

PRODUCT PROFILE



INTERNATIONAL REGULAR PREMIUM SAVINGS PLAN

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 (£)

PRODUCT TERMS

5, 10, 15, 20, and 25 years.

ISSUE AGE

PRODUCT TERMS	ISSUE AGE
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

MINIMUM CONTRIBUTION

PRODUCT TERMS	MINIMUM PREMIUM AMOUNT
5-Year Term	USD/EUR/GBP 2,400 annually
10-Year Term and above	USD/EUR/GBP 1,200 annually

INITIAL PERIOD *(Required premium payment)*

2 years.

MINIMUM RIDER

USD/EUR/GBP 2,500 for Single Premium, and USD/EUR/GBP 600 annually for Regular Premium.

PREMIUM DECREASE

Possible after completion of initial period. Minimum contribution amount applies.

GRACE PERIOD

90 days.

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YOU REACH **YOUR FINANCIAL GOALS**

ALLOCATION AND BONUS

EXTRA ALLOCATIONS

Based on the Policy annual premium amount, each premium payment will be applied at the below allocation rates:

ANNUAL PREMIUM AMOUNT	ALLOCATION RATES
USD/EUR/GBP 1,200 - 1,799	100%
USD/EUR/GBP 1,800 - 3,599	101%
USD/EUR/GBP 3,600 - 5,399	102%
USD/EUR/GBP 5,400 - 7,199	103%
USD/EUR/GBP 7,200 - 13,499	104%
USD/EUR/GBP 13,500 or greater	105%

LOYALTY BONUS¹

Loyalty Bonus will be paid as follows:

7.5%	of the Premium for years 1 through 10, credited at the end of year 10
5%	of the Premium for years 11 through 15, credited at the end of year 15
5%	of the Premium for years 16 through 20, credited at the end of year 20
5%	of the Premium for years 21 through 25, credited at the end of year 25

1. No Loyalty Bonus for terms less than 10 years. All premium payments due must have been received within the grace period, with no Premium Decreases or Partial Withdrawals, for the Loyalty Bonus to take effect.

CHARGES

ANNUAL ADMINISTRATION CHARGES

For the first 10 years, 1.9% per annum of total Premiums due from outset to the relevant Policy anniversary.

After year 10, 0.35% per annum of total Premiums due from outset to the relevant Policy anniversary until the completion of the Full Premium Payment Term, no Administration Charge thereafter.

The Administration Charge will be deducted annually by reducing the units in the Initial Account at the acquisition cost.

Period which premiums are allocated to the Initial Account:

PRODUCT TERMS	MONTHS
5-Year Term	3.4
10-Year Term	12.5
15-Year Term	15.3
20-Year Term	19.1
25-Year Term	24

POLICY FEE

USD/EUR 7.00 (GBP 4.5) monthly, charged at the beginning of each Policy month.

ASSET MANAGEMENT FEE

0.125% monthly of fund balance, charged at the beginning of each Policy month.

For as long as the assets remain invested, the Asset Management Fee will continue to apply.

BID/OFFER SPREAD

No Bid/Offer Spread on regular premium payment.
7% Bid/Offer Spread on excess premiums (top-ups).

SURRENDER CHARGE

Equal to remaining Administration Charges that would have been deducted had Premiums continued to be paid for the balance of the Full Premium Payment Term.

WITHDRAWAL AND SURRENDER

PARTIAL WITHDRAWAL²

Possible after completion of initial period subject to maintaining USD/EUR/GBP 1,200 cash value in the Policy.

Minimum surrender amount is USD/EUR/GBP 600.

FULL SURRENDER²

Possible after completion of initial period subject to Surrender Charge.

GUARANTEED DEATH BENEFIT

In the event of the relevant death, the standard amount payable will be 101% of the Account Value. The 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 contributions are not paid within the grace period, this benefit shall terminate and will not be reinstated.

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 Company³.

MATURITY

After maturity, policy can stay inforce and continue to invest, subject to Policy Fee and Asset Management Fee. Excess premiums may be contributed after maturity upon acceptance by the Company.

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/EUR 25 (GBP 15) rebate as a reward to those clients who choose electronic policy documents.

FUND CHOICES

Investors Trust offers a wide array of investment options. Each policy can hold up to 10 funds at issuance, and up to 20 funds afterwards.

Performance details, prices, and complete listing of the available funds are published on our website www.investors-trust.com.

FUND TRANSFERS

There is no charge for the first 15 fund transfer transactions during each Policy year. A fee of USD/EUR/GBP 22 is charged on each additional fund transfer request.

Fund transfers can be completed online or by sending a written request to the Company⁸. Each transfer request may comprise of transfer instructions for multiple funds.

TERMINATION AND REINSTATEMENT

When Plan Participant fails to make premium payments during initial period, the Policy will be lapsed. Plan Participant can request to reinstate the Policy within 2 years after the lapsed date, subject to the payment of past due premiums and charges.

PAYMENT METHODS

METHOD	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY
Credit Card ^{4, 5}	✓	✓	✓	✓
Direct Debit ^{6, 7}	✓	✓	✓	✓
Check/Bank Draft	-	✓	✓	✓
Wire Transfer	-	✓	✓	✓

Plan Participant has the ability to change payment method and/or frequency at no cost.

- Please refer to IP122 Surrender Procedures for further details.
- Use form IP100 Customer Service Request Form, to submit any request to change or nominate beneficiaries.
- Credit Card accepted includes VISA, MasterCard, American Express, Diners Club, and JCB.
- No Credit Card Fee.
- Charged in US Dollar.
- Direct Debit is available for US domestic bank account only.
- Use forms IP106 Fund Transfer Request (USD), IP107 Fund Transfer Request (EUR), or IP109 Fund Transfer Request (GBP) to submit written transfer requests to the Company.

POLICY LOAN

Up to 40% of Policy Cash Value. The amount and duration of the loan are subject to Company approval⁹.

ASSIGNMENT OF THE POLICY

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



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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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⁹. Please refer to IP110 Policy Loan Application for further details.

