

Take control of your retirement with Vantage and Vantage Platinum



HANSARD
INTERNATIONAL



Effective planning for retirement

For most of us, retirement still seems quite a long way off. But carefully considered, it probably requires action now, if we really want to enjoy it.

We are more likely to enjoy a longer retirement than our parents and grandparents did. Over the last 60 years, statistics show that life expectancy has improved dramatically as a result of advances in medicine and significant social and economic changes. And more people than ever before are retiring at an earlier age.

Our view of retirement has also changed enormously. Naturally you will want to maintain your current standard of living. But nowadays, you may also see it as a time when you can travel, take up new hobbies and generally enjoy more free time and independence.

The one thing that has not changed is that none of us wants to be in the position of having to work because our retirement provision is simply too low. The bottom line is it's up to you to plan for a financially secure retirement.

Are you saving enough for retirement?

One of the biggest risks to you achieving your retirement goals is that you may simply not have saved enough money. If you don't save enough today, you may be faced with the harsh reality later in life of having to cut your expenses and standard of living dramatically. That's why it's so important to start saving as early as possible and develop a disciplined approach.

Talking to your independent financial advisor can help you organise your retirement plan and make it more successful by using a systematic approach that considers all aspects of your financial life.

Your independent financial advisor will work with you to identify your goals. What do you want your retirement to look like? What other goals do you have? How do these goals affect one another?

Your independent financial advisor will help you assess your current financial position and agree where you want to be when you reach your planned retirement age. You can then agree a plan to reach these goals or make adjustments to your existing plans. For example, you might decide to delay your retirement by a few years or increase the amount you are saving.

Your independent financial advisor can then help you implement your plans and monitor their progress over time.

Determining a reasonable savings rate for your retirement will depend on various factors, including your retirement goals, any health concerns you may have, how much risk you are willing to take in your portfolio, the amount you have saved so far, and how much time you have until retirement.

Invest earlier and reap the benefits later

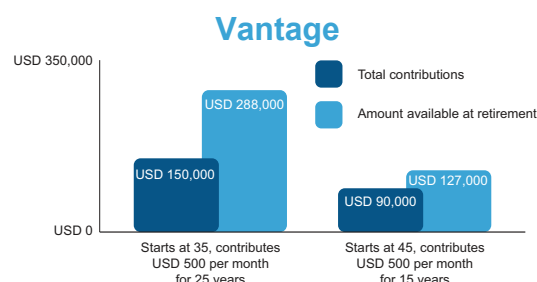
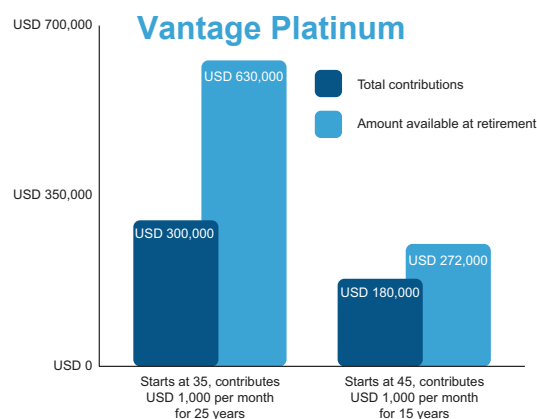
The earlier you start saving and investing for your retirement, the more time you have for invested dollars to grow. The charts to the right illustrate the effect of delaying the decision to invest by just ten years.

Yet, without proper management, even a comfortable nest egg can quickly erode under the pressure of rising costs. On the other hand, if the money is managed and invested wisely, it can see you through many years in retirement.

Hansard has a suite of products designed to help you maintain your lifestyle in retirement. In addition to their core benefits, they have specific features which can add significant value when you retire.

- The maturity benefit can be taken as a lump sum, as regular withdrawals or a combination of both. There are no restrictions on the proportion you can withdraw as a lump sum, giving more flexibility than many retirement planning arrangements.
- If you decide to work past your selected retirement age, you can defer taking your benefits until you are ready to enjoy them.
- If your circumstances change and you need access to your money before you reach your selected retirement age, you can make a withdrawal at any time once your contract is fully established, subject to restrictions.
- Depending on how much you regularly invest, you can have greater flexibility in how your contract works and how you can access benefits.

Your independent financial advisor can discuss with you which product best meets your needs and give you the relevant product profile which contains further details.



These illustrative figures assume a uniform accumulator unit price growth rate of 6% per year, net of accumulator unit fund charges and include the special offer. Figures assume that no withdrawals are taken prior to maturity and all contributions are paid as planned. Projected maturity values are not guaranteed. For Vantage the assumed inflation of monetary charges is 3% per year.

Important notes

This document is produced for general information purposes only. Before applying for any product, you should read the product literature.

Hansard:

- uses reasonable efforts to ensure that the information contained in this document is accurate at the date of publication;
- does not offer any minimum return guarantee, therefore the amount you get back from your contract may be lower than the contributions paid;
- does not provide advice on the suitability of any products; and
- products are available through independent financial advisors only, on the basis that the independent financial advisor is acting on behalf of the applicant.

These products are only available through independent financial advisors, on the basis that the independent financial advisor is acting on behalf of the applicant. Tax consequences will depend on an individual's circumstances and residence, and may change over time. Applicants are advised to seek independent professional advice before applying for any product or if their tax circumstances change during the contract term.

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

All Hansard International products are covered by the Life Assurance (Compensation of Policyholders) Regulations 1991.

The monetary charges are expressed in GBP. The exchange rate used to convert the monetary charges to the currency of the contract is USD 1.5 : GBP 1.0

For full details of the product, please refer to the product literature.

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