

Access Portfolio

Product Profile



Applicant Eligibility

Applications may be submitted by individuals, companies or other legal entities. A maximum of two (2) applicants permitted per Plan.

This product is not available for sale in the United States of America. It is not available to U.S. citizens or residents, nor to residents of the Cayman Islands. Additional restrictions may apply to residents of other jurisdictions.

Currency Options

USD, EUR, GBP

Issue Age

18 - 85 years

Minimum Contribution

USD 75,000 / EUR 75,000 / GBP 50,000

Minimum Contribution for Access Select

USD 250,000 / EUR 250,000 / GBP 150,000

Excess Minimum

USD 7,500 / EUR 7,500 / GBP 5,000

Minimum Dealing Amounts

Mutual Funds: USD 5,000 / EUR 5,000 / GBP 4,000

Bonds¹: USD 10,000 / EUR 10,000 / GBP 8,000

No minimum dealing amount for Stocks, ETFs and Structured Notes

Payment Methods

Plan Participant can make lump-sum payments by Direct Debit,² Check/Bank Draft,² Wire Transfer and Credit Card.³

Cash Account

Each portfolio bond has its own dedicated Cash Account. Any premium paid is initially allocated into the Cash Account. The Cash Account is used for the following purposes:

- Funding the purchase of investments
- Receipt of proceeds from the sale of investments
- Payments of surrenders
- Deposit of income generated by investments (i.e. dividends, interest payments, etc.)
- Deduction of product-related charges and fees

There is no minimum balance requirement for the Cash Account, however, it is essential that the account maintains a positive balance to cover applicable charges and fees. The Plan Participant is responsible for maintaining a positive balance of the Cash Account. If at any time the balance of the Cash Account is negative, an overdraft interest rate will be applied.

1. Should the Asset's minimum dealing amount be higher than the product's minimum dealing amount, the Asset's minimum dealing amount will apply.
2. Direct Debit and checks are only available for US bank accounts. These payments will be charged in US Dollar and are subject to amount limitations.
3. Credit Cards accepted include VISA, Mastercard, American Express, Diners Club and JCB. Credit Card payments will be subject to a processing fee and are subject to amount limitations.

Overdraft Interest Rate

An interest rate of 8% will be applied to any negative balance, which will accrue daily and be collected quarterly.

Charges:

Annual Administration Charges

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|-------------------------|---|
| Access Portfolio | This charge will vary between 0.58% per quarter (2.33% per annum) for a Policy Term of 3 years and 0.25% per quarter (1.00% per annum) for a Policy Term of 10 years depending on the selected Policy Term. This charge will be calculated based on the higher of the Premium paid or the Account Value. |
| Access Portfolio Select | This charge will vary between 0.58% per quarter (2.33% per annum) for a Policy Term of 3 years and 0.25% per quarter (1.00% per annum) for a Policy Term of 10 years depending on the selected Policy Term. This charge will be calculated based on the Premium paid. |
| Access Portfolio Plus | 0.25% quarterly (1.00% per annum) for the duration of the Policy, based on the account value. |

Policy Fee

| | |
|-------------------------|---|
| Access Portfolio | USD 180 / EUR 180 / GBP 112.5 Quarterly |
| Access Portfolio Select | USD 180 / EUR 180 / GBP 112.5 Quarterly |
| Access Portfolio Plus | USD 90 / EUR 90 / GBP 55 Quarterly |

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|---|-----|
| Custody Charges ⁴ | NIL |
| Establishment Charge | NIL |
| Currency Exchange Charge | NIL |
| Incoming Asset Transfer Charge ⁵ | NIL |

Surrender Charge

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|-------------------------|--|
| Access Portfolio | The initial surrender charge will vary between 7.00% for a Policy Term of 3 years and 10.00% for a Policy Term of 10 years depending on the selected Policy Term, declining to zero at the end of the Policy Term. This charge will be calculated based on the higher of the Premium paid or the Account Value. |
| Access Portfolio Select | The initial surrender charge will vary between 7.00% for a Policy Term of 3 years and 10.00% for a Policy Term of 10 years depending on the selected Policy Term, declining to zero at the end of the Policy Term. This charge will be calculated based on the Premium paid. |
| Access Portfolio Plus | Initial Surrender charge is 1%, declining daily to zero at the end of the first year. This charge will be calculated based on the higher of the Premiums paid or the Account Value. |

Dealing Fee

Equities, ETFs, Mutual Funds and Structured Notes: USD 50 / EUR 50 / GBP 40

Fixed Income Assets: USD 100 / EUR 100 / GBP 80

The Dealing Fee will be deducted in the settlement currency of the relevant transaction. Where a currency conversion is required, the applicable exchange rate will be determined by the Company.

All asset transactions submitted within the same request are treated as separate individual transactions. In the event that the nature of the Asset or the market in which it is traded causes the Insurance Company to incur extraordinary costs, additional fees may apply.

4. Except for assets that generate additional custody charges.

5. Free of charge for the first 20 assets transferred. Any assets transferred in excess of the first 20, will be charged USD 50/EUR 50/GBP 40 per asset, based on the currency of the asset. In the event that an asset specification or the markets in which an asset is received result in the Company incurring an extraordinary expense, other fees may apply.

Access Portfolio
The Gateway To Investment
Diversification



Withdrawal and Surrender

Partial Surrender⁶

Free partial surrenders available, but subject to maintaining the minimum Net Surrender Value of USD 15,000 / EUR 15,000 / GBP 10,000.

Full Surrender⁶

The entirety of the policy can be surrendered at any time, subject to applicable Surrender Charges (if any).

Asset Choices

Investors Trust's open architecture platform provides significant investment freedom by allowing Plan Participants to spread and vary their investments across a wide spectrum of asset classes, giving them the power to purchase an almost unlimited array of investment options, including Stocks, Bonds, ETFs, Mutual Funds, Currencies and Structured Notes.

Plan Participants have the option to invest by transferring existing investment holdings into their portfolio at no cost, invest with cash or build a portfolio using a combination of both. There is no restriction on the number of investments that can be added to the portfolio.

Discretionary Investment Advisor

A discretionary investment advisor can be appointed to your portfolio bond. A discretionary investment advisor, when appointed, is responsible for the management of your portfolio including the buying and selling of investments.

Guaranteed Death Benefit

In the event of the relevant death, the standard amount payable will be 101% of the Cash Surrender Value. Limitations apply. Please refer to the Policy documents for full details.

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 Company.⁷

Plan Documents

All Plan Participants will automatically receive electronic delivery of their Plan Documents. Plan Participants may request a printed version of their Plan Documents, in addition to the E-Plan Documents, for a fee of \$50/ €50/ £40, which covers expedited shipping to the client or general agency. Please note that opting for a printed copy does not replace the default electronic delivery method.

Loan Facility

Loans may be available for up to 40% of the Policy Cash Surrender Value. The availability, amount and duration of any loan are subject to Company's review and prior approval.

Assignment of the Plan

The ownership of the Plan may be assigned from one Person to another by written request of the Plan Participant to the Company.

6. Please refer to IH170 Surrender Guidelines for Access Portfolio for further details.

7. Use form IP176 Nomination of Beneficiaries to submit any request to change or nominate beneficiaries.

Your Key to the Financial Markets.

For Inquiries: info@investors-trust.com

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