

# GLOBAL EXPERTISE

COMMITTED TO YOUR MARKET



Investors  Trust

[www.investors-trust.com](http://www.investors-trust.com)

# Investors Trust

a wide range of investment solutions  
to satisfy individual needs

Investors Trust is the global brand representing the ITA Group of companies including ITA International Holdings LLC and its subsidiaries. ITA International Holdings LLC is the ultimate parent company of Investors Trust Assurance SPC, a segregated portfolio company incorporated in the Cayman Islands, licensed by the Cayman Islands Monetary Authority as a Class B "III" Insurer and rated "A-" by AM Best; ITA International Insurer is an insurance company with Class 5 Authority, pursuant to Chapter 61 and other applicable provisions of the Insurance Code of Puerto Rico and in accordance with the regulations issued by the Office of the Commissioner of Insurance of Puerto Rico ("OCI"), member of the NAIC; ITA Asia Limited is a company established in the Federal Territory of Labuan in Malaysia and licensed by the Labuan Financial Services Authority (LFSA) as a Labuan life insurer under the Labuan Financial Services and Securities Act 2010. ITA Global Trust holds a Trust license and is regulated by the Cayman Islands Monetary Authority, Fiduciary Division; and, ITA International Financial Services Corp. is an International Financial Entity regulated in Puerto Rico under the International Financial Center Regulatory Act (Act 273).

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You should view your unit linked policy as a long-term investment. Early surrender/withdrawal of funds from your policy will result in surrender charges and the possibility of your original investment goals not being satisfied to the extent of the policy lapsing resulting in a full loss of the contributions made. Prior to purchasing a policy please ensure that you fully understand all of the terms of the policy including the charges and possible penalties that could apply in the event of early surrender/withdrawal. A policy represents long-term commitment so make sure you understand how this policy satisfies your investment goals and why it is suitable for you, before you decide to purchase – the choice is yours.

The past performance of any investment is not necessarily a guide to future performance. 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.

Information provided in this brochure, especially information pertaining to the products, may be in summary form and should not be exhausted. Information throughout this brochure should not be considered as a substitute for advice from a professional. Information within this brochure is not comprehensive and does not constitute an offer or solicitation.



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# Investors Trust

global expertise committed  
to your market

## WHO WE ARE

Investors Trust was established in 2002 to provide a modernized approach to investing with products designed to meet the demands of different markets. Over the years, Investors Trust has become a leader in the industry by continuing its focus on flexible solutions, enhanced opportunities, advanced technologies and world-class customer support.

Investors Trust has expanded its reach with clients in more than 100 countries around the world and various office locations to serve a global audience.

Specializing in medium to long term unit-linked insurance products, Investors Trust offers a broad range of flexible solutions specifically designed for investors with various income levels and financial planning needs.

Investors Trust provides international investors with the power to select and build a plan that fits their current lifestyle while generating wealth to reach their financial goals.

## ABOUT INVESTORS TRUST

Investors Trust is the global brand representing the ITA Group. ITA Group is an international group of insurance companies and subsidiaries, located in multiple jurisdictions around the world whose goal is to provide access to the global markets through an array of unit-linked insurance products.

ITA International Holdings LLC is the ultimate parent company of Investors Trust Assurance SPC, a segregated portfolio company incorporated in the Cayman Islands, licensed by the Cayman Islands Monetary Authority as a Class B "III" Insurer and rated "A-" by AM Best; ITA International Insurer is an insurance company with Class 5 Authority, pursuant to Chapter 61 and other applicable provisions of the Insurance Code of Puerto Rico and in accordance with the regulations issued by the Office of the Commissioner of Insurance of Puerto Rico ("OCI"), member of the NAIC; and, ITA Asia Limited is a company established in the Federal Territory of Labuan in Malaysia and licensed by the Labuan Financial Services Authority (LFSA) as a Labuan life insurer under the Labuan Financial Services and Securities Act 2010.





