

❖ frequently asked questions

How do I find more information about my account?

Investors Trust Private Account Access Page is designed to assist our clients to conveniently review and manage their investment plans online at anytime, by accessing all the important information such as account value, payment history, fund allocation, among others. Further Account Access information can be found at: www.investors-trust.com/docs/welcomecadb_eng.pdf

Can I change my payment method?

Yes. Investors Trust offers different payment methods, including wire, check from a US bank account, credit card, and direct debit from a US bank account. Changing payment method is easy by logging into your online account. If you prefer to fill out a request form or need assistance to make a payment method change online, please contact your Financial Advisor.

How do I know which funds are available for me to choose from? How can I change the funds in my portfolio?

Investors Trust offers a wide array of funds from some of the world's most respected portfolio managers. Please visit our website at www.investors-trust.com to obtain a full list of funds available, including their performances. You can perform a fund transfer or a fund allocation change online by logging into your Private Account Access Page. If you prefer to fill out a fund transfer request form, or need assistance to perform a portfolio change online, please contact your Financial Advisor.

The currency exchange rate is more favorable to me now. Can I make additional contributions or pre-pay future contributions?

Yes, you can choose to increase your regular contribution amount, apply a one-time excess contribution, or pre-pay for future premiums due.

I have stopped making payments for a while. Do I have to make up all the missing payments now?

Not necessary; however you should catch up your past due premiums over time to gradually bring your investment plan back on track.

I just got married. Can I add my spouse as a joint-owner of the policy and start making contributions together to the investment plan I opened for the education of our future children?

Yes, as long as your policy is in force, you can add a joint-owner to the policy. In order to obtain further information about the process, please contact your Financial Advisor.

What is the advantage of making regular contributions? Will I receive any extra allocation?

The biggest advantage of doing regular contributions is to help you save for your goal in long term without adding financial pressure to your life. Dollar cost averaging also helps to minimize impact to your portfolio from market volatility. Every time you make a contribution to your regular savings plan, you can receive up to 5% of extra allocation based on your annual contribution amount.

I often hear about portfolio diversification. I don't know much about each fund I have, how do I know if my portfolio is well-diversified?

Investors Trust also offers a detailed report based on your portfolio, from Morningstar®, a well known firm leader in providing investment resources. Once in the Plan Inquiry Page of your Private Account Access page, you can click on the link **Morningstar® Portfolio X-Ray** to obtain a full report of your portfolio, including analysis of region, sectors, top 10 holdings, comparisons to different benchmarks, among others. If you have any questions on how to use the **Morningstar® Portfolio X-Ray** tool, please contact your Financial Advisor.