

A WORLD OF INVESTMENT
OPPORTUNITIES

Investors  Trust[®]

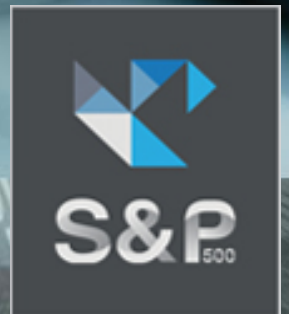
S&P 500 Index

15 Year Regular Contribution Plan
for International Investors

Principal Protected

global expertise 

committed to your market



WWW.INVESTORS-TRUST.COM

Product Overview

- 100% Principal protected with return of 140% of the sum all contributions at the end of the 15 year term
- Guarantee death benefits at 101% of the Account Value. Read more about the S&P 500 Index at
- <https://www.investors-trust.com/eng/sp500.html>





Regular Savings

Evolution

S&P 500

Lump Sums

Platinum Series

Fixed Income

SPX15 - Overview

Currency Options

USD (\$)

Product Terms

15 years

Minimum Contribution

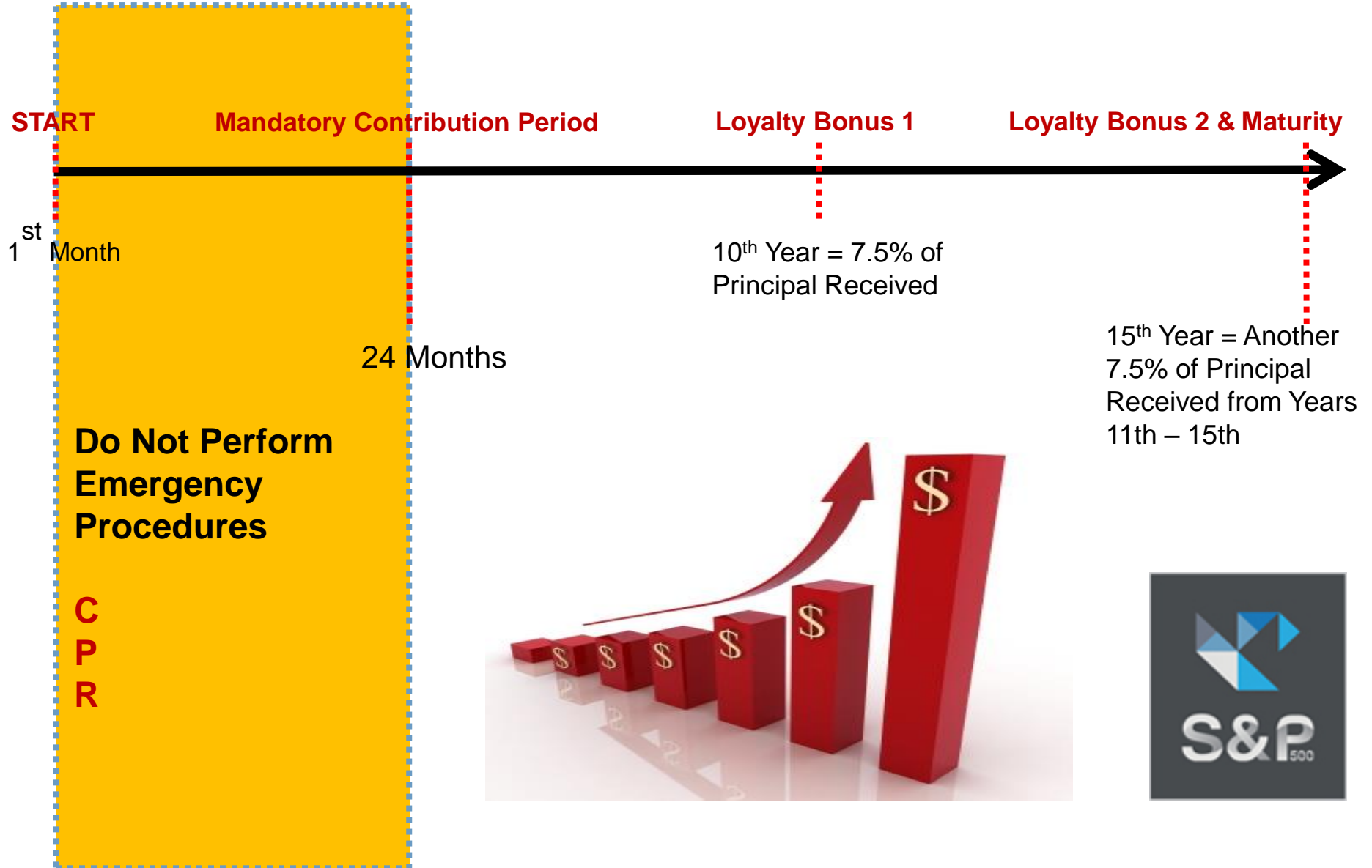
**USD 500 per month
(or RM1,500 per month)**