## WHY INVESTORS TRUST?

- ✓ Highly rated institution
- ✓ Designed specifically for international investors
- ✓ Open architecture platform
- ✓ Wide range of investment products
- ✓ Multilingual support
- ✓ State-of-the-art Internet platform

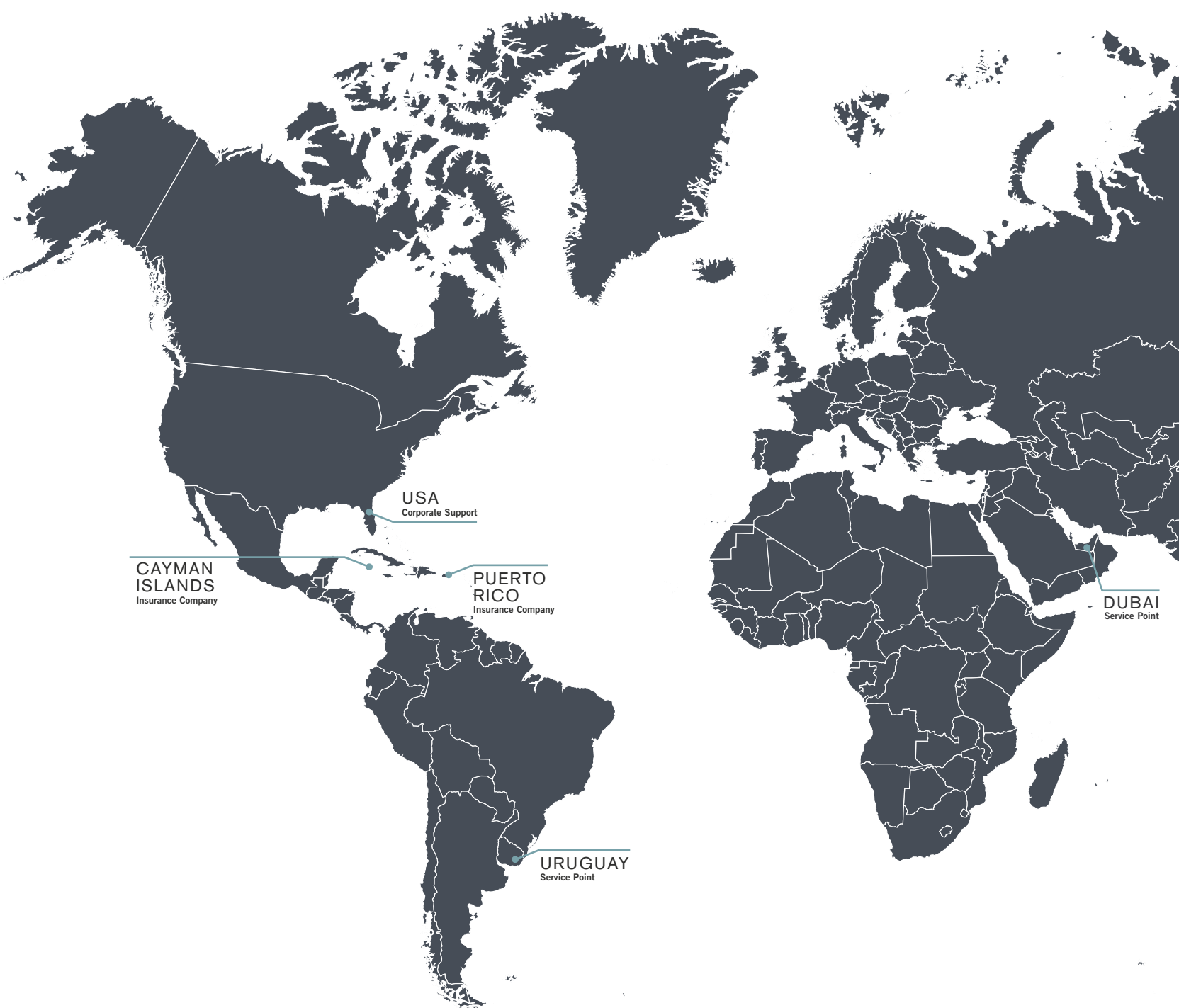
## INVESTORS TRUST OFFERS YOU

- ✓ **Freedom** - to plan for your chosen retirement date
- ✓ **Flexibility** - to invest at a level that suits your personal needs
- ✓ **Security** - by having 100% of your investments in a segregated portfolio
- ✓ **Estate planning** - by using a trust structure
- ✓ **Tax planning** - by investing in a tax efficient environment
- ✓ **Opportunity** - to invest globally in a multitude of investment alternatives
- ✓ **Access** - to world class asset managers and custodians

