

ADVANCED ONLINE PLATFORM:

- Ability to monitor investment portfolio 24/7
- Easy access from anywhere using our Mobile Site
- Morningstar® Portfolio X-Ray™
- Dynamic web-based analytical fund tool
- Easy and convenient online payment options
- Ability to manage portfolio using our free web-based trading platform
- Facility to download paperless notices and statements
- Multi-language support
- Convenient online customer service
- Highest levels of security



PRINCIPAL PROTECTED 15 YEAR REGULAR CONTRIBUTION PLAN

S&P 500 Index

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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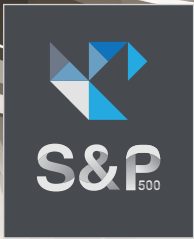
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PRODUCT PROFILE



15 YEAR REGULAR CONTRIBUTION PLAN DESIGNED FOR INTERNATIONAL INVESTORS

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 (\$)

PRODUCT TERM

15 years.

ISSUE AGE

18 - 70 years of age.

MINIMUM CONTRIBUTION

USD 2,400 minimum annually.

INITIAL PERIOD

2 years.

MINIMUM INCREASE

USD 2,400 per annum.

PREMIUM DECREASE

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

GRACE PERIOD

90 days.



15 YEAR REGULAR CONTRIBUTION PLAN

ABILITY TO PARTICIPATE IN STOCK MARKET GROWTH WITHOUT THE DOWNSIDE RISK

INDEX PARTICIPATION

Accounts will be credited with 100% participation in the S&P 500.

GUARANTEED VALUES

This product provides for a guaranteed return of 140% of the sum of all contributions at the end of the 15 year term.

This guarantee 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 highly rated financial institutions. The participant 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 participant.

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
7.5%	of the Premium for years 11 through 15, credited at the end of year 15

1. 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.
2. Please refer to IP122 Surrender Procedures for further details.

CHARGES

ANNUAL ADMINISTRATION CHARGES

1.7% per annum of total Premiums due from outset to the relevant Policy anniversary.

POLICY FEE

USD 7.00 monthly, charged at the beginning of each Policy month.

ASSET MANAGEMENT FEE

0.125% monthly of account 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

On plans under USD 6,000 per annum, the Bid/Offer Spread equals to 2% of the amount of each Premium, deducted as payment is received.

No Bid/Offer Spread on plans over USD 6,000 per annum.

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

Allowed after the completion of the initial period subject to maintaining USD 2,400 surrender value. Minimum surrender is USD 600.

Free partial withdrawals available, but they negate the guarantee.

FULL SURRENDER²

Possible after completion of initial period subject to Surrender Charge.

S&P 500 INDEX PRINCIPAL PROTECTED

Widely regarded as the best single gauge in the U.S. equities market, this world-renowned index includes a representative sample of 500 companies in the leading industries of the U.S.

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.

PAYMENT METHODS

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

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

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.

3. Use form IP100 Customer Service Request Form, to submit any request to change or nominate beneficiaries.

4. Credit Cards accepted include VISA, MasterCard, American Express, Diners Club, and JCB.

5. No Collection Fees for payments made with credit card.

6. Charged in US Dollar.

7. Direct Debit is available for US domestic bank account only.

8. Use form IP126 Disbursement Instructions Matured Policy, to provide instructions.

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

MATURITY

Once plan reaches maturity, Plan Participant will be notified accordingly and will be required to provide instructions to the Company regarding disbursement of the funds⁸.

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 rebate as a reward to those clients who choose electronic policy documents.

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.

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.

INVESTORS TRUST
GLOBAL EXPERTISE
COMMITTED TO YOUR MARKET