Issue Age

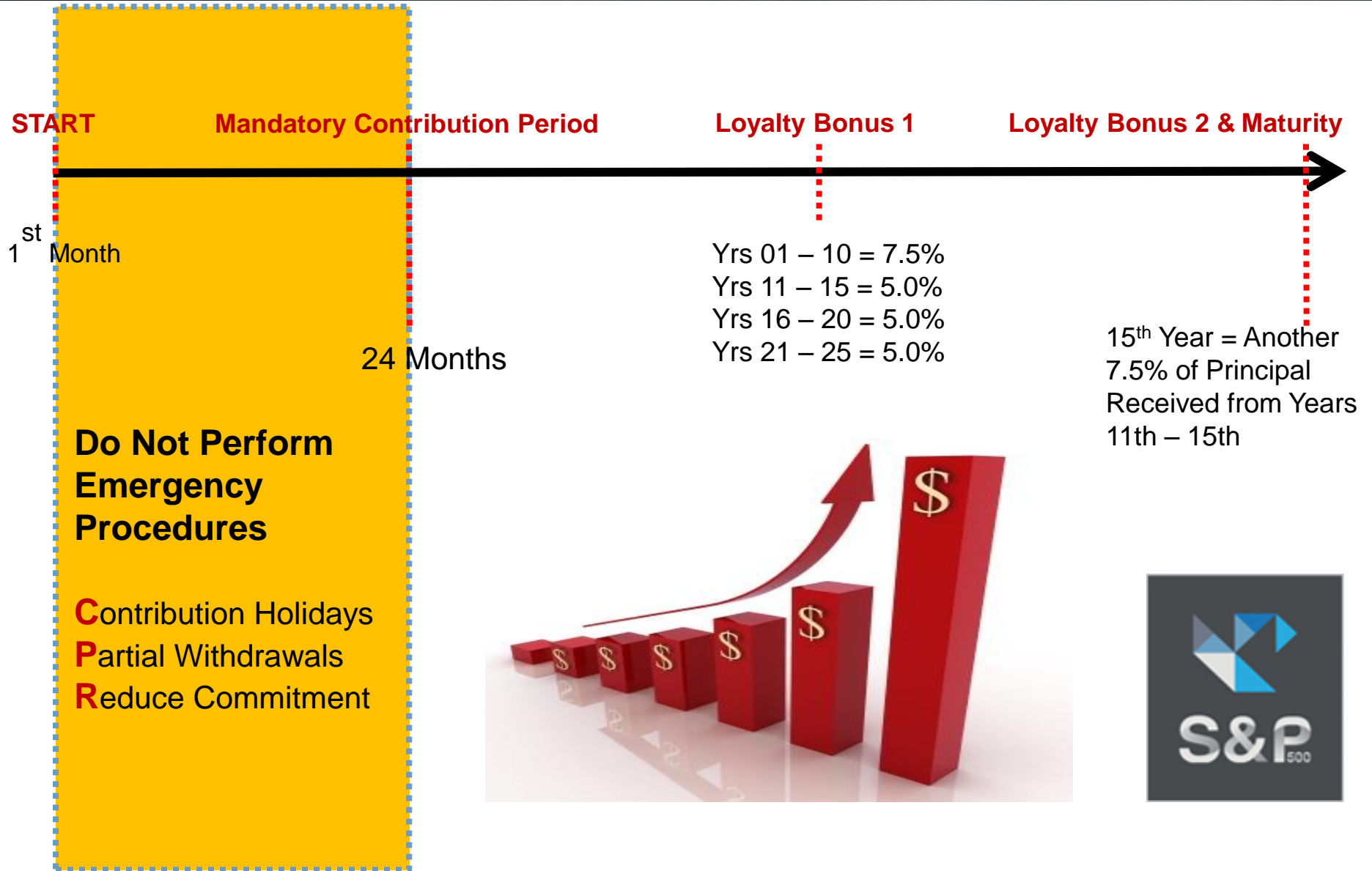
18 – 70 Years Old



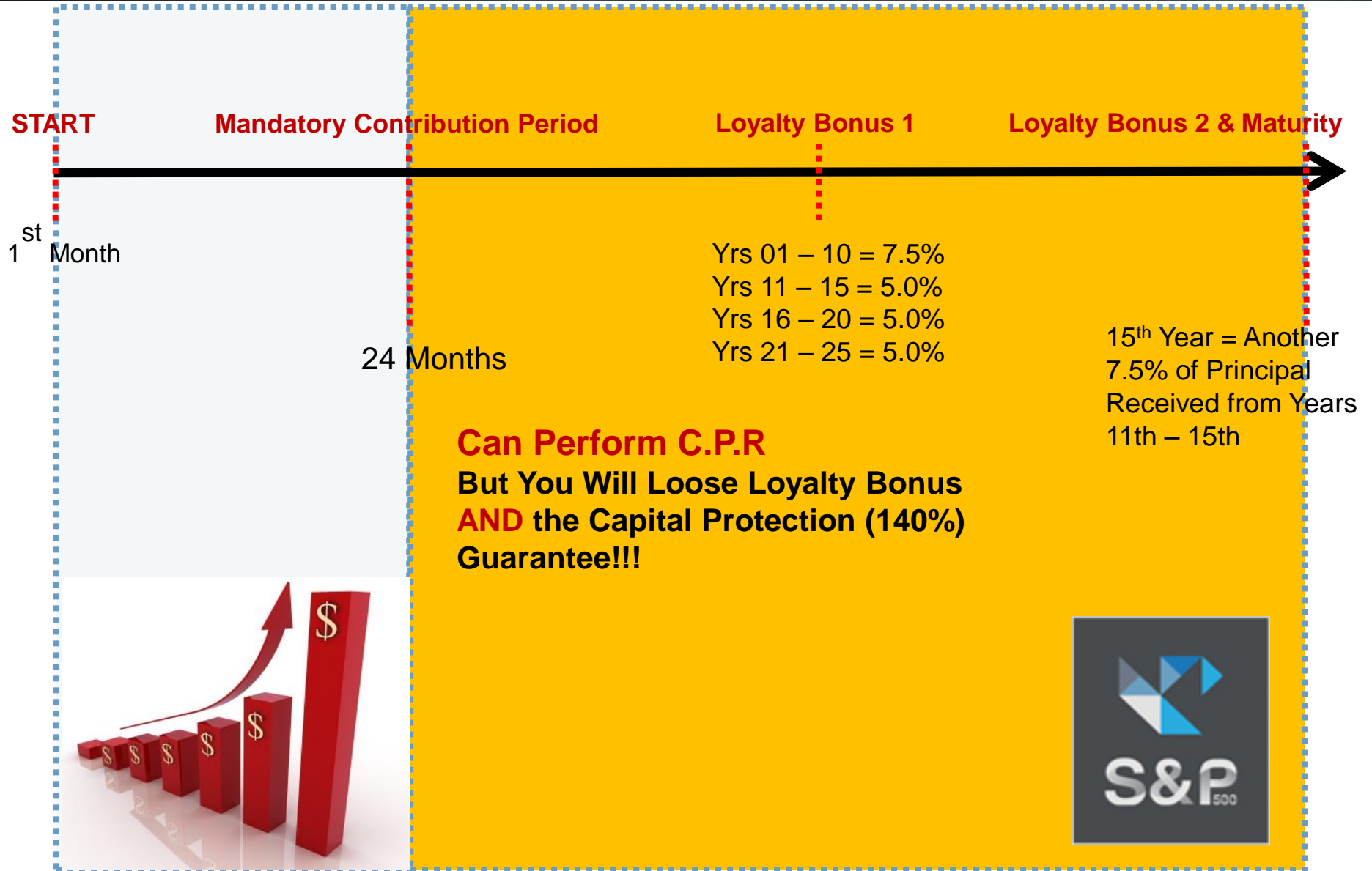
SPX15: Components



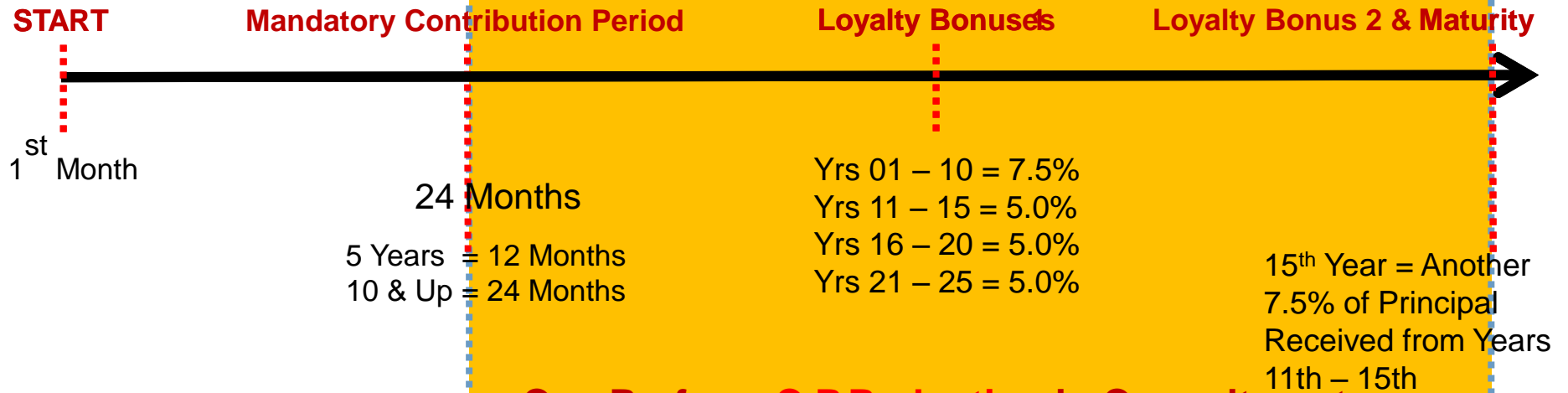
SPX: Components



SPX: Components



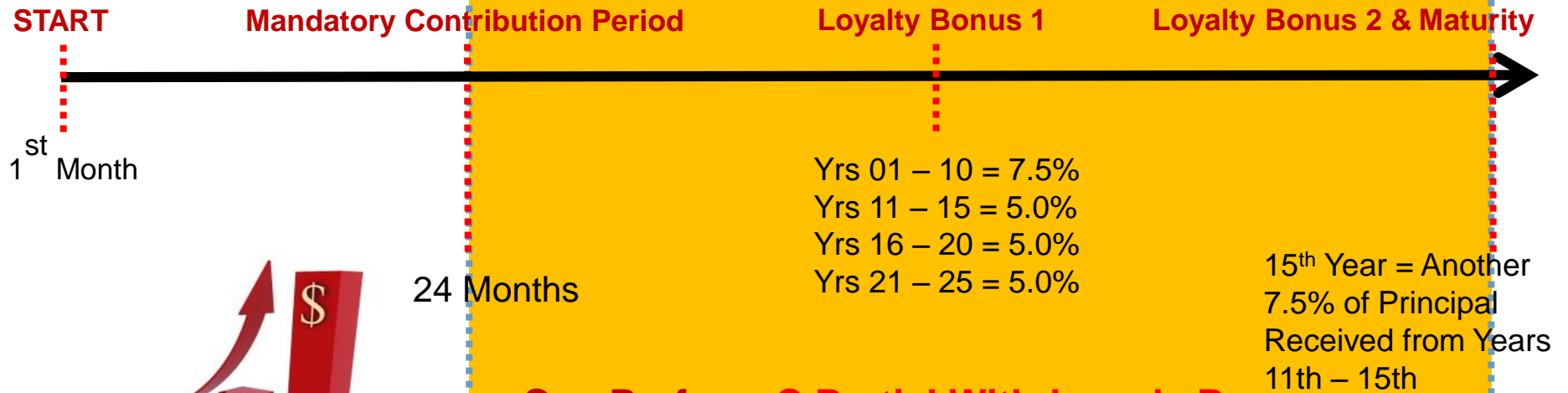
SPX: Components



Can Perform C.P.Reduction in Commitment