# Global Presence

a world of investment opportunities

With clients in more than 100 markets around the world and various offices to serve its global business, Investors Trust has generated great success over the years and emerged as a leader in the industry.



*\*The service points are only administrative support centers and do not issue policies.*

# Jurisdictions

Investors Trust provides international investors with the ability to choose investment products from multiple jurisdictions, offering the most expansive menu of investment opportunities in the marketplace.

## CAYMAN ISLANDS

The Cayman Islands is an Overseas Territory of the United Kingdom recognized as the world's sixth largest international banking centre and one of the top 10 international financial centres in the world with over 40 of the top 50 banks holding licenses in the jurisdiction. Investors Trust Assurance SPC is an Unrestricted Class B(iii) Insurer, licensed and regulated by the Cayman Islands Monetary Authority (CIMA) since 2002. CIMA's goal is to uphold and maintain relevant international standards and to continually enhance its position as a financial services regulator of excellence.

## MALAYSIA

Strategically located in East Malaysia, Labuan is a central hub for companies in the Southeast Asia region. Labuan International Business Financial Centre (IBFC) was established in 1990 to attract international financial business as a well-regulated jurisdiction with a simple tax structure and modern legislation. Its legal system follows English Common Law and its financial services industry is regulated by the Labuan Financial Services Authority (Labuan FSA). In 2012, ITA Asia Limited obtained its license as a Labuan life insurer under the Labuan Financial Services and Securities Act 2010 and opened an office in Kuala Lumpur to service business in the region.

## PUERTO RICO

Along with the use of US currency, the dollar, and general allowance of free flow of funds abroad, Puerto Rico's regulatory structure guarantees sound credit and investment practices. The Office of the Commissioner of Insurance (OCI) has a long history of regulatory expertise and is also a member of the U.S. National Association of Insurance Commissioners (NAIC). ITA International Insurer maintains a Class 5 International Insurer license.





# Savings

generate wealth today  
for peace of mind in  
the future

Investors Trust offers an array of savings solutions to reach individual objectives. Start saving today to achieve your long term goals with the additional benefit of compounding returns.

## PLAN FOR YOUR RETIREMENT

Planning for your future may seem overwhelming, as meeting current financial needs can be challenging enough. In order to enjoy your future, you need to start planning today.

Fortunately, the modern investment industry is a world without boundaries, where you as an international investor have access to a broad spectrum of investment opportunities. You are no longer limited to investments in state-provided pension systems or to investing in any one single country.

## PERSONALIZE YOUR FINANCIAL PLAN FOR EDUCATION

Investors Trust gives you the flexibility to meet all or part of your child's educational needs. By working with your financial advisor, you can tailor one of the Investors Trust plans to suit your goals.

We know you want the best for your children. You work hard to make sure they have the finest in life. A quality education is the foundation for success and is the best gift you can give your children. Have you thought about a way to secure their future?







# Investment

protect and grow wealth  
at your own pace

Investors Trust offers a variety of lump sum products tailored to meet all risk profiles. Ranging from capital protected fixed income portfolios to alternative investments, you will find an Investors Trust product that fits your needs.

## CAPITAL PRESERVATION

**We recognize the need of risk-averse investors to protect their capital and look for options that preserve the purchasing power of their savings.**

At Investors Trust, we focus on developing innovative investment solutions for our clients, including structured products that have capital protection, generate steady income and, in some cases, have an upside potential based on the capital markets.

