

# ACCESS PORTFOLIO

## PRODUCT PROFILE



## LUMP SUM PORTFOLIO BOND PRODUCT

### 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. Not available to U.S. citizens or residents nor to residents of the Cayman Islands. Certain restrictions may apply to residents of other countries.

### 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

### TOP UP MINIMUM

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

### MINIMUM DEALING AMOUNTS

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

Bonds<sup>1</sup>: 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,<sup>2, 3</sup> Check/Bank Draft,<sup>2, 3</sup> Wire Transfer and Credit Card.<sup>4</sup>

### CASH ACCOUNT

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

- Purchase of investments
- Sell of investments – cash generated will be paid into this account
- Withdrawals – cash will be deducted from this account
- Deposit of cash generated by investments (i.e. dividends, interest payments, etc.)
- Deduction of product fees, or any custody fees (if applicable)

There is no minimum amount required to maintain in this account; however, it is important that the Cash Account holds a positive balance in order to cover charges and overall product fees. The Plan Participant is responsible for maintaining the balance of the Cash Account. If at any time the Cash Account indicates a negative balance, 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. Charged in US Dollar.

3. Direct Debit and Check/Bank Draft are available for US domestic bank account only.

4. Credit Cards accepted include VISA, Mastercard, American Express, Diners Club and JCB. Credit Card payments will be charged a processing fee of 3.5% 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

PLAN TYPE	ADMINISTRATION CHARGE
Access Portfolio 5000 Series	0.45% quarterly (1.8% per annum) during the first 5 years. This charge will be calculated based on the higher of the premium paid or the account value. For Access Select, this charge will only be calculated on the premium paid.
Access Portfolio 8000 Series	0.30% quarterly (1.2% per annum) during the first 8 years. This charge will be calculated based on the higher of the premium paid or the account value. For Access Select, this charge will only be calculated 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

PLAN TYPE	POLICY FEE
Access Portfolio 5000 Series	USD 180 /EUR 180 / GBP 112.5 Quarterly
Access Portfolio 8000 Series	USD 180 /EUR 180 / GBP 112.5 Quarterly
Access Portfolio Plus	USD 90 / EUR 90 / GBP 55 Quarterly

### ESTABLISHMENT CHARGE

NIL

### CURRENCY EXCHANGE CHARGE

NIL

### ASSET TRANSFER CHARGE

NIL

ACCESS PORTFOLIO  
THE GATEWAY TO  
INVESTMENT DIVERSIFICATION

## TRADING CHARGE

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

Bonds: USD 100 / EUR 100 / GBP 80

There will be no charges for currency exchange or asset transfers.

## SURRENDER CHARGE

PLAN TYPE	ADMINISTRATION CHARGE
Access Portfolio 5000 Series	Initial surrender charge is 9% declining daily to zero at the end of year 5. This charge will be calculated based on the higher of the premium paid or the account value.  End of year 1 - 7.2% End of year 2 - 5.4% End of year 3 - 3.6% End of year 4 - 1.8% End of year 5 - 0%  For Access Select, this charge will only be calculated on the premium paid.
Access Portfolio 8000 Series	Initial surrender charge is 9.6% declining daily to zero at the end of year 8. This charge will be calculated based on the higher of the premium paid or the account value.  End of year 1 - 8.4% End of year 2 - 7.2% End of year 3 - 6.0% End of year 4 - 4.8% End of year 5 - 3.6% End of year 6 - 2.4% End of year 7 - 1.2% End of year 8 - 0%  For Access Select, this charge will only be calculated on the premium paid.
Access Portfolio Plus	Plan is free of surrender charges and it can be redeemed at any time you wish. <sup>5</sup>

## WITHDRAWAL AND SURRENDER

### PARTIAL WITHDRAWAL<sup>5</sup>

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

### FULL SURRENDER<sup>6</sup>

The entirety of the plan can be surrendered at any time, subject to Surrender Charges.

5. Redemptions on an Access Portfolio Plus are subject to a minimum administration charge of 1% during the first 12 months.

6. Please refer to IP152 Surrender Procedures for further details.

# INVESTORS TRUST

## GLOBAL EXPERTISE

### COMMITTED TO YOUR MARKET



**THE POWER TO SELECT A PLAN WITH THE CHARGE-STRUCTURE THAT BETTER SUITS YOUR FINANCIAL OBJECTIVES**

## 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 investments, including Stocks, Bonds, ETFs, Mutual Funds 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 your 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.<sup>7</sup>

## 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 this selection will not replace the electronic delivery method.

## LOAN FACILITY

Up to 40% of Policy Cash Surrender Value. The amount and duration of the loan are subject to Company approval.

## ASSIGNMENT OF THE PLAN

The ownership of the Policy may be assigned from one Person to another by written request of the current Policy owner to the Company.

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



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## YOUR KEY TO THE FINANCIAL MARKETS

### STATE-OF-THE-ART PLATFORM

At Investors Trust, we understand the importance of having constant access to your investment portfolio online, as well as access to multi-language support, tools and resources to help you reach your investment goals.

Using our secure account access website you will be able to monitor your portfolio, update your information, make payments, place service requests and manage your portfolio online at all times.

Our convenient online dealing platform provides the fast service that you expect and the peace of mind of knowing that all your transactions are being processed in a platform that uses the strongest level of security to ensure the safety and confidentiality of all financial transactions and personal data. Regardless of how many different investments you hold within your Access Portfolio bond, you will always have access to all transaction history and portfolio values.

**For Inquiries:**  
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**Disclosure**  
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