

TRUST

Global Expertise

committed to your market

Investors  Trust[®]

INVESTMENTS

WIDE RANGE OF INVESTMENT PRODUCTS

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.

Investors Trust is a registered trademark of Investors Trust Assurance SPC, rated "Secure" by A.M. Best Company. For the latest rating, access www.ambest.com. Investors Trust Assurance SPC is a member of the Association of International Life Offices (AILO). This document is confidential and for internal distribution and use only. The contents are not to be reproduced or distributed to the public or press. The information contained herein, while obtained from sources that we believe to be reliable, is not guaranteed as to accuracy or completeness, and it does not constitute an offer or solicitation to anyone in any jurisdiction in which an offer is not authorized, or to any persons to whom it is unlawful to make such an offer or solicitation. This brochure and the information and details can change at any time without notice. Please consult your own legal, tax or investment adviser before making any financial decisions.



Table of Contents

Introduction	4
Savings & Investments	6
Products	8
Advanced Platform	10

Investors Trust

a world of investment opportunities



With a presence in more than 30 markets around the globe and offices established to serve those markets, Investors Trust is a leader in the international investment world.

*The service points are only administrative support centers and do not issue policies.

WHO WE ARE

Investors Trust Assurance SPC (“ITA”) is an international insurance company licensed and regulated by the Cayman Islands Monetary Authority. ITA has gained a leadership position in the international insurance markets by specializing in the provision of investment-linked insurance products and first class customer service. ITA is rated “Secure” by A.M. Best Company¹.

With service offices established to support plan participants around the world, ITA seeks to provide opportunities to its plan participants through access to the global financial markets. ITA is constantly innovating, and investing in technology to allow clients online access to manage their investment-linked products.

ITA works with some of the world’s top asset managers under its convenient open architecture platform. It provides clients with greater investment choices and the ability to plan for a happy and comfortable retirement and to provide for their children.

Specializing in medium to long term investment-linked products tailored to meet the needs of investors around the world, ITA offers a range of flexible, tax-efficient products, designed to suit various income levels and financial planning needs.

1. A.M. Best Company is a global credit rating organization dedicated to serving the financial and health care service industries, including insurance companies and bank providers.

global expertise

committed to your market

WHY INVESTORS TRUST?

- Highly rated institution
- Designed specially for international investors
- Open architecture platform
- Wide range of investment products
- Multi-language support
- State-of-the-art Internet platform



INVESTORS TRUST PLATFORM OFFERS YOU

- **Freedom** - to plan for your chosen retirement date
- **Flexibility** - to invest at a level that suits your personal needs
- **Security** - by having 100% of your investments in a segregated portfolio
- **Confidentiality** - by using a trust structure²
- **Tax planning** - by investing in a tax efficient environment
- **Opportunity** - to invest globally in a multitude of investment alternatives
- **Access** - to world class asset managers and custodians

A BRITISH OVERSEAS TERRITORY:

The Cayman Islands is a AAA International Jurisdiction and provides a sophisticated Offshore Financial Center with strong political stability, no direct taxation and a well regulated industry supervised through the Cayman Islands Monetary Authority (CIMA). The legal system is based on English common law and Commonwealth precedents. The islands have the highest Sovereign Credit Rating "AAA" from Moody's³. It is classified by A.M. Best as a CRT-2 country meaning it has a low Economic, Political and Financial Stability Risk⁴.

2. Please see Policy documents for further details.

3. Source: Moody's, January 2013

4. Source: A.M. Best Country Risk Report, October 2012

*Custody provided by **CREDIT SUISSE**

ASSET MANAGERS


ALLIANCEBERNSTEIN

 iShares®

BLACKROCK®


FRANKLIN TEMPLETON
INVESTMENTS

Morgan Stanley

 Fidelity™
WORLDWIDE INVESTMENT

 PICTET
1805


Man

 Henderson
GLOBAL INVESTORS

 MFS

GAM

 PERMAL

 Investec
Asset Management

AN OPEN PLATFORM ALLOWS THE
SEPARATION OF CUSTODY AND ASSET
MANAGEMENT, PROVIDING ADDED
PROTECTION TO OUR CLIENTS.

Options to suit every investor

SAVINGS



**INVEST
IN YOUR
FUTURE
TODAY**

PLAN FOR YOUR RETIREMENT

Planning your future may seem overwhelming, many times satisfying current financial needs can be challenging enough. In order to enjoy your future, you need to start planning today.

Fortunately, the modern investment world is a world without boundaries, where you as an international investor have access to a broad spectrum of investment opportunities. You are no longer limited to investments in state-provided pension systems or to investing in any one single country.

PERSONALIZE YOUR FINANCIAL PLAN FOR EDUCATION

Investors Trust gives you the flexibility of meeting all or part of your children's educational needs. By working with your financial advisor, you can tailor one of Investors Trust's plans to suit your goals.

We know you want the best for your children. You work hard to make sure they have the finest in life. A quality education is the foundation for your child's success. It is the best gift you can give your children. Have you thought about a way to assure their future?

Do you know what the difference between a High School education and a College Education can mean for your children? According to the U.S. Census Bureau, a child with a college degree earns almost double the amount that he or she would with only a high school diploma, and obtaining a Professional Degree would mean an increase of 300%!

The costs of a higher education are rising every year. On average, College tuition increases about 8% per year, meaning that the cost can double every nine years. It is important to establish a sound financial plan in order to meet these rising costs.