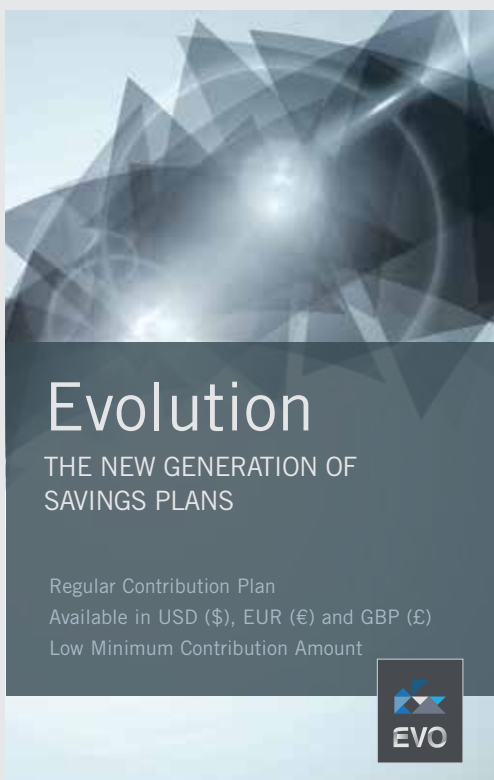
## CAPITAL GROWTH

Today's investment world offers thousands of options for those seeking capital growth. From cutting edge sectors like Information Technology, Alternative Energy and Biotechnology, to rapidly growing Emerging and Frontier markets, Investors Trust brings you a wide range of investment opportunities covering all available options for the international investor.

# Products

## wide range of investment products


Investors Trust's platform includes unit-linked investment products ranging from lump sum to regular savings plans of up to 25 years.



### Evolution

THE NEW GENERATION OF SAVINGS PLANS

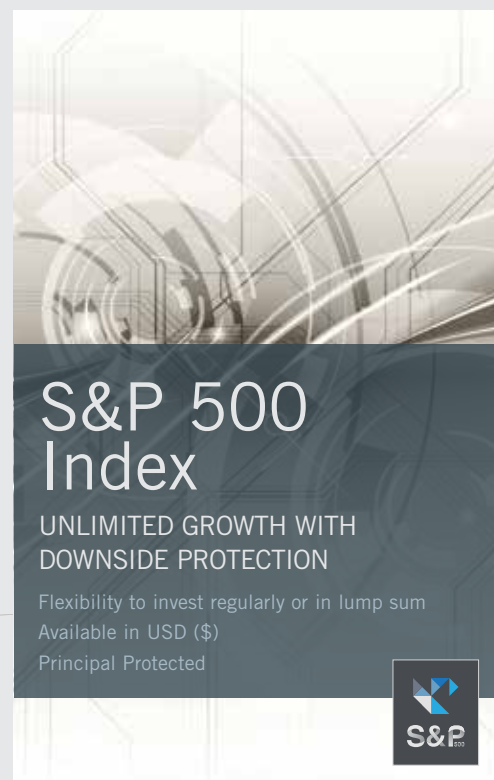
Regular Contribution Plan  
Available in USD (\$), EUR (€) and GBP (£)  
Low Minimum Contribution Amount



