



UP TO 600% ALLOCATION

Due to popular demand
HANSARD'S SPECIAL OFFER
 has been extended to March 2005

For cases submitted by Thursday 24 March 2005, we are still giving **up to 600% allocation*** on monthly premium cases and **up to 150% allocation** on annual premium cases. There are also special terms for quarterly and half-yearly cases.

The increased allocation will be applied to the first payment made, so your clients will see an **immediate beneficial effect** on the value of their contracts.

How does it work?

The offer applies to most regular premium contracts from **Hansard International Limited** and **Hansard Europe Limited** which are detailed below.

The minimum qualifying premiums are: **Hansard International Limited** – £250 per month or £2,500 per annum, **Hansard Europe Limited** – €400 per month or €4,000 per annum or their equivalent in another accepted currency.

On all applications received up to and including Thursday 24 March 2005, the extra allocation rate for the first premium will be:



- 20% x the term** for monthly premium cases
- 8% x the term** for quarterly premium cases
- 4% x the term** for half-yearly premium cases
- 2% x the term** for annual premium cases

So, on a 25-year monthly premium contract, the effect of this offer would be the equivalent of an **extra 5 payments*** being made in the first month as you can see below:

Monthly premium of £250, 25-year term	Amount allocated in year 1*
Payments received, allocated at 100%	£3,000
Effective additional payment in respect of special offer of 500% extra allocation for first premium only	£1,250
Total effective payment in year 1	£4,250

** to initial units which have a value on maturity or death only*

Participating Contracts

- Hansard International Limited**
- Hansard Europe Limited**

- This offer applies to the following regular premium contracts:
- Universal Retirement Programme, Pinnacle, Continuum.
- Retirement Programme, Moisson à Versements Périodiques, Golden Capital.

Quick Reference Ready Reckoner

To help you work out how much your client is entitled to, we've included a quick reference ready reckoner. This shows the effective additional allocation rate that will be applied to the first premium.

Monthly Premiums		Annual Premiums	
Term in years	Extra allocation on first premium (20% x term)	Term in years	Extra allocation on first premium (2% x term)
10	200%	10	20%
15	300%	15	30%
20	400%	20	40%
25	500%	25	50%

Quarterly Premiums		Half-Yearly Premiums	
Term in years	Extra allocation on first premium (8% x term)	Term in years	Extra allocation on first premium (4% x term)
10	80%	10	40%
15	120%	15	60%
20	160%	20	80%
25	200%	25	100%

TERMS AND CONDITIONS

1. Applications must be received at our offices no later than Thursday 24 March 2005, and be issued on standard terms no later than Friday 29 April 2005.
2. The agreed term of the contract must be at least ten years. If the agreed term of the contract is more than 25 years, then for the purpose of calculating the amount of extra allocation which will be applied to the first premium, the agreed term will be taken as 25 years.
3. The special offer applies to new business cases and top ups made via a new policy (where no policy fee is applicable). It does not apply to increments.
4. This document is for the information of Independent Financial Advisors only.



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A Member of the Hansard Group of Companies

for and on behalf of Hansard International Limited and Hansard Europe Limited