Investors Trust

A WORLD OF INVESTMENT OPPORTUNITIES

Access Portfolio

YOUR KEY TO THE FINANCIAL MARKETS

Access Portfolio

INVESTMENT PLANS

The gateway to investment diversification

- Tax-efficient portfolio bond structure
- Open architecture platform that provides access to a wide spectrum of investment options
- Three different charge-structures to choose from: Access Portfolio 5000 Series, Access Portfolio 8000 Series or Access Portfolio Plus
- Flexibility to choose your plan currency from USD ($), EUR (€) or GBP (£)
- No establishment charges and no charges for currency exchange or asset transfers

Access Portfolio

INVESTMENT PLANS

What is a Portfolio Bond?

A Portfolio Bond is an open structure unit-linked investment policy. Therefore, it works like a brokerage account with the added advantages from the Investors Trust products that you already know, like a trust structure and the ability to add beneficiaries.

Access Portfolio

INVESTMENT PLANS

What type of assets can you hold in Access Portfolio?

- Global equities
- Bonds
- Exchange Traded Funds (ETFs)
- Mutual Funds
- Structured Products

Access Portfolio

INVESTMENT PLANS · PRODUCT SPECIFICATIONS

- **Currencies:**
  USD ($), EUR (€), GBP (£)
- **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:**
  USD 7,500 / EUR 7,500 / GBP 5,000
- **Dealing charges:**
  Stocks, ETFs, Funds and Structured Notes: USD 50 / EUR 50 / GBP 40
  Bonds: USD 100 / EUR 100 / GBP 80
- **Minimum dealing amounts:**
  Funds: USD 5,000 / EUR 5,000 / GBP 4,000
  Bonds: USD 10,000 / EUR 10,000 / GBP 8,000
  No minimum dealing amount for Stocks, ETFs and Structured Notes

Access Portfolio

INVESTMENT PLANS · LIQUIDITY · DISCRETIONARY INVESTMENT ADVISOR

Liquidity

- Free partial withdrawals
- Loans back-to-back

Discretionary Investment Advisor

- Possibility to appoint a remunerated discretionary investment advisor
- Complete management of the portfolio, including buying and selling investments
- Remuneration fee of up to 1.5% annually on surrender value

Access Portfolio

INVESTMENT PLANS · THREE OPTION TO CHOOSE FROM

ACS

Access Portfolio
5000

Access Portfolio
8000

Access Portfolio
Plus

Access Portfolio

INVESTMENT PLANS

Access Portfolio
5000

- **Administration Charge:**
  0.45% quarterly (1.8% per annum) during the first 5 years, 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.
- **Policy Fee:**
  USD 180 / EUR 180 / GBP 112.5 Quarterly
- **Surrender Charge:**
  Equal to outstanding administration charges at the time of the surrender, 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

INVESTMENT PLANS

Access Portfolio
8000

- **Administration Charge:**
  0.30% quarterly (1.2% per annum) during the first 8 years, 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.
- **Policy Fee:**
  USD 180 / EUR 180 / GBP 112.5 Quarterly
- **Surrender Charge:**
  Equal to outstanding administration charges at the time of the surrender, 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

INVESTMENT PLANS

ACS

Access Portfolio
Plus

- **Administration Charge:**
  0.25% quarterly (1.00% per annum) for the duration of the Policy, based on the account value.
- **Policy Fee:**
  USD 90 / EUR 90 / GBP 55 Quarterly
- **Surrender Charge:**
  Plan is free of surrender charges, and it can be redeemed at any time you wish.*

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

Access Portfolio

INVESTMENT PLANS · ADDITIONAL FEATURES

No establishment charges

No charges for currency exchange

No charges for asset transfers

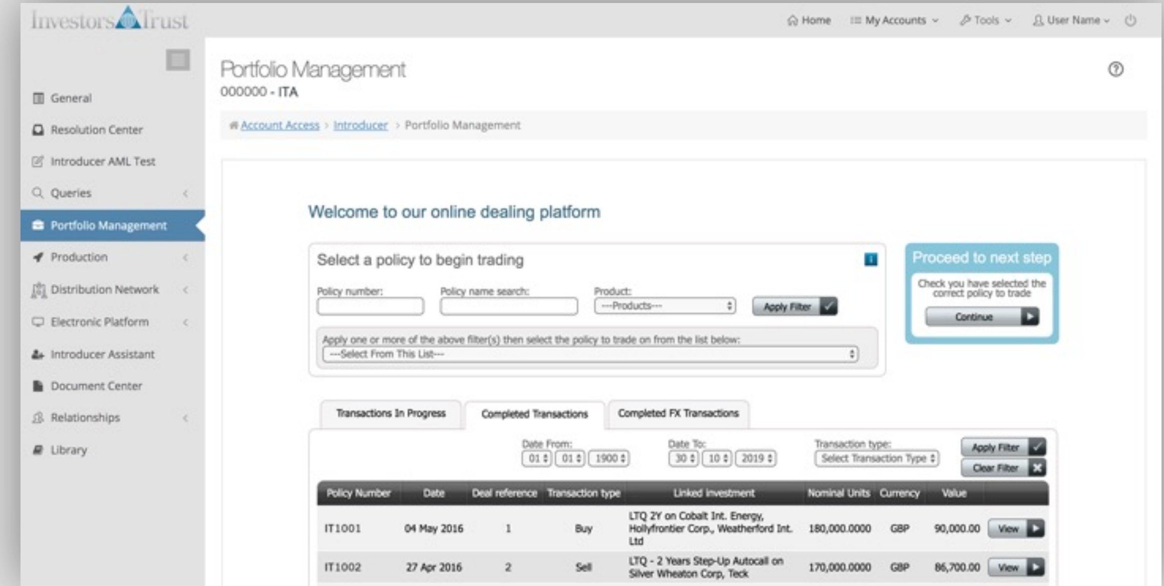
No custody charges*

*Except for assets that generate additional custody charges

Access Portfolio

INVESTMENT PLANS · ONLINE ACCESS

- Complete online access to the portfolio
- Ability to request sales and purchases
- Valuation available 24/7



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THANK YOU