ASSUMING A 8% RATE OF INFLATION, A COLLEGE THAT COSTS USD 10,000 A YEAR TODAY WILL HAVE THE FOLLOWING COSTS IN THE FUTURE:

ANNUAL TUITION		TOTAL 4-YEAR COST
USD 10,000	CURRENT	USD 40,000
USD 14,700	IN 5 YEARS	USD 58,800
USD 21,600	IN 10 YEARS	USD 86,400
USD 31,700	IN 15 YEARS	USD 126,800

INVESTORS TRUST OFFERS A VARIETY OF LUMP SUM PRODUCTS TAILORED TO MEET ALL RISK PROFILES. RANGING FROM CAPITAL PROTECTED FIXED INCOME PORTFOLIOS TO ALTERNATIVE INVESTMENTS, YOU WILL FIND AN INVESTORS TRUST PRODUCT THAT FITS YOUR NEEDS.



CAPITAL PRESERVATION

We recognize the need of risk-averse investors to protect their capital and look for options that preserve the purchasing power of their savings.

At Investors Trust we focus on developing innovative investment solutions for our clients, including structured products that have capital protection, generate steady income and, in some cases, upside potential based on capital markets.

CAPITAL GROWTH

Today's investment world offers thousands of options if seeking capital growth. From cutting edge sectors like Information Technology, Alternative Energy and Biotechnology, to rapidly growing Emerging and Frontier markets, Investors Trust brings you a wide range of mutual funds covering all available options for the international investor.

Investment Plans

PRODUCTS



START PLANNING NOW

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



EVOLUTION

THE NEW GENERATION OF SAVINGS PLANS

- Regular Contribution Plan
- Investment Terms: 5, 10, 15, 20, and 25 years
- Currency Options: USD (\$) and EUR (€)
- Low Minimum Contribution Amount
- Monthly, Quarterly, Semi-Annually and Annual Payment Frequencies
- Transparent and Competitive Charging Structure
- Wide range of investment options



PLATINUM

THE ULTIMATE INVESTMENT CHOICE

- Lump Sum Plan
- Currency Options: USD (\$) and EUR (€)
- Wide range of investment options
- Liquidity
- Facility to receive regular income from portfolio

PRODUCTS WITH A TAX EFFECTIVE STRUCTURE THAT COVERS **YOUR FINANCIAL NEEDS**

WE UNDERSTAND THAT EACH INVESTOR IS DIFFERENT. WHETHER YOU WANT TO PREPARE FOR YOUR RETIREMENT, ENSURE YOUR CHILDREN'S FUTURE, OR SAVE FOR THEIR EDUCATION, INVESTORS TRUST OFFERS A WIDE RANGE OF INVESTMENT PRODUCTS WITH A TAX EFFECTIVE STRUCTURE THAT CAN BE PERSONALIZED TO MEET YOUR FINANCIAL GOALS.



S&P 500 INDEX

PRINCIPAL PROTECTED

- Flexibility to invest regularly or in lump sum
- Investment Terms: 7 years lump sum or 15 years regular contribution
- Currency: USD (\$)
- Principal Protected¹
- 100% Participation in the growth of the S&P 500 Index
- Ability to participate in stock market growth without the downside risk



FIXED INCOME PORTFOLIO

FIXED AND VARIABLE RATES

- Flexibility to invest regularly or in lump sum
- Investment Terms: 3 and 5 years lump sums or 15 years regular contribution
- Currency: USD (\$)
- 100% Principal Protected²
- Low risk investment
- Steady income
- Low surrender charges

1. The underlying Principal Protection is derived from Structured Notes provided by financial institutions rated A or better by Standard & Poor's, Moody's or Fitch. The investor 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 investor. Please see plan documents for further details.

2. Subject to surrender charges.



Advanced Online Platform

WWW.INVESTORS-TRUST.COM

INVESTORS TRUST IS CONSTANTLY INVESTING IN THE LATEST TECHNOLOGY AVAILABLE TO ASSIST ITS CLIENTS IN REACHING THEIR FINANCIAL OBJECTIVES AND TO ENSURE THE SAFETY AND CONFIDENTIALITY OF ALL FINANCIAL TRANSACTIONS AND PERSONAL DATA.

OUR ONLINE PLATFORM OFFERS:

- 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 platform¹
- Facility to download paperless notices and statements
- Multi-language support
- Convenient online plan service request
- Highest levels of security



¹ Fund transfers are free up to 15 switches per year. Please refer to the Policy for further detail on additional transaction fee.

T T O O R R S S

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, Credit Suisse or any other custodians, 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.

Investors Trust is a registered trademark of Investors Trust Assurance SPC, rated "Secure" by A.M. Best Company. For the latest rating, access www.ambest.com. Investors Trust Assurance SPC is a member of the Association of International Life Offices (A.I.L.O.). This document is confidential and for internal distribution and use only. The contents are not to be reproduced or distributed to the public or press. The information contained herein, while obtained from sources that we believe to be reliable, is not guaranteed as to accuracy or completeness, and it does not constitute an offer or solicitation to anyone in any jurisdiction in which an offer is not authorized, or to any persons to whom it is unlawful to make such an offer or solicitation. This brochure and the information and details can change at any time without notice. Please consult your own legal, tax or adviser professional before making any financial decisions.



‡ Third party trademarks are used with the permission of their owners.

iShares® is a registered trademark of BlackRock, Inc., not affiliated with Investors Trust Assurance SPC.

Global Expertise
committed to your market

TRUST

Investors  Trust[®]



INVEST

A WORLD OF
INVESTMENT
OPPORTUNITIES



TORS

INVEST IN YOUR FUTURE

www.investors-trust.com

Investors  Trust

For inquires write to:

Investors Trust Assurance SPC
Suite 4210, 2nd Floor, Canella Court, Camana Bay
PO Box 32203, Grand Cayman, KY1-1208
Cayman Islands

Or E-mail:

info@investors-trust.com