Automatically Loses Loyalty Bonus **AND** Capital Protection (140%)



SPX: Components



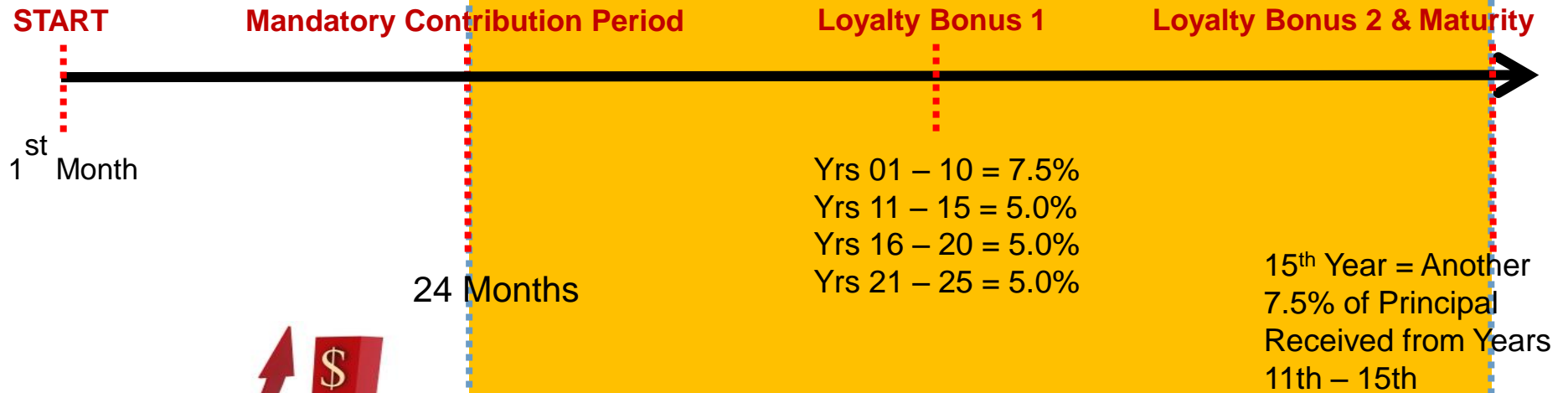
Can Perform C.Partial Withdrawals.R

Automatically Loses Loyalty Bonus **AND** Capital Protection (140%)

The plan requires minimum USD2400 of Account Value to remain inforce.

