



HANSARD INTERNATIONAL

# Quantifying the Charges

## *Capital Builder*

### *Regular Contribution*

The table shows the annual growth required to offset all CAPITAL BUILDER charges.

Monthly Contribution	Term		
	10 Years	15 Years	20 Years
£1,000	1.30%	0.80%	0.60%
£750	1.45%	0.90%	0.65%
£500	1.75%	1.10%	0.80%
£300	2.20%	1.45%	1.15%

For example take £1,000 per month in Capital Builder over 20 years – all growth in excess of 0.60% per year directly increases the client's return.

Compare the figures above with those in Hansard's fund bulletin and see the combined impact of a competitive charging structure with award-winning funds.

**Hansard – providing value, service and choice**

## IMPORTANT INFORMATION

1. All product charges are taken into account in these calculations.
2. Rates referred to are accumulator unit growth, as displayed in the Professional Advisor's Bulletin and published on the Hansard website.
3. 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.
4. Hansard strongly recommends that independent advice is sought from a suitably qualified professional advisor before any contract is entered into.
5. The reduction in yield can be calculated by adding the 1% accumulator unit annual management charge.
6. Figures assume an even accumulator unit growth rate and that all contributions are made as planned.

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