ACCESS PORTFOLIO

YOUR KEY TO THE FINANCIAL MARKETS

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Access Portfolio is a Lump Sum, open-architecture, portfolio bond product that provides investors around the world with flexible solutions that adapt to their investment requirements.

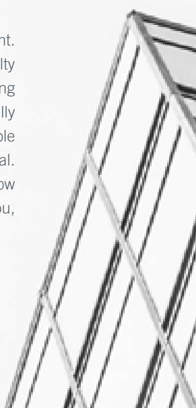
Whether you are seeking growth, capital preservation or simply planning for retirement income, Access Portfolio provides you with both the flexibility and control to manage your wealth in a tax-efficient environment.

With three different charge-structures to choose from, Access Portfolio can be adapted to suit your personal requirements making it easy for your financial adviser to tailor a portfolio that suits your needs.

KEY FEATURES

- Tax-efficient portfolio bond structure
- Open architecture platform that provides access to a wide spectrum of investment options
- Flexibility to choose your plan currency from USD ($), EUR (€) or GBP (£)
- No establishment charges
- No charges for currency exchange or asset transfers
- Instant, secure access to portfolio information and trading via the internet

You should view your unit linked policy as a long-term investment. Early surrender/withdrawal of funds from your policy will result in penalty charges and the possibility of your original investment goals not being satisfied. Prior to purchasing this product please ensure that you fully understand all of the terms of the policy including the charges and possible penalties that could apply in the event of early surrender/withdrawal. This is a long-term commitment so make sure you understand how this policy satisfies your investment goals and why it is suitable for you, before you decide to purchase – the choice is yours.



THE POWER TO **SELECT A PLAN WITH THE CHARGE-STRUCTURE** THAT BETTER SUITS YOUR FINANCIAL OBJECTIVES

INVESTMENT FREEDOM AND FLEXIBILITY

Investors Trust's open architecture platform provides you with significant investment freedom by spreading and varying your investments across a wide spectrum of asset classes and regional markets, giving you the power to purchase an almost unlimited array of investments, including Stocks, Bonds, ETFs, Mutual Funds and Structured notes.

You have the option to invest by transferring existing investment holdings into the portfolio at no cost, invest with cash or build your portfolio using a combination of both. There is no restriction on the number of investments you can choose for your portfolio, making it easy to combine the expertise of numerous investment managers to help you reach a performance that matches your objectives.

LIQUIDITY

Access Portfolio has been designed to provide you with the flexibility to change and adapt your investment choices as your needs and circumstances change, allowing you to have easy access to your money when you need it.

With Access Portfolio, you have the ability to make free partial withdrawals[1] from your portfolio whenever you choose to do so.

Additionally, Access Portfolio offers the flexibility of being able to borrow against your investment portfolio. A borrowing facility is useful for situations when a timing difference could affect your ability to take advantage of market opportunities.[2]

1. Subject to maintaining a minimum cash surrender value of USD 15,000 / EUR 15,000 / GBP 10,000. Please refer to the products terms and policy for more details.
2. Borrowing facility is subject to prior approval and market conditions at the time of borrowing. The current maximum borrowing limit is up to 40% of the portfolio value. Interest rates and lending limits are subject to change.

STATE-OF-THE-ART PLATFORM

At Investors Trust, we understand the importance of having constant access to your investment portfolio online, as well as access to multi-language support, tools and resources to help you reach your investment goals.

Using our secure account access website, you will be able to monitor your portfolio, place service requests and manage your portfolio online at all times.

Our convenient online dealing platform provides quick access to the services you need most and offers peace of mind by knowing that all your transactions are being processed in a platform that uses the strongest level of security in order to ensure the safety and confidentiality of all financial transactions and personal data. Regardless of how many different investments you hold within your Access Portfolio bond, you will always have access to all transaction history and portfolio values.