Full surrender requires settlement of all remaining years of Annual Administration Fees of the plan.
See "Surrender.xls" from Tools Folder

SPX: Components



Can Perform Contribution Holidays.P.R

Up to 90 days are allowed without losing Loyalty Bonuses **AND** the Capital Protection Guarantee (140%)

You can take as many “holidays” as you want after the mandatory contribution period. But this action is not encouraged as you will LOOSE CAPITAL PROTECTION and be 100% at the mercy of the performance of the S&P





» Charges & Bonus Structures



Charges

ADMINISTRATION CHARGE	1.7% Annually years 1 – 15 of Principal Invested
POLICY FEE	USD 7 monthly
ASSET MANAGEMENT FEE	0.125% monthly of fund balance
BID/OFFER SPREAD	For Plans under USD 6,000.00 Per Annum, Bid Offer Spread is 2%; Otherwise, 0%

Bonuses

EXTRA ALLOCATIONS	All Allocations are 100%. No Extra Allocations
LOYALTY BONUS	7.5% of Principal Invested at the end of the 10th year, and 7.5% of Principal Invested from the 11th year to maturity
CREDIT CARD CHARGES	VISA 1.79%; MASTER 2.02%, and AMEX 3.0% are fully absorbed by Investors Trust.

Benefits of SPX15

Product Positioning



SPX15: Reasons & Benefits

Local and especially abroad

Discipline approach to savings for your kids

Currency Hedge: Remember 1997?

Many unfortunate students were forced to returned from the USA...Without their degree



A RICH RETIREMENT – How You Can Retire Rich Forever ? **Hedge Against Devalued Currencies – RM versus USD.** **SAVE Offshore Investment in a FINANCIAL HEAVEN.**



- Video: Don't make savings mistakes.
http://www.cbsnews.com/8301-35213_162-57602207/a-rich-retirement-dont-make-these-savings-mistakes/
- Video : Are you saving enough?
http://www.cbsnews.com/8301-35213_162-57601303/a-rich-retirement-are-you-saving-enough/

Purpose: Planning for Retirement

Is your savings enough for your retirement?

- Sadly most answer is: “No”

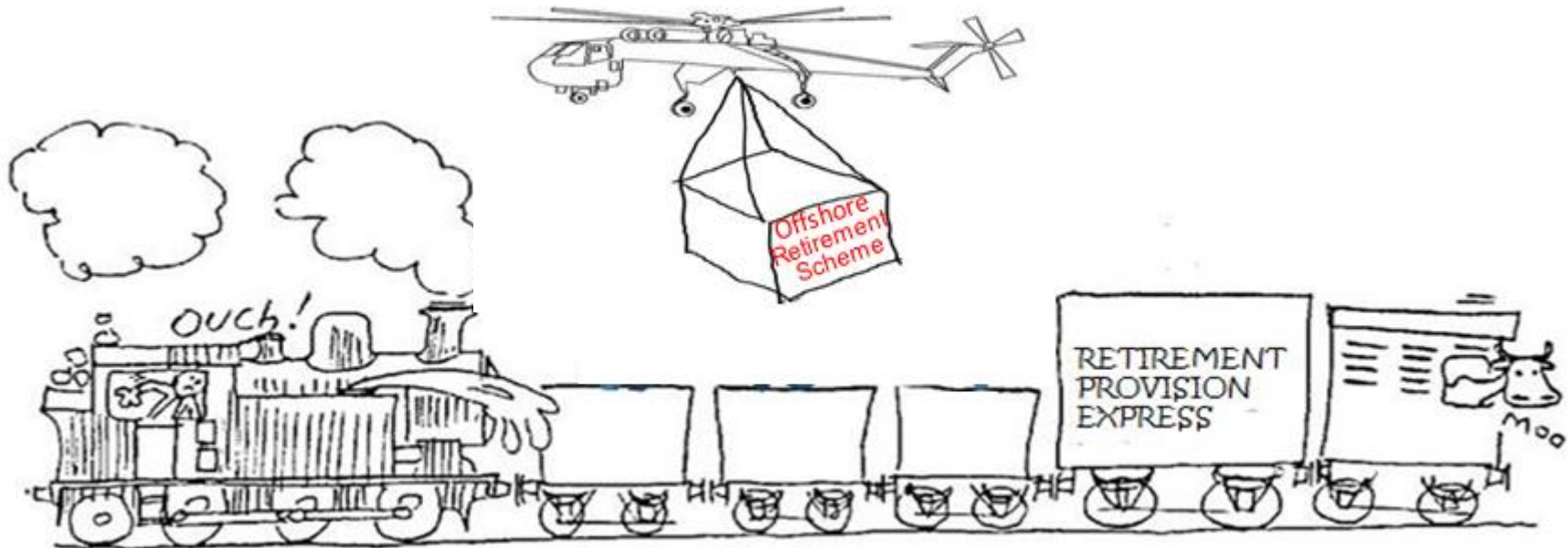
Widely documented that it doesn't last beyond a few years post retirement.



Have you done something about it?

- Sadly most answer is: “No”

WHY NOT create our own retirement fund to complement local savings?



Who backs our S&P Guarantees?



Deutsche Bank  citibank

Morgan Stanley



- Royal Bank of Canada – Moody's Aa3 02.09.2013
- Deutsche Bank – Moody's A2 02.09.2013
- Citibank – Moody's A3 02.09.2013
- Morgan Stanley – Moody's A3 02.09.2013
- HSBC – Moody's Aa3 02.09.2013



SIMPLE - RICH RETIREMENT - FORMULA

I want at least USD 378,000 for my RETIREMENT in 15 years time and protect hedging.
How much do I need to save from now ?

Required = USD 378,000.00
Time = 15 Years or 180 Months
Min. Return = 140% of Principal Invested

Principal x 1.4 = \$378,000 (Target Amount)
Principal = \$378,000 / 1.4
Principal = \$270,000.00

Monthly Savings Required = \$270,000 / 180
Monthly Savings Required = \$1,500.00 (RM)

In 15 Years time, you would have at least 378K from this exercise. IF the S&P gives you more Than 378K, you take the higher. If it is lower, then you will take MINIMUM USD378K.
If the S&P 500 index closed higher price, then the investor will gain more than 140% return

How often does an Investment of \$270,000 over 15 years give you more than \$378,000 in
Return based on historical data of the S&P500?



