

Evolution

the new generation of savings plans



Evolution



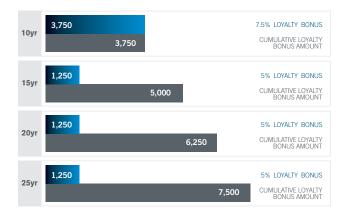


EARN EXTRA ALLOCATIONS AND LOYALTY BONUSES

The more money you commit to investing in your financial plan, the more you can save. When annual contributions to your plan exceed specified amounts, you can earn extra allocations throughout the term of the plan. These extra allocations will help you reach your future investment goals.

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

LOYALTY BONUSES¹ BASED ON USD/EUR/GBP 5,000 ANNUAL CONTRIBUTION



1. Percentage of contributions paid. There will be no loyalty bonus for Full Contribution Payment Terms less than 10 years.

THE MOST EFFICIENT INVESTMENT VEHICLE TO HELP YOU REACH YOUR FINANCIAL GOALS

START MAKING CONTRIBUTIONS NOW

The earlier you start saving, the greater the benefits of compounded returns in the future.

You may be surprised at how much even small contribution amounts can grow to over a period of time.



SUMMARY OF PRODUCT DETAILS

CURRENCY MINIMUM CONTRIBUTION	USD \$ - EUR € - GBP £ USD/EUR/GBP 1,200 per annum	EXTRA ALLOCATIONS	USD/EUR/GBP 1,200 - 1,799 100% USD/EUR/GBP 1,800 - 3,599 101% USD/EUR/GBP 3.600 - 5.399 102%
WINNIWOW CONTRIBUTION	(5 year plans: minimum x 2)		USD/EUR/GBP 5,400 - 7,199 103% USD/EUR/GBP 7,200 - 13,499 104% USD/EUR/GBP 13,500 or > 105%
RIDERS	Lump Sum Minimum: USD/EUR/GBP 2,500		
	Minimum Increase: USD/EUR/GBP 600 per annum	LOYALTY BONUS ⁴	7.5% of contributions years 1 - 10 5% of contributions years 11 - 15
MODAL PREMIUM	Annually, Semi-annually, Quarterly, and Monthly ¹		5% of contributions years 16 - 20 5% of contributions years 21 - 25
INVESTMENT TERMS	5, 10, 15, 20, and 25 years	SURRENDER CHARGE	Equal to the sum of the annual
ANNUAL ADMINISTRATION CHARGE	1.9% years 1 - 10 0.35% years 11 thru Term of Plan		administration charges due for the remaining contract years at the time of surrender. ⁵
BID/OFFER SPREAD	NIL	FREE PARTIAL WITHDRAWALS	Allowed after the completion of the second year, subject to maintaining USD/EUR/GBP 1,200 surrender value. Minimum surrender is USD/EUR/GBP 600.
POLICY FEE	USD/EUR 7.00 (GBP 4.5) Monthly		
ASSET MANAGEMENT FEE	0.125% monthly of fund balance	1 1 2	5-year term 18 - 80 years
FUND TRANSFER FEE	Free ²		10-year term 18 - 75 years 15-year term 18 - 70 years
GUARANTEED DEATH BENEFIT ³	In the event of a relevant death, the standard amount payable will be 101% of the Account Value.		20-year term 18 - 65 years 25-year term 18 - 60 years

- 1. Monthly payments are only available with Credit Cards and Direct Debit.
- Fund transfers are free up to 15 switches per year. Please refer to the plan documents for further detail on additional transaction fee.
 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 contributions are not paid within the grace period, this benefit shall terminate and will not be reinstated.

 4. There will be no Loyalty Bonus for Full Contribution Payment Terms less than 10 years. All contribution payments due must have been received within the grace period, with no Contribution Decreases or Partial Withdrawals, for the Loyalty Bonus
- to take effect.
- 5. The Surrender Charge is waived at the end of plan year 15 if all contribution have been paid within the grace period, with no Contribution Decreases or Partial Withdrawals, for the first 15 plan years, regardless of the actual term of the Full Contribution Payment Term



INVEST IN YOUR FUTURE

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The Trust will invest in a policy issued by Investors Trust Segregated Portfolio of Investors Trust Assurance SPC, which will in turn invest the net proceeds according with investment directions given by you to the Trustee. Please see Trust Deed and Policy for details

Neither Investors Trust or any custodian, nor any of their subsidiaries or affiliates in no way guarantee funds or investment performance, unless specifically noted on certain structured products. Plan values are subject to surrender charges for early termination. Please refer to Trust deed and illustration for details. The value of any investment and the income for it can fall as well as rise, as a result of market and currency fluctuations and you may not get back the amount originally invested.

Limitations & Expectations

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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