

Pinnacle 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.

- **Bonus Units**

Pinnacle bonus units begin to accumulate within two years and effectively reduce the 1% annual management charge to 0.25%. Bonus units crystallise at the end of the selected term.

- **Varying Contributions**

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

- **Contribution Holiday**

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

- **Life Cover**

Protect your family's future. Pinnacle 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**

Pinnacle's protection options can ensure that your contributions continue to be made even if you become unable to work.

## **Pinnacle 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 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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