S&P 500 Index Chart 1950 to 2013

The Growth of S&P 500 index from 100 points in 1980 to 1600 points in 2013.

Check out the proof in S&P 500 Index live chart at the following website:-

Yahoo Finance:

<http://finance.yahoo.com/echarts?s=%5EGSPC+Interactive#symbol=%5Egspc;range=my;compare=;indicator=volume;charttype=area;crosshair=on;ohlcvvalues=0;logscale=off;source=undefined>



Simple EDUCATION PLANNING Formula

I want at least USD 200,000 for my son's education in 15 years time in overseas.
How much do I need to save?

Min. Return = 140% of Principal Invested

Principal = \$200,000 / 1.4

Principal in 15 Years = \$142, 857.14 in 15 Years!



Monthly Savings Required = \$142,857.15 / 180

Monthly Savings Required = \$793.65 (RM), then you need to save at least RM26 per day

In 15 Years time, you would have at least 200K. IF the S&P gives you more than 200K, you take the higher. If it is lower than the 200K, then you will take MINIMUM 200K.

If the S&P 500 index at RM216,400 in June 2013, then you will get the sum amount whichever is higher amount not less than 140% on sum invested.

Jan 1950 – Jan 1965

My Investment (S&P 500)

Monthly Contribution

\$793.65

Investment Start

Jan, 1950

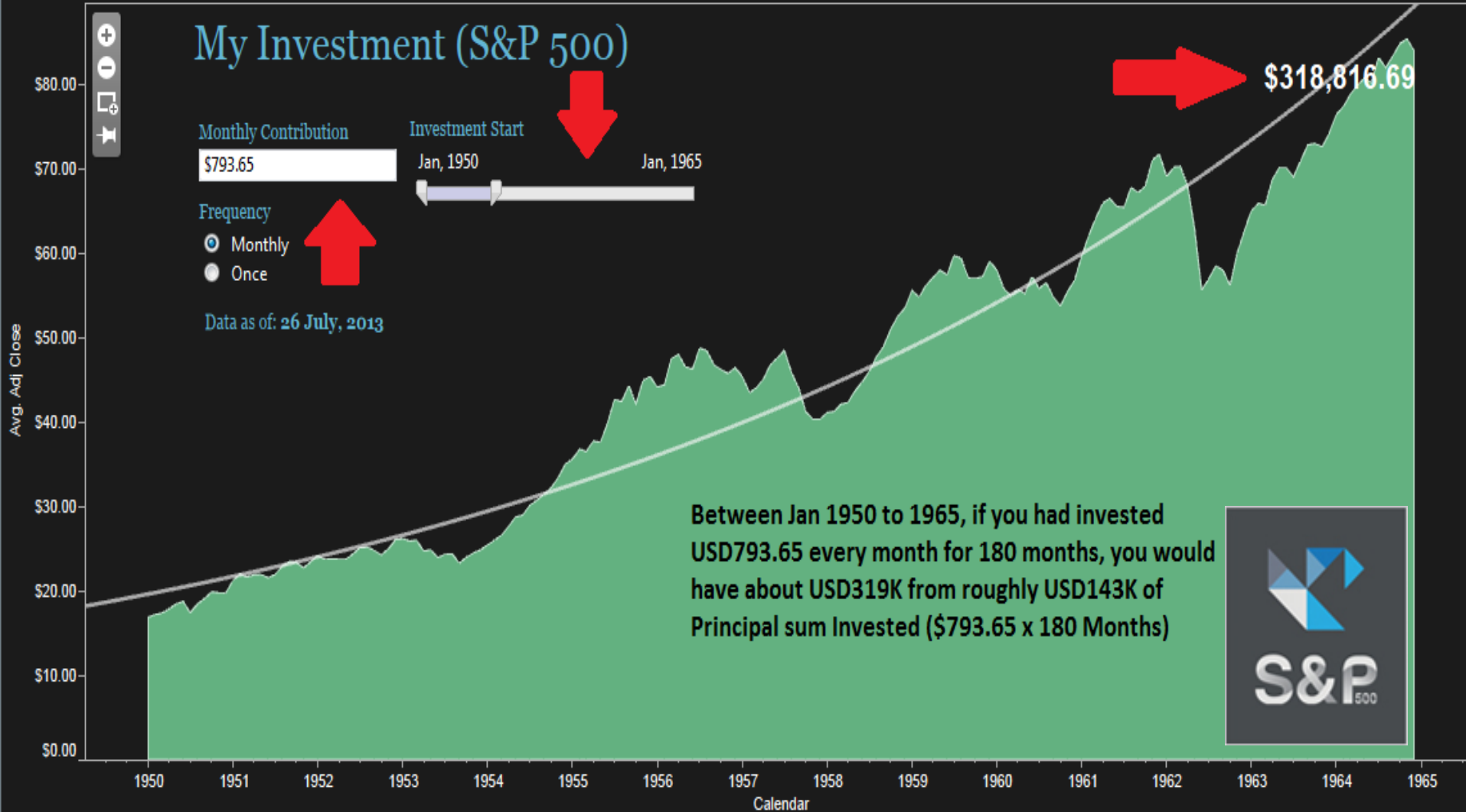
Jan, 1965

Frequency

Monthly

Once

Data as of: 26 July, 2013



When set as Monthly, the contribution value is assumed to be recurring every month and added to the current pool.
If set as Once, the contribution value is assumed to be applied on the first month of the date range.
The final investment value is the number of current available units times the average adjusted close of the month.