DEALING AND TRADING INFORMATION

The minimum dealing amount will be USD 5,000 / EUR 5,000 / GBP 4,000 for Mutual Funds and USD 10,000 / EUR 10,000 / GBP 8,000 for Bonds.[3] There will be no minimum dealing amount for Stocks, ETFs and Structured Notes. A trading charge will apply each time a trade is performed. Depending on the currency of the policy, the charge will be USD 50, EUR 50 or GBP 40 for Stocks, ETFs, Mutual Funds and Structured Notes and USD 100, EUR 100 or GBP 80 for Bonds. There will be no charges for currency exchange or asset transfers.

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CURRENCY AND MINIMUM PAYMENTS

Your policy can be denominated in one of the following currencies: USD ($), EUR (€) or GBP (£). All statements, payments and charges will be in your chosen currency.

The minimum lump sum contribution is USD 75,000 / EUR 75,000 / GBP 50,000. You can make additional lump-sum payments into your policy at any time. The minimum additional investment is USD 7,500 / EUR 7,500 / GBP 5,000.

ONE GREAT PRODUCT DIFFERENT OPTIONS TO CHOOSE FROM

Access Portfolio gives you the flexibility to choose a plan with the charge-structure that suits your personal needs. By working together with your financial adviser, you can select the plan that works best for you, allowing you to make the most of your money.

Whether you choose Access Portfolio 5000 Series, Access Portfolio 8000 Series or Access Portfolio Plus, you can rest assured that our aim is to keep the charges to a minimum so you can get the most out of your investment while receiving the service that you expect.

Your financial adviser will provide you with detailed specifications of your selected plan, making you aware of all the charges that are taken from your investment.

SUMMARY OF PRODUCT DETAILS

Access Portfolio 5000 Series

CURRENCY	USD $ - EUR € - GBP £	MINIMUM DEALING AMOUNTS[3]	Fund: USD 5,000 / EUR 5,000 / GBP 4,000 Bonds: USD 10,000 / EUR 10,000 / GBP 8,000 No minimum dealing amount for Stocks, ETFs and Structured Notes.
MINIMUM CONTRIBUTION	USD 75,000 / EUR 75,000 / GBP 50,000		
TOP UP MINIMUM	USD 7,500 / EUR 7,500 / GBP 5,000	DEALING CHARGES[3]	Stocks, ETFs, Funds and Structured Notes: USD 50 / EUR 50 / GBP 40 Bonds: USD 100 / EUR 100 / GBP 80
ESTABLISHMENT CHARGE	NIL		
ADMINISTRATION CHARGE[1]	0.45% quarterly (1.8% per annum) during the first 5 years. This charge will be calculated based on the higher of the premium paid or the account value.	SURRENDER CHARGE	Equal to outstanding administration charges at the time of the surrender, based on the higher of the premium paid or the account value.
POLICY FEE	USD 180 / EUR 180 / GBP 112.5 Quarterly	FREE PARTIAL WITHDRAWALS[4]	Free partial withdrawals available, but subject to maintaining the minimum Net Surrender Value of USD 15,000 / EUR 15,000 / GBP 10,000.
CURRENCY EXCHANGE CHARGE[2]	NIL		
ASSET TRANSFER CHARGE[2]	NIL		
ISSUE AGE	18 - 85 years	GUARANTEED DEATH BENEFIT	101% of Surrender Value

