



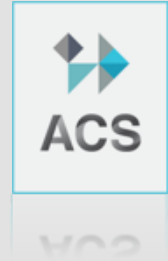
A WORLD OF INVESTMENT OPPORTUNITIES

## Access Portfolio

YOUR KEY TO THE FINANCIAL MARKETS

# Access Portfolio

## INVESTMENT PLANS

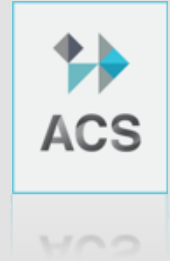


### **The gateway to investment diversification**

- 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



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



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<sup>\*</sup>

\*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

The screenshot shows the 'Portfolio Management' page for account 000000 - ITA. The left sidebar contains a navigation menu with options: General, Resolution Center, Introducer AML Test, Queries, Portfolio Management (selected), Production, Distribution Network, Electronic Platform, Introducer Assistant, Document Center, Relationships, and Library. The main content area is titled 'Welcome to our online dealing platform'. It features a 'Select a policy to begin trading' section with input fields for 'Policy number', 'Policy name search', and 'Product', followed by an 'Apply Filter' button. Below this is a dropdown menu to 'Select From This List'. To the right, a blue box prompts the user to 'Proceed to next step' after checking the policy. At the bottom, there are tabs for 'Transactions In Progress', 'Completed Transactions', and 'Completed FX Transactions'. The 'Completed Transactions' tab is active, showing a table with columns: Policy Number, Date, Deal reference, Transaction type, Linked Investment, Nominal Units, Currency, and Value. Two transactions are listed: IT1001 (Buy of LTQ 2Y on Cobalt Int. Energy) and IT1002 (Sell of LTQ - 2 Years Step-Up Autocall on Silver Wheaton Corp. Tech).

Investors Trust

Portfolio Management  
000000 - ITA

# Account Access > Introducer > Portfolio Management

Welcome to our online dealing platform

Select a policy to begin trading

Policy number: Policy name search: Product: ---Products--- Apply Filter

Apply one or more of the above filter(s) then select the policy to trade on from the list below:  
---Select From This List---

Proceed to next step  
Check you have selected the correct policy to trade  
Continue

Transactions In Progress Completed Transactions Completed FX Transactions

Date From: 01 01 1900 Date To: 30 10 2019 Transaction type: Select Transaction Type Apply Filter Clear Filter

Policy Number	Date	Deal reference	Transaction type	Linked Investment	Nominal Units	Currency	Value
IT1001	04 May 2016	1	Buy	LTQ 2Y on Cobalt Int. Energy, Hollyfrontier Corp., Weatherford Int. Ltd	180,000.0000	GBP	90,000.00 View
IT1002	27 Apr 2016	2	Sell	LTQ - 2 Years Step-Up Autocall on Silver Wheaton Corp. Tech	170,000.0000	GBP	86,700.00 View



THANK YOU