May 1961 – May 1976

My Investment (S&P 500)

Monthly Contribution

\$793.65

Frequency

Monthly

Once

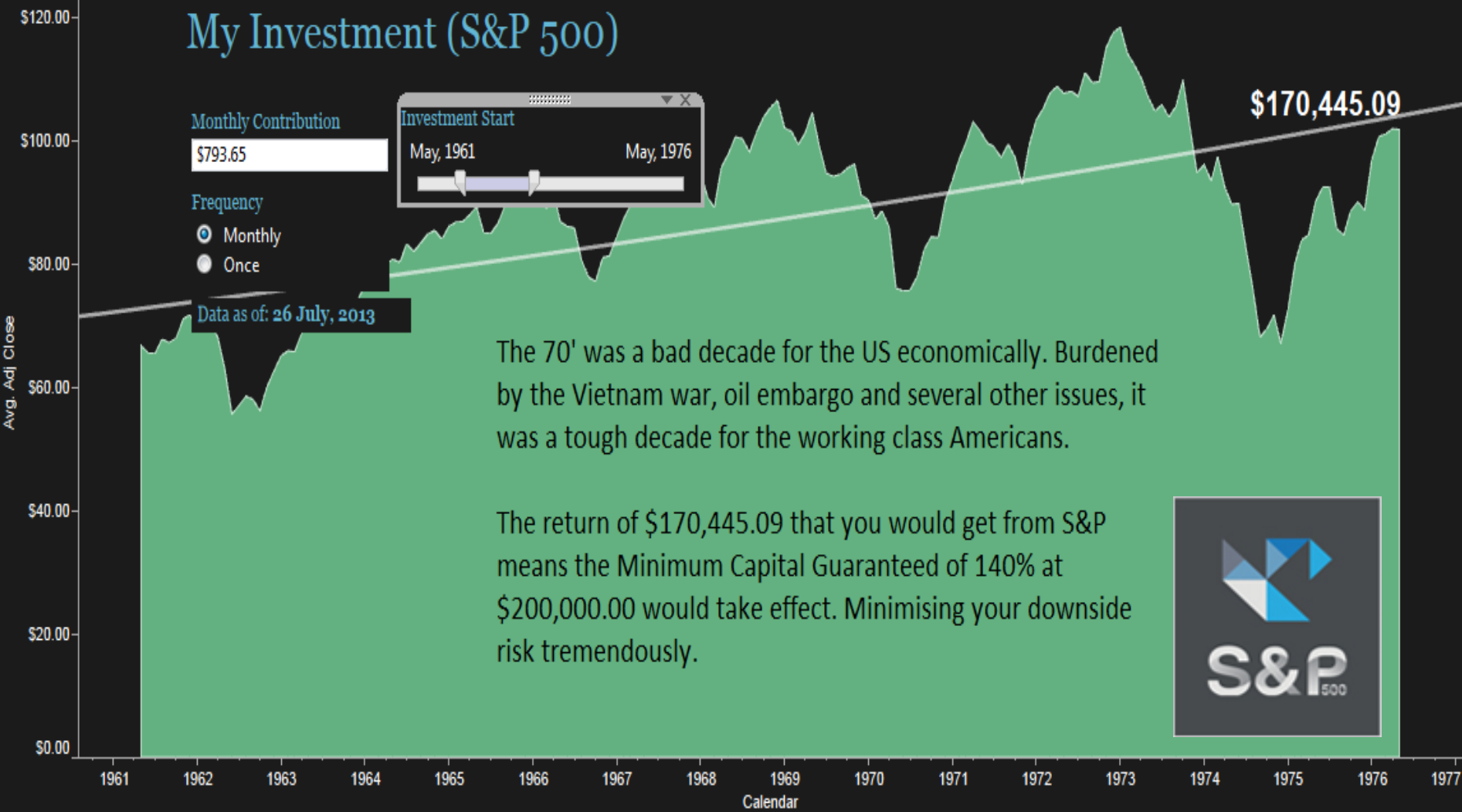
Data as of: 26 July, 2013

Investment Start

May, 1961

May, 1976

\$170,445.09



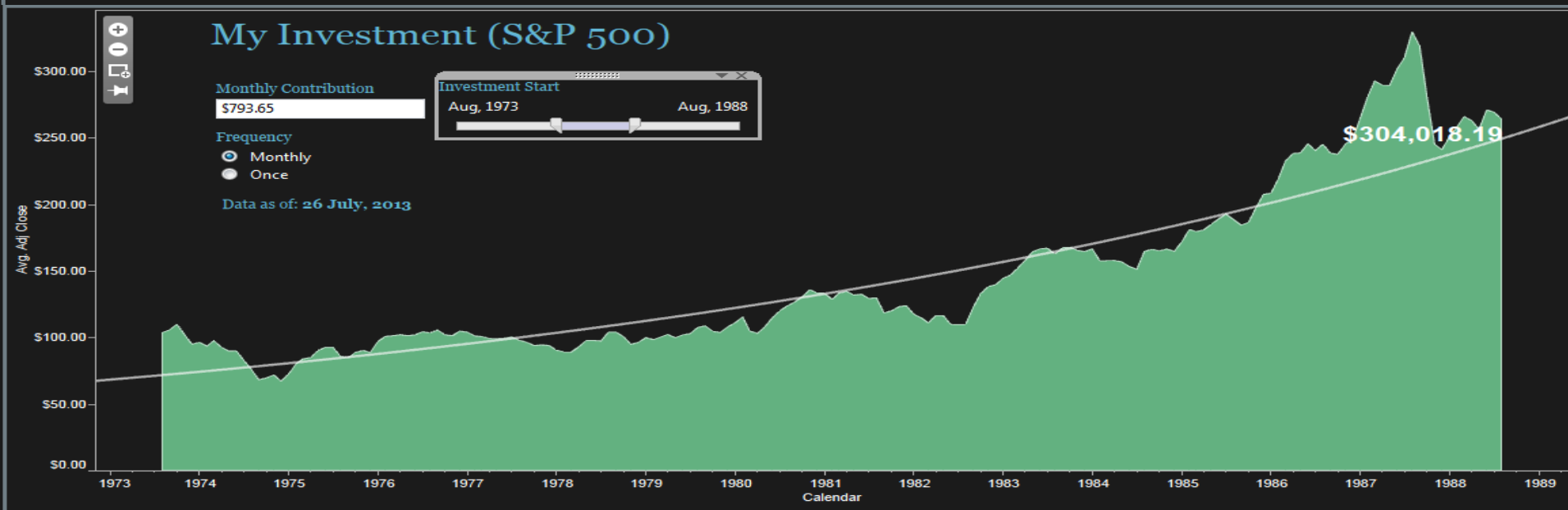
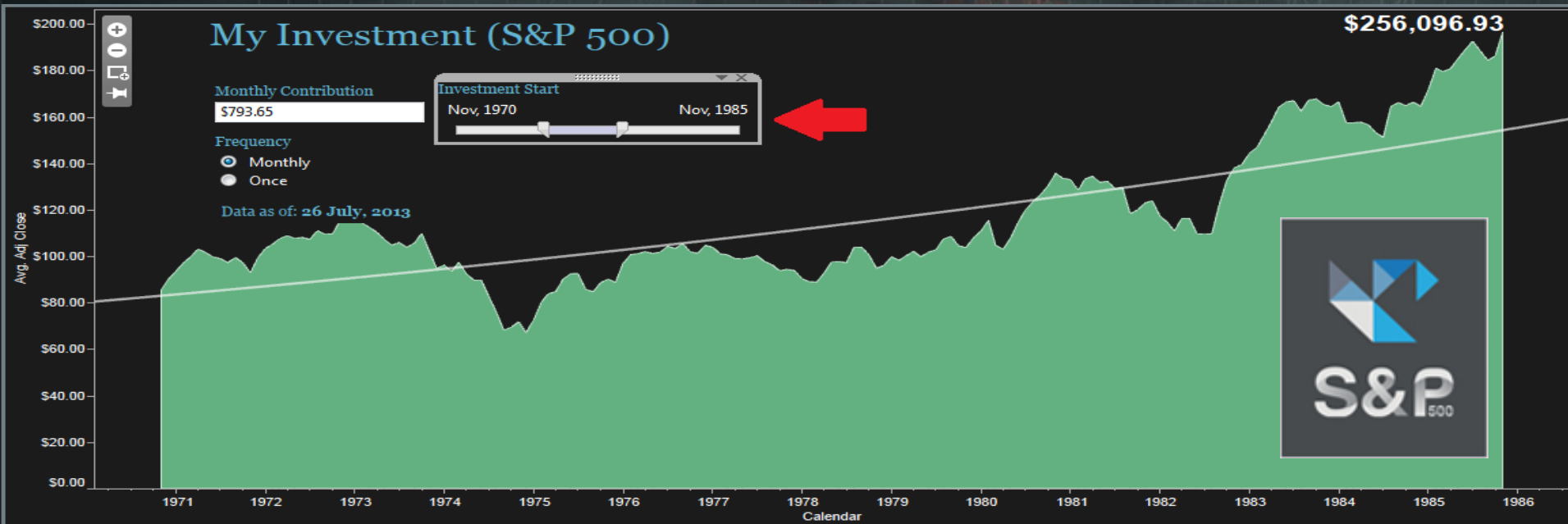
The 70's was a bad decade for the US economically. Burdened by the Vietnam war, oil embargo and several other issues, it was a tough decade for the working class Americans.

