

PRODUCT PROFILE



LUMP SUM PORTFOLIO BOND PRODUCT

APPLICANT

Applications may be made by individuals, companies and other legal entities up to 2 applicants per Policy.

Not available for sale in the United States of America or to United States of America citizens or residents or to residents of the Cayman Islands. Certain restrictions may apply to residents of other countries.

CURRENCY OPTIONS

USD (\$), EUR (€), GBP (£)

ISSUE AGE

18 - 85 years.

MINIMUM CONTRIBUTION

USD 75,000 / EUR 75,000 / GBP 50,000

TOP UP MINIMUM

USD 7,500 / EUR 7,500 / GBP 5,000

PAYMENT METHODS

Plan Participant can make lump-sum payments by Direct Debit^{1, 2}, Check/Bank Draft^{1, 2} or Wire Transfer.

CASH ACCOUNT

Each portfolio bond has its own cash account. Any initial and subsequent premium is paid into the cash account before being linked to the chosen investments. The fees associated with portfolio bond are taken from the cash account. Also, any withdrawals made will be pulled from this account. The cash account is used for buying and selling investments. Any cash generated from selling an investment will be paid into the cash account. Similarly, the amount available in the cash account can be used to purchase new investments.

It is important that a positive balance is maintained in the cash account in order to cover any fees and withdrawals. A minimum of 5% of the initial and subsequent premium payments must remain in the cash account throughout the life of the investment³. The Plan Participant (and/or the financial adviser) is responsible for maintaining the cash account. If, at any time, the cash account has a negative balance we may clear the balance by selling investments. Credit interest may be paid on positive balances and debit interest will be charged on negative balances.

1. Charged in US Dollar.

2. Direct Debit and Check/Bank Draft are available for US domestic bank account only.

3. For the Access Portfolio 5000 Series and Access Portfolio 8000 Series, this percentage will decrease to 3% once the quarterly administration charges no longer apply. For Access Portfolio Plus, the minimum to maintain will be 3% throughout the life of the investment.

Access Portfolio

CHARGES

Annual Administration Charges

PLAN TYPE	ADMINISTRATION CHARGE
Access Portfolio 5000 Series	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.
Access Portfolio 8000 Series	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.
Access Portfolio Plus	0.25% quarterly (1.00% per annum) for the duration of the Policy, based on the account value.

Establishment Charge

NIL

Currency Exchange Charge

NIL

Asset Transfer Charge

NIL

Policy Fee

PLAN TYPE	POLICY FEE
Access Portfolio 5000 Series	USD 180 / EUR 180 / GBP 112.5 Quarterly
Access Portfolio 8000 Series	USD 180 / EUR 180 / GBP 112.5 Quarterly
Access Portfolio Plus	USD 90 / EUR 90 / GBP 55 Quarterly

Surrender Charge

PLAN TYPE	SURRENDER CHARGE
Access Portfolio 5000 Series	Initial surrender charge is 9% declining daily to zero at the end of year 5. This charge will be calculated based on the higher of the premium paid or the account value. End of year 1 - 7.2% End of year 2 - 5.4% End of year 3 - 3.6% End of year 4 - 1.8% End of year 5 - 0%
Access Portfolio 8000 Series	Initial surrender charge is 9.6% declining daily to zero at the end of year 8. This charge will be calculated based on the higher of the premium paid or the account value. End of year 1 - 8.4% End of year 2 - 7.2% End of year 3 - 6.0% End of year 4 - 4.8% End of year 5 - 3.6% End of year 6 - 2.4% End of year 7 - 1.2% End of year 8 - 0%
Access Portfolio Plus	Plan is free of surrender charges and it can be redeemed at any time you wish. ¹

ACCESS PORTFOLIO
THE GATEWAY TO
INVESTMENT DIVERSIFICATION

WITHDRAWAL AND SURRENDER

Partial Withdrawal²

Free partial withdrawals available, but subject to maintaining the minimum Net Surrender Value of USD 15,000 / EUR 15,000 / GBP 10,000. Minimum surrender is USD 500 / EUR 500 / GBP 300.

Full Surrender²

The entirety of the plan can be surrendered at any time, subject to Surrender Charges.

YOUR KEY TO THE FINANCIAL MARKETS

ASSET CHOICES

Investors Trust's open architecture platform provides significant investment freedom by allowing Plan Participants to spread and vary their investments across a wide spectrum of asset classes, giving them the power to purchase an almost unlimited array of investments, including Stocks, Bonds, ETFs, Mutual Funds and Structured notes.

Plan Participants have the option to invest by transferring existing investment holdings into their portfolio at no cost, invest with cash or build a portfolio using a combination of both. There is no restriction on the number of investments that can be added to the portfolio.

DEALING AND TRADING INFORMATION

The minimum dealing amount will be USD 7,500 / EUR 7,500 / GBP 5,000³. A trading charge will apply each time a trade is performed. Depending on the currency of the policy, the charge will be USD 30, EUR 30 or GBP 20. There will be no charges for currency exchange or asset transfers.



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

DISCRETIONARY INVESTMENT ADVISOR

A discretionary investment advisor can be appointed to your portfolio bond. A discretionary investment advisor, when appointed, is responsible for the management of your portfolio including the buying and selling of investments.

GUARANTEED DEATH BENEFIT

In the event of the relevant death, the standard amount payable will be 101% of the Surrender Value.

BENEFICIARIES

Plan Participant can nominate Beneficiaries and Contingent Beneficiaries that will receive the proceeds of the Plan on the death of the relevant Insured.

Plan Participant can request to change Beneficiaries by sending a written request to the Company⁴.

POLICY DOCUMENTS

Plan Participant can request to receive a printed Policy or a downloadable Policy in PDF format. As a part of our green initiative, the company will give a USD 25 / EUR 25 / GBP 15 rebate as a reward to those clients who choose electronic policy documents.

LOAN FACILITY

Up to 40% of Policy Cash Value. The amount and duration of the loan are subject to Company approval.

ASSIGNMENT OF THE PLAN

The ownership of the Policy may be assigned from one Person to another by written request of the current Policy owner to the Company.

1. Redemptions on an Access Portfolio Plus are subject to a minimum administration charge of 1% during the first 12 months.
2. Please refer to IP152 Surrender Procedures for further details.
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. Use form IP100 Customer Service Request Form, to submit any request to change or nominate beneficiaries.

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, update your information, make payments, place service requests and manage your portfolio online at all times.

Our convenient online dealing platform provides the fast service that you expect and the peace of mind of knowing that all your transactions are being processed in a platform that uses the strongest level of security 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.



YOUR KEY TO THE FINANCIAL MARKETS

Access Portfolio

Disclosure

For financial advisers only. Not to be distributed to, nor relied on by, retail clients. Please be aware that this is intended as a product summary only and it is not designed to encompass all the product details or terms and conditions. Please read full terms and conditions on the Policy and Policy Data Pages.

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