



Platinum

the ultimate investment choice

Investors  Trust[®]

Platinum

THE ULTIMATE INVESTMENT CHOICE



PLATINUM OFFERS THE FOLLOWING BENEFITS

- Wide range of investment options
- Online account access
- Security through the safe and private custody of assets
- Liquidity
- Ability to change investment strategies online
- Facility to receive regular income from portfolio
- Different plans to choose from

Flexibility

The Platinum offers you the ability to change your investment portfolio at any time.¹ Your portfolio can be rebalanced to suit your current needs by consulting with your financial advisor, or if you prefer, you can make changes to your portfolio online.

Liquidity

Those investors wishing to receive periodic income can structure their plan to receive a preset income stream from their portfolio. Also, the Platinum offers the flexibility of being able to borrow against your investment portfolio. A borrowing facility is useful for situations when timing difference could affect your ability to take advantage of market opportunities.²

¹ Fund transfers are free up to 15 switches per year. Please refer to the plan documents for further detail on additional transaction fee.

² Borrowing facility is subject to prior approval and market conditions at the time of borrowing. The current maximum borrowing limit is up to 40% of portfolio value. Interest rates and lending limits are subject to change.

ACCESS TO A WIDE RANGE OF MUTUAL FUNDS COVERING ALL AVAILABLE OPTIONS FOR THE INTERNATIONAL INVESTOR

THE PLATINUM OFFERS THE INTERNATIONAL INVESTOR ALL OF THE ATTRIBUTES OF A WORLD-CLASS ASSET MANAGEMENT ACCOUNT.

THE PLATINUM IS DESIGNED TO TAILOR EACH INVESTMENT PORTFOLIO TO MEET UNIQUE REQUIREMENTS.



SUMMARY OF PRODUCT DETAILS

■ Platinum

CURRENCY	USD \$ - EUR € - GBP £	SURRENDER CHARGE	End of year 1 - 6.4% End of year 2 - 4.8% End of year 3 - 3.2% End of year 4 - 1.6% End of year 5 - 0%
MINIMUM CONTRIBUTION	USD/EUR/GBP 10,000	FREE PARTIAL WITHDRAWALS	Free partial withdrawals available, but subject to maintaining the Minimum Cash Surrender Value of USD/EUR/GBP 2,500.
MINIMUM INCREASE	USD/EUR/GBP 2,500 (As Rider)	ISSUE AGE	18 - 85 years
ADMINISTRATION CHARGE	0.13% monthly (1.6% per annum), years 1 - 5	GUARANTEED DEATH BENEFIT	101% of Surrender Value
POLICY FEE	USD/EUR 7.00 (GBP 4.5) Monthly		
ASSET MANAGEMENT FEE	0.125% monthly (1.5% per annum)		
FUND TRANSFER FEE	Free ¹		

■ Platinum Select

CURRENCY	USD \$ - EUR € - GBP £	SURRENDER CHARGE	End of year 1 - 6.4% End of year 2 - 4.8% End of year 3 - 3.2% End of year 4 - 1.6% End of year 5 - 0%
MINIMUM CONTRIBUTION	USD/EUR/GBP 50,000	FREE PARTIAL WITHDRAWALS	Free partial withdrawals available, but subject to maintaining the Minimum Cash Surrender Value of USD/EUR/GBP 10,000.
MINIMUM INCREASE	USD/EUR/GBP 10,000 (As Rider)	ISSUE AGE	18 - 85 years
ADMINISTRATION CHARGE	0.4% quarterly (1.6% per annum), years 1 - 5	GUARANTEED DEATH BENEFIT	101% of Surrender Value
POLICY FEE	NIL		
ASSET MANAGEMENT FEE	0.3% quarterly (1.2% per annum)		
FUND TRANSFER FEE	Free ¹		

■ Platinum Plus

CURRENCY	USD \$ - EUR € - GBP £	SURRENDER CHARGE	Plan is free of Surrender charges and can be redeemed at any time you wish. ²
MINIMUM CONTRIBUTION	USD/EUR/GBP 100,000	ISSUE AGE	18 - 85 years
POLICY FEE	NIL	GUARANTEED DEATH BENEFIT	101% of Surrender Value
ASSET MANAGEMENT FEE	0.125% monthly (1.5% per annum)		
FUND TRANSFER FEE	Free ¹		

¹ Fund transfers are free up to 15 switches per year. Please refer to the plan documents for further detail on additional transaction fee.

² Redemptions on a Platinum Plus Plan are subject to an asset management fee of up to 1.5% during the first 12 months.



INVEST IN YOUR FUTURE

www.investors-trust.com

The Trust will invest in a policy issued by Investors Trust Segregated Portfolio of Investors Trust Assurance SPC, which will in turn invest the net proceeds according with investment directions given by you to the Trustee. Please see Trust Deed and Policy for details.

Neither Investors Trust or any other custodians, nor any of their subsidiaries or affiliates in no way guarantee funds or investment performance, unless specifically noted on certain structured products. Plan values are subject to surrender charges for early termination. Please refer to Trust deed and illustration for details. The value of any investment and the income for it can fall as well as rise, as a result of market and currency fluctuations and you may not get back the amount originally invested.

Limitations & Expectations

Historically the returns generated by the world equity markets have outperformed fixed deposits over the long term, but due to the general nature of variable investment returns and the possibility of exchange or interest rate fluctuations, the value of investments and the yields from them may go down as well as up. This is a medium to long-term contract that assumes annual contributions are maintained. If you terminate the contract early you may be subject to the surrender charges depicted in your illustration. Some of the plan characteristics discussed above are subject to limitations. Please consult with your introducer or refer to the plan description pages for more information.

Investors Trust is a registered trademark of Investors Trust Assurance SPC, rated "Secure" by A.M. Best Company. For the latest rating, access www.ambest.com. Investors Trust Assurance SPC is a member of the Association of International Life Offices (AILO). This document is confidential and for internal distribution and use only. The contents are not to be reproduced or distributed to the public or press. The information contained herein, while obtained from sources that we believe to be reliable, is not guaranteed as to accuracy or completeness, and it does not constitute an offer or solicitation to anyone in any jurisdiction in which an offer is not authorized, or to any persons to whom it is unlawful to make such an offer or solicitation. This brochure and the information and details can change at any time without notice. Please consult your own legal, tax or investment professional before making any financial decisions.



† Third party trademarks are used with the permission of their owners. iShares® is a registered trademark of BlackRock, Inc., not affiliated with Investors Trust Assurance SPC.

Investors Trust®

For inquiries write to:

Investors Trust Assurance SPC
Suite 4210, 2nd Floor, Canella Court, Camana Bay
PO Box 32203, Grand Cayman, KY1-1208
Cayman Islands

Or E-mail:

info@investors-trust.com