

EVOLUTION

PRODUCT PROFILE



REGULAR CONTRIBUTION SAVINGS PLAN DESIGNED FOR INTERNATIONAL INVESTORS

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

PRODUCT TERMS

5, 10, 15, 20 and 25 years.

ISSUE AGE

		Puerto Rico & Labuan	Cayman Islands
5 YEAR TERM:	ages	18 - 80	18 - 60
10 YEAR TERM:	ages	18 - 75	18 - 55
15 YEAR TERM:	ages	18 - 70	18 - 50
20 YEAR TERM:	ages	18 - 65	18 - 45
25 YEAR TERM:	ages	18 - 60	18 - 40

MINIMUM CONTRIBUTION

5 YEAR TERM: USD/EUR/GBP 2,400 annually
10 - 25 YEAR TERMS: USD/EUR/GBP 1,200 annually

INITIAL PERIOD

Period in which premiums are allocated to initial units.

5 YEAR TERM: 3.42 months
10 YEAR TERM: 12.54 months
15 YEAR TERM: 15.27 months
20 YEAR TERM: 19.05 months
25 YEAR TERM: 23.88 months

INITIAL UNITS

Premium payments made during the initial period are fully allocated to initial units, which are used to fund the annual Administration Charges due over the duration of the policy.

ACCUMULATION UNITS

Premium payments made after the initial period are fully allocated to accumulation units, which are used to fund the monthly Policy Fee and Structure Fee due over the duration of the policy, as well as other corresponding charges, if applicable.

MINIMUM INCREASE (RIDER)

USD/EUR/GBP 600 per annum.

EXCESS PREMIUM

Excess premium (top-ups) can be accepted when the policy is paid at least two years in advance with 7% bid offer spread charge.



PREMIUM DECREASE

Possible after completion of initial period. Minimum contribution amount applies.

MODAL PREMIUM

Monthly,¹ Quarterly, Semi-annually and Annually. Prepay for future premiums due is allowed, up to three annual payments per plan year.

ALLOCATION AND BONUS EXTRA ALLOCATIONS

Based on the annual plan contribution amount, each contribution will be applied at the allocation rates below, throughout the product term:

ANNUAL CONTRIBUTION AMOUNTS		ALLOCATION RATES
USD/EUR/GBP	1,200 to 1,799	100%
USD/EUR/GBP	1,800 to 3,599	101%
USD/EUR/GBP	3,600 to 5,399	102%
USD/EUR/GBP	5,400 to 7,199	103%
USD/EUR/GBP	7,200 to 13,499	104%
USD/EUR/GBP	13,500 or greater	105%

LOYALTY BONUS²

Loyalty Bonus will be paid as follows:

7.5%	of contributions for years 1 through 10, credited at the end of year 10
5%	of contributions for years 11 through 15, credited at the end of year 15
5%	of contributions for years 16 through 20, credited at the end of year 20
5%	of contributions for years 21 through 25, credited at the end of year 25

PREMIUM PAYMENTS GRACE PERIOD

90 days.

1. Monthly payments are only available with Credit Cards and Direct Debit.
2. All contribution payments due must have been received within the grace period, with no Contribution Decreases or Partial Withdrawals, for the Loyalty Bonus to take effect. Loyalty Bonus will be paid after years 10, 15, 20 and 25. No Loyalty Bonus for terms less than 10 years.
3. This fee may also be referred to as "Asset Management Fee."
4. Please refer to form IP122 Surrender Procedures for further details.

CHARGES

ANNUAL ADMINISTRATION CHARGES

A percentage of the total premiums due, from inception to the relevant policy anniversary, will be deducted from the initial units throughout the duration of the term, as follows:

Years 1 - 10	1.9%
Years 11 thru Plan Term	0.35%

Those initial units will be deducted at the acquisition cost at which the units were purchased during the Initial Period.

POLICY FEE

USD 7.00 / EUR 7.00 / GBP 4.50 monthly, charged at the beginning of each month and will continue to apply for as long as the policy is active.

