



Who We Are

Investors Trust Assurance SPC ("ITA") is an international insurance company licensed and regulated by the Cayman Islands Monetary Authority. ITA has gained a leadership position in the international insurance markets by specializing in the provision of investment-linked insurance products and first class customer service. ITA is rated "Secure" by A.M. Best Company¹.

With service offices established to support policyholders around the world, ITA seeks to provide opportunities to its policyholders through access to the global financial markets. ITA is constantly innovating, and investing in technology to allow clients online access to manage their investment-linked products.

ITA works with some of the world's top asset managers under its convenient open architecture platform. It provides clients with greater investment choices and the ability to plan for a happy and comfortable retirement and to provide for their children.

Specializing in medium to long term investment-linked products tailored to meet the needs of investors around the world, ITA offers a range of flexible, tax-efficient products, designed to suit various income levels and financial planning needs.

A British Dependent Territory:

The Cayman Islands is a AAA International Jurisdiction and provides a sophisticated Offshore Financial Center with strong political stability, no direct taxation and a well regulated industry supervised through the Cayman Islands Monetary Authority (CIMA).

The legal system is based on English common law, and Commonwealth precedents are generally followed, although there has been some leading edge Trust legislation with the STAR Trust legislation enacted in 1997 along with well established Reserve Powers Trust legislation.

The islands have the highest Sovereign Credit Rating "AAA" from Moody's². It is classified by A.M. Best as a CRT-2 country meaning it has a low Economic, Political and Financial Stability Risk³.

Why Investors Trust?

- » Highly rated institution
- » Designed specially for international investors
- » Open architecture platform
- » Wide range of investment products
- » Multi-language support
- » State-of-the-art Internet platform

Investors Trust platform offers you

- » **Freedom** - to plan for your chosen retirement date
- » **Flexibility** - to invest at a level that suits your personal needs
- » **Tax planning** - by investing in a tax efficient environment
- » **Opportunity** - to invest globally in a multitude of investment alternatives
- » **Access** - to world class investment managers and custodians
- » **Security** - by having 100% of your investments in a segregated portfolio

Service Providers

Global Custodian »



Asset Managers »



¹A.M. Best Company is a global credit rating organization dedicated to serving the financial and health care service industries, including insurance companies and banks providers.

²Source: Moody's, September 2011

³Source: A.M. Best Country Risk Report, October 2010

Summary of Product Details

REGULAR PREMIUM PRODUCTS				
Topic	Evolution	S&P500 - 15 years	Fixed Income Portfolio Variable Rate 15 Year Term	
Currency	USD \$ - EUR €	USD \$	USD \$	
Minimum Contribution	USD/EUR 1,200 annually (5 year plans: minimum x 2)	USD 2,400 annually	USD 2,400 annually	
Lump Sum Minimum	USD/EUR 2,500 (As Rider)	N/A	N/A	
Increases	Minimum Increase USD/EUR 600 per annum	Minimum Increase USD 2,400 per annum	Minimum Increase USD 2,400 per annum	
Modal Premium	Annually, Semi-annually, Quarterly, and Monthly ¹	Annually, Semi-annually, Quarterly, and Monthly ¹	Annually, Semi-annually, Quarterly, and Monthly ¹	
Extra Allocations	USD/EUR 1,200 - 1,799 100% USD/EUR 1,800 - 3,599 101% USD/EUR 3,600 - 5,399 102% USD/EUR 5,400 - 7,199 103% USD/EUR 7,200 - 13,499 104% USD/EUR 13,500 or > 105%	N/A	N/A	
Loyalty Bonus ²	7.5% of contributions years I - 10 5% of contributions years II - 15 5% of contributions years 16 - 20 5% of contributions years 21 - 25	7.5% of contributions years I - 10 7.5% of contributions years II - 15	7.5% of contributions years I - 10 5% of contributions years II - 15	
Annual Administration Charge	1.9% years I - 10 0.35% years II thru Term of Plan	1.7% years I - 15	1.125% years I - 15	
Bid/Offer Spread	NIL	2% of each contribution on plans under USD 6,000 p.a.	NIL	
Policy Fee	USD/EUR 7.00 Monthly	USD 7.00 Monthly	No Policy Fee during the first year, USD 7.00 Monthly afterwards	
Asset Management Fee	0.125% monthly of fund balance	0.125% monthly of account balance	N/A	
Surrender Charge	Equal to the sum of the annual administration charges due to the remaining contract years at the time of surrender. ³	Equal to the sum of the annual administration charges due to the remaining contract years at the time of surrender.	Equal to the sum of the annual administration charges due to the remaining contract years at the time of surrender.	
Free Partial Withdrawals	Allowed after the completion of the second year subject to maintaining USD/EUR 1,200 surrender value. Minimum surrender is USD/EUR 600.	Allowed after the completion of the second year subject to maintaining USD 2,400 surrender value. Minimum surrender is USD 600. Free partial withdrawals available, but they negate the guarantee.	Free Interest withdrawals allowed after the completion of second year. Capital withdrawals allowed after second year subject to surrender charges and maintaining USD 2,400 surrender value. Minimum surrender is USD 600. Capital withdrawals trigger automatic decrease in interest rate to 3.5% per annum.	
Fund Transfer Fee	Free ⁴	N/A	N/A	
Principal Protection	N/A	140% Maturity ⁵	100% ⁶	
Guaranteed Death Benefit Rider ⁷	In the event of the relevant death, the standard amount payable will be 101% of the Account Value.	In the event of the relevant death, the standard amount payable will be 101% of the Account Value.	In the event of the relevant death, the standard amount payable will be 101% of the Account Value.	

