

# Why Hansard International Limited and the Isle of Man?



HANSARD

Hansard International Limited is an established offshore life assurance company, and is based in one of the world's leading offshore financial centres; the Isle of Man.

## Tax Efficient

Hansard International Limited is authorised and regulated in the Isle of Man. It is exempt from corporation, income and capital gains tax in the Isle of Man, and as a result all client funds grow tax free\*. No Isle of Man tax is deducted when funds are withdrawn from a Hansard International Limited contract.

## Policyholder Protection

Hansard International Limited contracts are covered by the provisions of the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991. Under this legislation, policyholders would receive compensation of up to 90% of their accrued or intended benefits in the unlikely event of an authorised company being unable to meet its liabilities. Unlike many investor compensation schemes, there is no upper limit on the amount payable, and policy holders are protected wherever they are resident.

## Confidentiality

In addition to the security provided by the regulatory framework, dealings in the Isle of Man are conducted in an environment that respects the right of individuals to carry on their business affairs in private. Unless otherwise required by law, Hansard International Limited will not release details of client affairs to third parties, including tax authorities.

## Stability

The Isle of Man enjoys exceptional political and economic stability, as exemplified by a history of over 1,000 years of continuous Parliamentary Government - the longest unbroken period of Government in the world.



## The Isle of Man **AAA\*\*** Rated

### ACCOMPLISHED

The Isle of Man has achieved remarkable growth in recent years. The stable political and economic environment has been a foundation for the exceptional increase in GDP and Government Reserves.

### ACKNOWLEDGED

The Isle of Man is recognised as one of the leading International Financial Centres with renowned investor protection, a financial services ombudsman scheme and a strong commitment to meeting international standards.

### ADVANCED

The Isle of Man is at the forefront of cutting edge technology and sophisticated financial services products.

\* Please note, some countries in which Hansard's fund links invest may impose an irrecoverable tax on investment income.

\*\* Standard & Poor's and Moody's recognise the financial strength and economic stability of the Isle of Man.

AAA Credit rating reaffirmed July 2007.

## *You too can be part of this success*

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

## **IMPORTANT NOTES**

**Hansard International Limited does not give advice on the suitability or otherwise of any products for individual contract holders. Hansard International Limited's products are available through independent financial advisors only, on the basis that the independent financial advisor is, in all cases, acting as agent for and on behalf of the contract holder.**

**Applicants are advised to seek independent professional advice if they are in any doubt about the tax or legal implications of any products which are under consideration.**



### **HANSARD INTERNATIONAL LIMITED**

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A Member of the Association of International Life Offices  
Regulated by the Isle of Man Government Insurance and Pensions Authority  
Policyholders are protected by the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991