



Focus

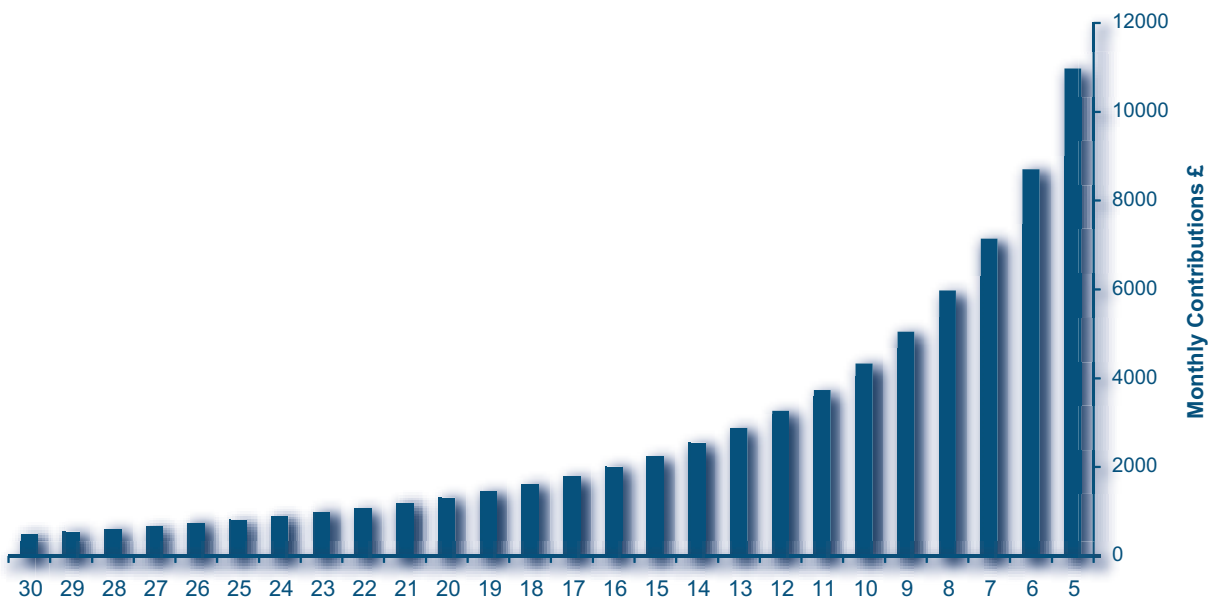
HANSARD

A moment's delay - A lifetime of missed opportunity

Many of us will put off making plans for a financially healthy future. After all, there's always tomorrow.

But have you ever considered what the cost of this delay might be? It can be the difference between a leisurely stroll into retirement and an uphill struggle.

Focus Retirement Plan to achieve a target illustrative maturity value of £750,000



These illustrative figures assume a uniform accumulator unit growth rate of 9% p.a. compound, and that contributions are maintained at the same level until maturity.

- Let's say you begin setting money aside in a Hansard *Focus* plan 30 years before you intend to retire.
You could achieve a target illustrative retirement fund of £750,000 by saving £497 per month.
- But, what happens if you delay your decision to save by 15 years?
The same benefit would cost you £2,244 per month on the same comparable basis.
- And if you delay by a further 10 years
An illustrative retirement fund benefit of £750,000 could cost you £10,976 per month on the same comparable basis – that's 21 times the amount you would have had to put aside had you started saving with 30 years to retirement.

Have You Considered The Cost of Delay?

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

IMPORTANT NOTES

The projected fund values are not guaranteed, nor are they the minimum or maximum returns possible, but merely illustrative of the implications of commencing savings and the general impact over different timeframes.

Hansard does not give advice on the suitability of its products for individual clients. Hansard products are available through independent financial advisors, on the basis that the independent financial advisor is in all cases acting as the agent of the client.

Clients are advised to seek independent professional advice for the tax or legal implications of any contracts which are under consideration.



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