The return of \$170,445.09 that you would get from S&P means the Minimum Capital Guaranteed of 140% at \$200,000.00 would take effect. Minimising your downside risk tremendously.



When set as **Monthly**, the contribution value is assumed to be recurring every month and added to the current pool.
If set as **Once**, the contribution value is assumed to be applied on the first month of the date range.
The final investment value is the number of current available units times the average adjusted close of the month.

In the 80's



In the 90's

My Investment (S&P 500)

\$371,867.67

Monthly Contribution

\$793.65

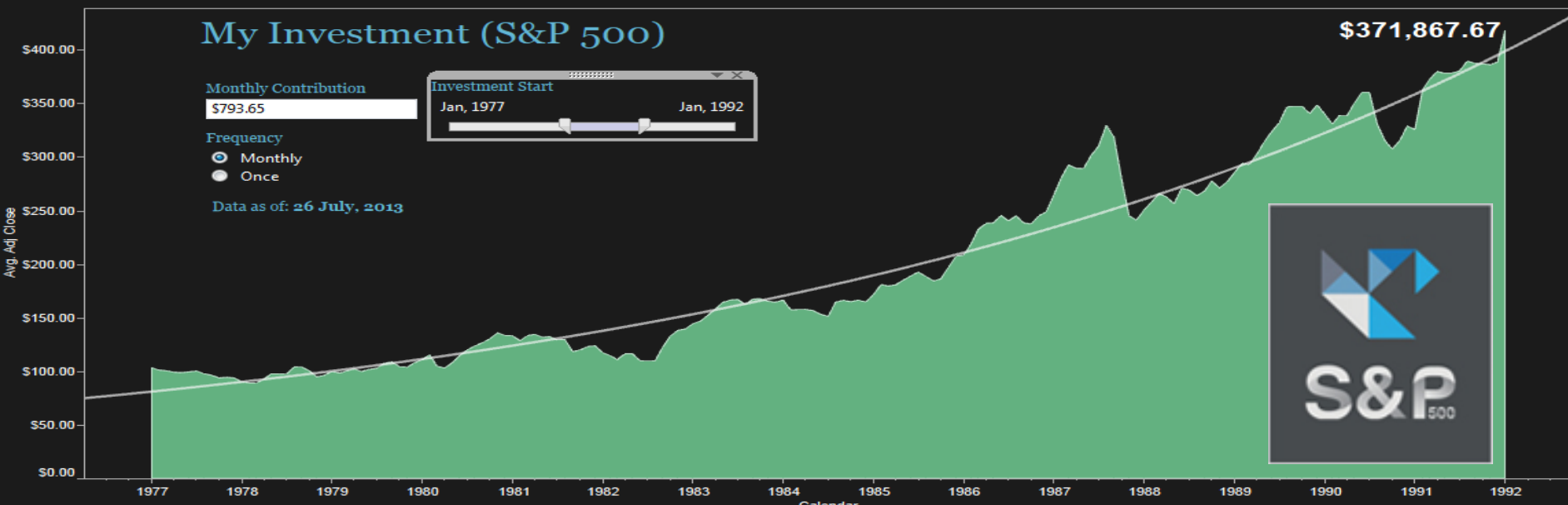
Investment Start

Jan, 1977 Jan, 1992

Frequency

- Monthly
- Once

Data as of: 26 July, 2013



My Investment (S&P 500)