### Platinum

THE ULTIMATE INVESTMENT CHOICE

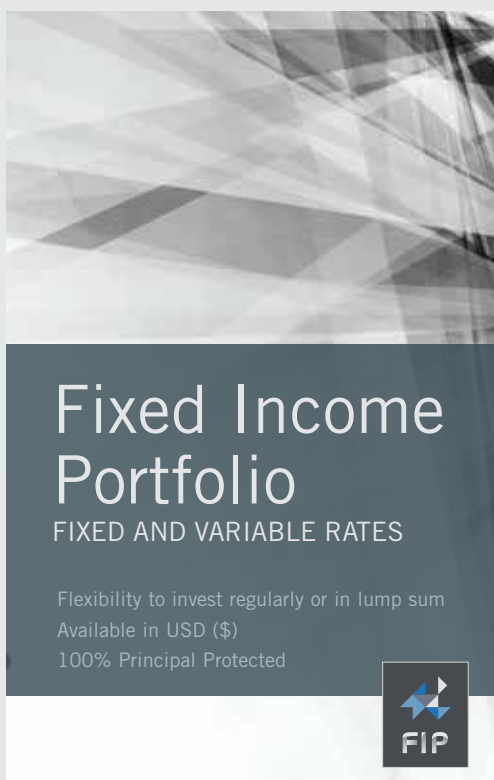

Lump Sum Plan  
Available in USD (\$), EUR (€) and GBP (£)  
Highly Liquid



### S&P 500 Index

UNLIMITED GROWTH WITH DOWNSIDE PROTECTION


Flexibility to invest regularly or in lump sum  
Available in USD (\$)  
Principal Protected



### Fixed Income Portfolio

FIXED AND VARIABLE RATES

Flexibility to invest regularly or in lump sum  
Available in USD (\$)  
100% Principal Protected



### Access Portfolio

YOUR KEY TO THE FINANCIAL MARKETS

Lump Sum Plan  
Available in USD (\$), EUR (€) and GBP (£)  
Open Architecture Platform



### MSCI Index

ENTER A WORLD OF OPPORTUNITY WITH A PEACE OF MIND

Regular Contribution Plans  
Available in USD (\$)  
100% Participation in the growth of the MSCI EAFE Index  
Principal Protected



## options to suit every investor

We understand that each investor is different. Whether you want to prepare for your retirement, ensure your children's future, or save for their education, Investors Trust offers a wide range of investment products with a tax effective structure that can be personalized to meet your financial goals.

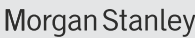




# Investment Options

solutions to satisfy all individual needs

Selected from the world's top providers to bring you the highest quality of investment options available in the marketplace







Access Portfolio is a Lump Sum, open-architecture, portfolio bond product that provides investors around the world with flexible solutions that adapt to their investment requirements.



The S&P 500 provides investors access to 500 leading stocks representing the most widely held companies from all sectors of the economy. It offers principal protection derived from structured notes provided by highly rated financial institutions.



The MSCI EAFE Index is a stock market index that is designed to measure the equity market performance of developed markets outside of the U.S. & Canada. The Index is market-capitalization weighted and includes the largest 85% of target companies. This product provides principal protection derived from structured notes issued by highly rated financial institutions.



The Fixed Income Portfolio is an excellent complement to your diversified mutual fund portfolio. It provides current fixed income returns with fixed and variable rate options. It's an ideal option for investors wanting to add a low risk investment allocation to their portfolio.

# Advanced Online Platform

our tools and reporting capabilities allow you to manage your investment from anywhere, at any time

Investors Trust is constantly investing in the latest technology available to assist its clients in reaching their financial objectives and to ensure the safety and confidentiality of all financial transactions and personal data.

WWW.INVESTORS-TRUST.COM



DATA ANALYSIS



MOBILE ACCESS



INTEGRATED SECURITY

## OUR ONLINE PLATFORM OFFERS:

- ✓ Ability to monitor investment portfolio 24/7
- ✓ Easy access from anywhere using our Mobile Site
- ✓ Morningstar® Portfolio X-Ray™
- ✓ Dynamic web-based analytical fund tool
- ✓ Easy and convenient online payment options
- ✓ Ability to manage portfolio using our free web-based trading platform
- ✓ Facility to download paperless notices and statements
- ✓ Multilingual support
- ✓ Convenient online customer service
- ✓ Highest levels of security



## Limitations & Expectations

Neither ITA Group or any custodian, nor any of their subsidiaries or affiliates guarantee funds or investment performance, unless specifically noted on certain structured products. Policy values are subject to surrender charges for early termination. Please refer to the Trust and policy documents and the illustration for details. The value of any investment and the income can fall as well as rise, as a result of market and currency fluctuations and you may not get back the amount originally invested.

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.

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**For inquiries:**

[info@investors-trust.com](mailto:info@investors-trust.com)

**For distribution:**

[advisers@investors-trust.com](mailto:advisers@investors-trust.com)