



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