



# Fixed Income Portfolio

fixed and variable rates

Investors  Trust

# Fixed Income Portfolio

FIXED AND VARIABLE RATES



This product is an excellent complement to your diversified mutual fund portfolio. It provides high current fixed income returns with fixed and variable rate options.



## KEY FEATURES

- Flexibility to invest regularly or in lump sum
- 100% Principal Protected<sup>1</sup>
- Low risk investment
- Steady Income
- Low minimums
- Low surrender charges
- Tax exempt structure<sup>2</sup>

## BEST SUITED FOR

- Short to medium term investors
- Alternative to low bank time deposits rates
- Low risk investment allocations in your portfolio

<sup>1</sup> Subject to surrender charges.

<sup>2</sup> Please see Trust and Policy for further details.

# LOW RISK INVESTMENT... ...WITH STEADY INCOME

## SUMMARY OF PRODUCT DETAILS

### ■ 15 Year Variable Rate Regular Contribution Plan

<b>CURRENCY</b>	USD \$
<b>MINIMUM CONTRIBUTION</b>	USD 2,400 per annum
<b>MINIMUM INCREASE</b>	USD 2,400 per annum (As Rider)
<b>INTEREST RATE<sup>1</sup></b>	12-Month US LIBOR + 1.50% per annum, adjusting annually <ul style="list-style-type: none"> <li>■ Minimum rate 3.5%</li> <li>■ Maximum rate 6%</li> </ul>
<b>MODAL PREMIUM</b>	Annually, Semi-annually, Quarterly, and Monthly <sup>2</sup>
<b>INVESTMENT TERM</b>	15 years
<b>PRINCIPAL PROTECTION</b>	100% <sup>3</sup>
<b>ANNUAL ADMINISTRATION CHARGE</b>	1.125% years 1 - 15
<b>BID/OFFER SPREAD</b>	NIL
<b>POLICY FEE</b>	No Policy Fee during the first year, USD 7.00 Monthly afterwards

<b>LOYALTY BONUS<sup>4</sup></b>	7.5% of contributions years 1 - 10 5.0% of contributions years 11 - 15
<b>SURRENDER CHARGE</b>	Equal to the sum of the annual administration charges due for the remaining contract years at the time of surrender.
<b>FREE PARTIAL WITHDRAWALS</b>	Free Interest withdrawals allowed after the completion of second year. Capital withdrawals allowed after the completion of the second year, subject to maintaining USD 2,400 surrender value. Minimum surrender is USD 600. Capital withdrawals trigger automatic decrease in interest rate to 3.5% per annum.
<b>ISSUE AGE</b>	18 - 70 years
<b>GUARANTEED DEATH BENEFIT<sup>5</sup></b>	In the event of a relevant death, the standard amount payable will be 101% of the Account Value.

### ■ 3 Year Fixed Rate Lump Sum Plan

<b>CURRENCY</b>	USD \$
<b>MINIMUM CONTRIBUTION</b>	USD 10,000
<b>MINIMUM INCREASE</b>	USD 10,000 (As Rider)
<b>INTEREST RATE</b>	Competitive interest rate <sup>6</sup>
<b>INVESTMENT TERM</b>	3 years
<b>PRINCIPAL PROTECTION</b>	100% <sup>3</sup>
<b>ADMINISTRATION CHARGE</b>	NIL
<b>POLICY FEE</b>	USD 7.00 Monthly
<b>LIQUIDITY</b>	Percentage of initial investment, subject to surrender charges: End of year 1 - 35% End of year 2 - 70% End of year 3 - 100%
<b>SURRENDER CHARGE</b>	End of year 1 - 3% End of year 2 - 2% End of year 3 - 0%
<b>ISSUE AGE</b>	18 - 85 years
<b>GUARANTEED DEATH BENEFIT</b>	In the event of a relevant death, the standard amount payable will be 101% of the Surrender Value.

### ■ 5 Year Fixed Rate Lump Sum Plan

<b>CURRENCY</b>	USD \$
<b>MINIMUM CONTRIBUTION</b>	USD 10,000
<b>MINIMUM INCREASE</b>	USD 10,000 (As Rider)
<b>INTEREST RATE</b>	Competitive interest rate <sup>6</sup>
<b>INVESTMENT TERM</b>	5 years
<b>PRINCIPAL PROTECTION</b>	100% <sup>3</sup>
<b>ADMINISTRATION CHARGE</b>	NIL
<b>POLICY FEE</b>	USD 7.00 Monthly
<b>LIQUIDITY</b>	Percentage of initial investment, subject to surrender charges: End of year 1 - 20% End of year 2 - 40% End of year 3 - 60% End of year 4 - 80% End of year 5 - 100%
<b>SURRENDER CHARGE</b>	End of year 1 - 4% End of year 2 - 3% End of year 3 - 2% End of year 4 - 1% End of year 5 - 0%
<b>ISSUE AGE</b>	18 - 85 years
<b>GUARANTEED DEATH BENEFIT</b>	In the event of a relevant death, the standard amount payable will be 101% of the Surrender Value.

1. Interest rate drops to minimum rate of 3.5% if plan is not current or capital withdrawals are made.

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

3. 100% Principal Protected, subject to surrender charges.

4. All premium payments due must have been received within the grace period, with no contributions decreases or partial withdrawals, for the Loyalty Bonus to take effect.

5. The Guaranteed Death Benefit shall not be payable if the Insured dies within the first 2 years of the Policy Issued Date from an illness or physical condition that pre-existed the Issue Date or if the Insured commits suicide. If all required contributions are not paid within the grace period, this benefit shall terminate and will not be reinstated.

6. Please refer to the Investors Trust website for the current rate.



# INVEST IN YOUR FUTURE

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

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