LUMP SUM PRODUCTS				
Topic	Platinum Plan	S&P500 - 7 years	Fixed Income Portfolio Fixed Rate 3 Year Term	Fixed Income Portfolio Fixed Rate 5 Year Term
Currency	USD \$ - EUR €	USD \$	USD \$	USD \$
Lump Sum Minimum	USD/EUR 10,000	USD 10,000	USD 10,000	USD 10,000
Increases	Minimum Increase USD/EUR 2,500	Minimum Increase USD 10,000	Minimum Increase USD 10,000	Minimum Increase USD 10,000
Administration Charge	0.13% monthly, years 1 - 5	0.125% monthly, years 1 - 7	N/A	N/A
Policy Fee	USD/EUR 7.00 Monthly	USD 7.00 Monthly	USD 7.00 Monthly	USD 7.00 Monthly
Asset Management Fee	0.125% monthly of fund balance	0.125% monthly of account balance	N/A	N/A
Surrender Charge	End of year 1 - 6.4% End of year 2 - 4.8% End of year 3 - 3.2% End of year 4 - 1.6% End of year 5 - 0%	End of year 1 - 9.0% End of year 2 - 7.5% End of year 3 - 6.0% End of year 4 - 4.5% End of year 5 - 3.0% End of year 6 - 1.5% End of year 7 - 0%	End of year 1 - 3% End of year 2 - 2% End of year 3 - 0%	End of year 1 - 4% End of year 2 - 3% End of year 3 - 2% End of year 4 - 1% End of year 5 - 0%
Free Partial Withdrawals	Up to 10% per annum of the account value at the anniversary of the plan + any increase in the account value at the time of the surrender. If there is no partial surrender during the year, the 10% accumulates for the following year.	Up to 10% per annum of the account value at the anniversary of the plan + any increase in the account value at the time of the surrender, but it negates the guarantee. If there is no partial surrender during the year, the 10% accumulates for the following year.	N/A	N/A
Liquidity	N/A	N/A	Percentage of initial investment: End of year 1 - 35% End of year 2 - 70% End of year 3 - 100%	Percentage of initial investment: End of year 1 - 20% End of year 2 - 40% End of year 3 - 60% End of year 4 - 80% End of year 5 - 100%
Fund Transfer Fee	Free ⁴	N/A	N/A	N/A
Principal Protection	N/A	100% Maturity ⁸	100% ⁶	100% ⁶
Guaranteed Death Benefit Rider	101% of Surrender Value	101% of Surrender Value	101% of Surrender Value	101% of Surrender Value

Issue Age	LUMP SUM PRODUCTS		REGULAR PREMIUM PRODUCTS			
	18 - 85 years	5-Year Term: 18 - 80 years	10-Year Term: 18 - 75 years	15-Year Term: 18 - 70 years	20-Year Term: 18 - 65 years	25-Year Term: 18 - 60 years

1. Monthly payments are only available with Credit Cards and EFT. **2.** There will be no Loyalty Bonus for Full Premium Payment Terms less than 10 years. All premium payments due must have been received on time for the Loyalty Bonus to take effect. **3.** The Surrender Charge is waived at the end of Policy Year 15 if all premiums have been paid on a timely manner for the first 15 Policy Years, regardless of the actual term of the Full Premium Payment Period. **4.** Fund transfers are free up to 15 switches per year. Please refer to the Policy for further detail on additional transaction fee. **5.** This protection includes loyalty bonuses. All contributions must be made as per the signed illustration to qualify for guarantee. The underlying Principal Protection is derived from Structured Notes provided by financial institutions rated A or better by Standard & Poor's, Moody's or Fitch. The investor is facing Issuer/Counterparty Risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the investor. Please see plan documents for further details. **6.** 100% Capital Guaranteed subject to surrender charges. **7.** The Guaranteed Death Benefit shall not be payable if the Insured dies within the first 2 years of the Policy Issued Date from an illness or physical condition that pre-existed the Issue Date or if the Insured commits suicide. If all required premiums are not paid within the grace period, this benefit shall terminate and will not be reinstated. Lump Sum Products have a 101% of Surrender Value Guaranteed Death Benefit. **8.** 100% Capital Guarantee, minus Administration Fees charged during the term of the Policy. Values will not be guaranteed if there are partial surrenders or withdrawals prior to the completion of the 7th year. The underlying Principal Protection is derived from Structured Notes provided by financial institutions rated A or better by Standard & Poor's, Moody's or Fitch. The investor is facing Issuer/Counterparty Risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the investor. Please see plan documents for further details.