

S&P 500 INDEX

PRODUCT PROFILE



10, 15 AND 20 YEAR REGULAR CONTRIBUTION PLANS 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

PRODUCT TERMS

10, 15 and 20 years.

ISSUE AGE

		Puerto Rico & Labuan	Cayman Islands
10 YEAR TERM:	ages	18 - 60	18 - 55
15 YEAR TERM:	ages	18 - 55	18 - 50
20 YEAR TERM:	ages	18 - 50	18 - 45

MINIMUM CONTRIBUTION

USD 2,400 minimum annually.

INITIAL PERIOD

10 YEAR TERM: 13.20 months

15 YEAR TERM: 24.48 months

20 YEAR TERM: 27.72 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 2,400 per annum.

PREMIUM DECREASE

Allowed after completion of initial period. Minimum contribution amount applies. Negates the guarantee.

MODAL PREMIUM

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

1. Monthly payments are only available with Credit Cards and Direct Debit.

ABILITY TO PARTICIPATE IN STOCK MARKET GROWTH WITHOUT THE DOWNSIDE RISK

INDEX PARTICIPATION

Accounts will be credited with 100% participation in the S&P 500.

GUARANTEED VALUES²

These products provide a guaranteed return, which is a percentage of the sum of all contributions at the end of the term.

10 Year Term	100%
15 Year Term	140%
20 Year Term	160%

This guarantee includes loyalty bonuses. The underlying principal protection is derived from structured notes provided by highly rated financial institutions. As of August 2024, the institutions include Goldman Sachs, Citibank, Morgan Stanley, Barclays, UBS, Merrill Lynch, Bank of Montreal, Canadian Imperial Bank of Commerce and JP Morgan. The Policyowner is facing issuer/counterparty risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the principal participant.

LOYALTY BONUS³

Loyalty Bonus will be paid as follows:

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

PREMIUM PAYMENTS GRACE PERIOD

90 days.

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:

10 Year Term	2.0% per annum
15 Year Term	1.7% per annum
20 Year Term	1.1% per annum

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

POLICY FEE

USD 10 monthly, charged at the beginning of each month.

STRUCTURE FEE

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.

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.

- Guaranteed at maturity. All premium payments due must have been received within the grace period, with no Premium Decreases or Partial Withdrawals, for the Guaranteed Value to apply.
- All premium payments due must have been received within the grace period, with no Premium Decreases or Partial Withdrawals, for the Loyalty Bonus to take effect. Loyalty Bonus will be paid after years 10, 15 and 20. S&P 500 10 Year Plans are not eligible for Loyalty Bonus.

INVESTORS TRUST

GLOBAL EXPERTISE COMMITTED TO YOUR MARKET

WITHDRAWAL AND SURRENDER⁴

PARTIAL WITHDRAWAL

Allowed after the completion of the initial period, subject to maintaining USD 2,400 surrender value.

Free partial withdrawals available, but they negate the guarantee.

FULL SURRENDER

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

BENEFICIARIES⁵

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.

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

Once plan reaches maturity, Plan Participant will be notified accordingly and will be required to provide instructions to the Company regarding disbursement of the funds.

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, which covers expedited shipping to the client or general agency. Please note that this selection will not replace the electronic delivery method.

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 from the current Plan Participant to the Company.

4. Please refer to form IP122 Surrender Procedures for further details.
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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UNLIMITED GROWTH WITH DOWNSIDE PROTECTION

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

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Disclosure

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