STRUCTURE FEE³

0.125% monthly of Account Value, charged at the beginning of each month and will continue to apply for as long as the assets remain invested.

BID/OFFER SPREAD

No Bid/Offer Spread on regular premium payment.
7% Bid/Offer Spread on excess premiums (top-ups).

SURRENDER CHARGE

The Surrender Charge is the charge related to surrendering the Policy by the Policyowner or termination of the Policy by the Company in accordance with the Terms and Conditions. This charge is equal to the sum of the remaining Administration Charges that would have been deducted from the initial units had Premiums been paid for the balance of the Full Premium Payment Term or Policy Term.

WITHDRAWAL AND SURRENDER

PARTIAL WITHDRAWAL⁴

Allowed after the completion of the initial period, subject to maintaining USD/EUR/GBP 1,200 surrender value.

Free partial withdrawals available, but they will compromise the Loyalty bonus (if any).

FULL SURRENDER⁴

Possible after the initial period has been completed and will be subject to surrender charges.

INVESTORS TRUST

GLOBAL EXPERTISE

COMMITTED TO YOUR MARKET

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.⁵

GUARANTEED DEATH BENEFIT

In the event of the relevant death, the standard amount payable will be 101% of the Account Value. If all required Premiums are not paid within the Grace Period, the benefit shall terminate and will not be reinstated. Please refer to your Policy Documents for full details and other limitations that apply.

MATURITY

After maturity, policy can stay in force and continue to invest, subject to Policy Fee and Asset Management Fee. Excess premiums may be contributed after maturity upon acceptance by the Company.

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 USD 50 / EUR 50 / GBP 40, which covers expedited shipping to the client or general agency. Please note that this selection will not replace the electronic delivery method.

FUND CHOICES

Investors Trust offers a wide array of investment options.

Performance details, prices, and complete listing of the available funds are published on our website www.investors-trust.com.

FUND TRANSFERS

There is no charge for the first 15 fund transfer transactions during each Policy year. A fee of USD 22 / EUR 22 / GBP 15 is charged on each additional fund transfer request. Multiple fund transfers listed on the same request will be counted as one transfer.

Fund transfers need to be completed online through the Account Access.

PAYMENT METHODS

METHOD	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY
Credit Card ^{6,7}	✓	✓	✓	✓
Direct Debit ^{8,9}	✓	✓	✓	✓
Check/Cashier Check	-	✓	✓	✓
Wire Transfer	-	✓	✓	✓

Plan Participant has the ability to change payment method and/or frequency at no cost.

TERMINATION AND REINSTATEMENT

If the Plan Participant fails to make premium payments during the initial period or the policy runs out of accumulation units, at any time, the policy will lapse. The Plan Participant can request to reinstate the Policy within 2 years after the lapsed date, subject to the payment of past due premiums and charges.

POLICY LOAN

Up to 40% of Cash Surrender Value. The amount and duration of the loan are subject to Company approval.¹⁰

ASSIGNMENT OF THE POLICY

The ownership of the Plan may be transferred from one person to another by submitting a written request¹¹ form from the current Plan Participant to the Company.

5. Use form IP176 Nomination of Beneficiaries to submit any request to change or nominate beneficiaries.
6. Credit Card accepted includes VISA, MasterCard, American Express, Diners Club, and JCB.
7. No collection fees for payments made with credit card.
8. Charged in US Dollar.
9. Direct Debit is available for US domestic bank account only.
10. Please refer to IP110 Policy Loan Application for further details.
11. Requests should be sent using the electronic form IP104 Deed of Assignment, downloaded from the Policy page, under the "Change of Ownership" section.

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THE NEW GENERATION OF SAVINGS PLANS

ADVANCED ONLINE PLATFORM:

- ✓ Ability to monitor investment portfolio 24/7
- ✓ Easy access from anywhere using our Mobile Site
- ✓ Easy and convenient online payment options
- ✓ Facility to download paperless notices and statements
- ✓ Multi-language support
- ✓ Convenient online customer service
- ✓ Highest levels of security

For Inquiries:
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Disclosure

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