Access Portfolio 8000 Series

CURRENCY	USD $ - EUR € - GBP £	MINIMUM DEALING AMOUNTS[3]	Fund: USD 5,000 / EUR 5,000 / GBP 4,000 Bonds: USD 10,000 / EUR 10,000 / GBP 8,000 No minimum dealing amount for Stocks, ETFs and Structured Notes.
MINIMUM CONTRIBUTION	USD 75,000 / EUR 75,000 / GBP 50,000		
TOP UP MINIMUM	USD 7,500 / EUR 7,500 / GBP 5,000	DEALING CHARGES[3]	Stocks, ETFs, Funds and Structured Notes: USD 50 / EUR 50 / GBP 40 Bonds: USD 100 / EUR 100 / GBP 80
ESTABLISHMENT CHARGE	NIL		
ADMINISTRATION CHARGE[1]	0.30% quarterly (1.2% per annum) during the first 8 years. This charge will be calculated based on the higher of the premium paid or the account value.	SURRENDER CHARGE	Equal to outstanding administration charges at the time of the surrender, based on the higher of the premium paid or the account value.
POLICY FEE	USD 180 / EUR 180 / GBP 112.5 Quarterly	FREE PARTIAL WITHDRAWALS[4]	Free partial withdrawals available, but subject to maintaining the minimum Net Surrender Value of USD 15,000 / EUR 15,000 / GBP 10,000.
CURRENCY EXCHANGE CHARGE[2]	NIL		
ASSET TRANSFER CHARGE[2]	NIL		
ISSUE AGE	18 - 85 years	GUARANTEED DEATH BENEFIT	101% of Surrender Value

Access Portfolio Plus

CURRENCY	USD $ - EUR € - GBP £	MINIMUM DEALING AMOUNTS[3]	Fund: USD 5,000 / EUR 5,000 / GBP 4,000 Bonds: USD 10,000 / EUR 10,000 / GBP 8,000 No minimum dealing amount for Stocks, ETFs and Structured Notes.
MINIMUM CONTRIBUTION	USD 75,000 / EUR 75,000 / GBP 50,000		
TOP UP MINIMUM	USD 7,500 / EUR 7,500 / GBP 5,000	DEALING CHARGES[3]	Stocks, ETFs, Funds and Structured Notes: USD 50 / EUR 50 / GBP 40 Bonds: USD 100 / EUR 100 / GBP 80
ESTABLISHMENT CHARGE	NIL		
ADMINISTRATION CHARGE	0.25% quarterly (1.00% per annum) for the duration of the Policy, based on the account value.	SURRENDER CHARGE	Plan is free of surrender charges and it can be redeemed at any time you wish.[5]
POLICY FEE	USD 90 / EUR 90 / GBP 55 Quarterly	FREE PARTIAL WITHDRAWALS	Free partial withdrawals available, but subject to maintaining the minimum Net Surrender Value of USD 15,000 / EUR 15,000 / GBP 10,000.
CURRENCY EXCHANGE CHARGE[2]	NIL		
ASSET TRANSFER CHARGE[2]	NIL		
ISSUE AGE	18 - 85 years	GUARANTEED DEATH BENEFIT	101% of Surrender Value

1. Please refer to the Product Term Sheet for full details.
2. These fees are subject to change at the company's discretion.
3. Should the Asset's minimum dealing amount be higher than the product's minimum dealing amount, the Asset's minimum dealing amount will apply.
4. Surrender charges may apply, please refer to Product Term Sheet for more details.
5. Redemptions on an Access Portfolio Plus are subject to a minimum administration charge of 1% during the first 12 months.

INVEST IN YOUR FUTURE

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Limitations & Expectations

Neither ITA Group or any custodian, nor any of their subsidiaries or affiliates guarantee funds or investment performance, unless specifically noted on certain structured products. Policy values are subject to surrender charges for early termination. Please refer to the Trust and policy documents and the illustration for details. The value of any investment and the income can fall as well as rise, as a result of market and currency fluctuations and you may not get back the amount originally invested.

Historically the returns generated by the world equity markets have outperformed fixed deposits over the long term, but due to the general nature of variable investment returns and the possibility of exchange or interest rate fluctuations, the value of investments and the yields from them may go down as well as up. This is a medium to long-term contract that assumes annual contributions are maintained. If you terminate the contract early you may be subject to the surrender charges depicted in your illustration. Some of the plan characteristics discussed above are subject to limitations. Please consult with your Introducer or refer to the plan description pages for more information.

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