\$514,040.89

Monthly Contribution

\$793.65

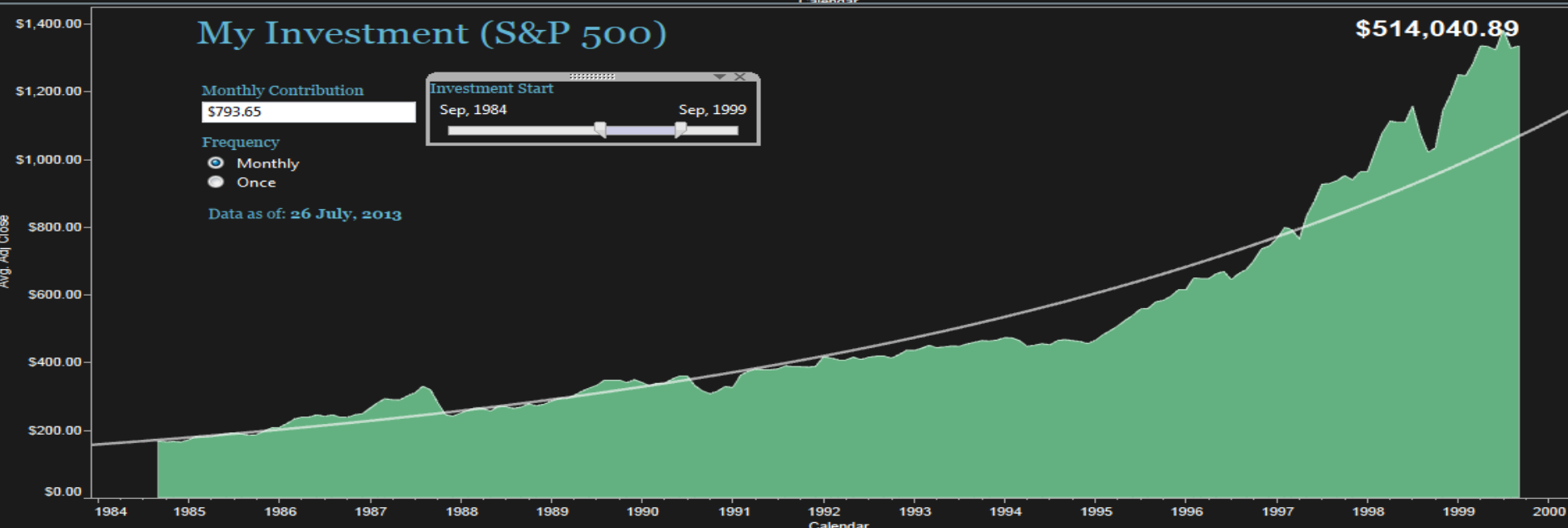
Investment Start

Sep, 1984 Sep, 1999

Frequency


- Monthly
- Once

Data as of: 26 July, 2013



Today

My Investment (S&P 500)

 **\$216,440.42**

Monthly Contribution

\$793.65

Frequency

Monthly

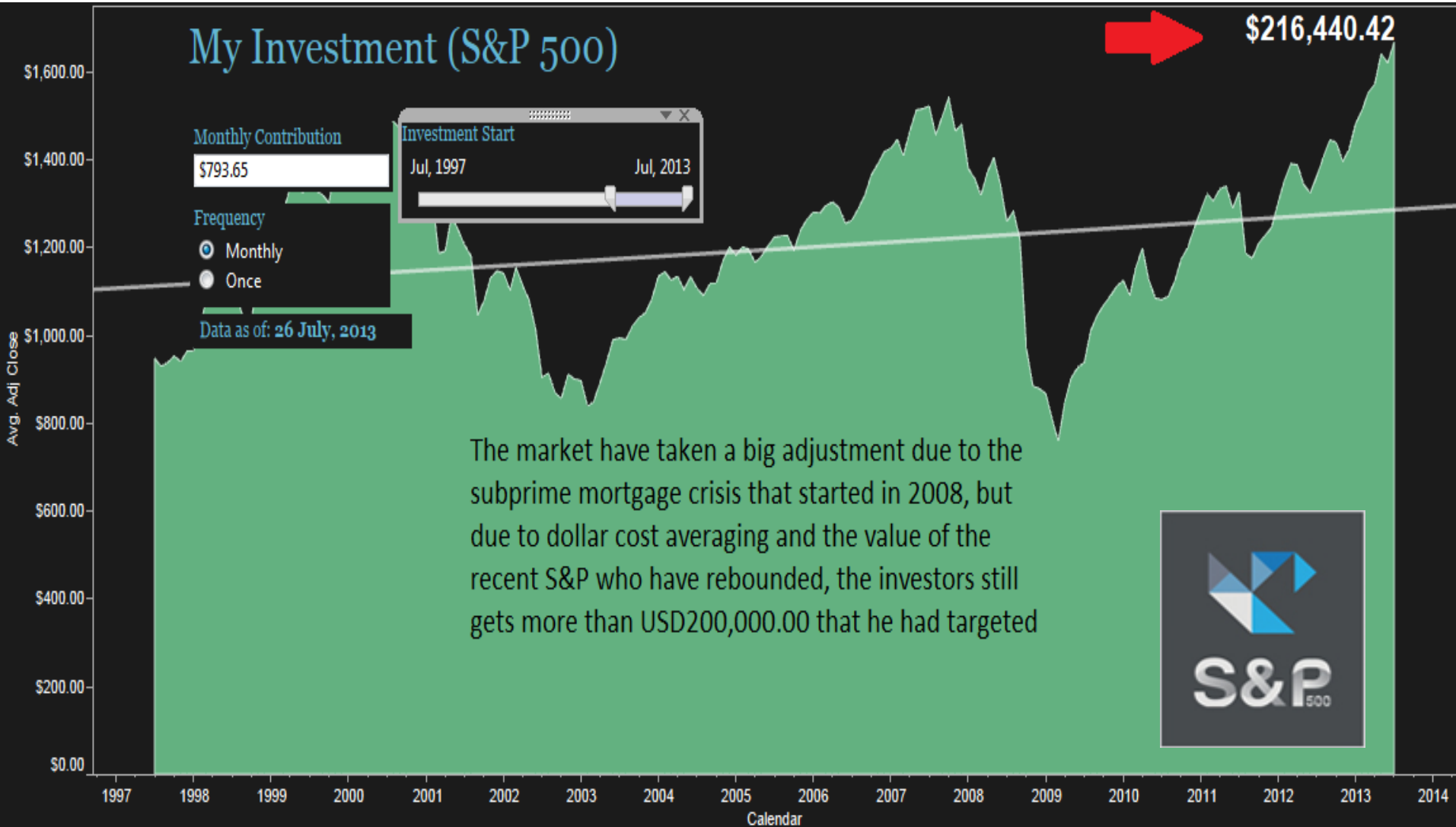
Once

Data as of: 26 July, 2013

Investment Start

Jul, 1997

Jul, 2013



When set as Monthly, the contribution value is assumed to be recurring every month and added to the current pool.

If set as Once, the contribution value is assumed to be applied on the first month of the date range.

The final investment value is the number of current available units times the average adjusted close of the month.

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Please call our Certified Financial Planner

Mr. ALWIN YAU

CFP, CMSRL, MBA (Finance)

for immediate FREE advisory services

global expertise 
committed to your market



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