



# S&P 500 Index

unlimited growth with downside protection

Investors  Trust<sup>®</sup>

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UNLIMITED GROWTH WITH DOWNSIDE PROTECTION



## S&P 500 INDEX PRINCIPAL PROTECTED NOTES' KEY ADVANTAGES

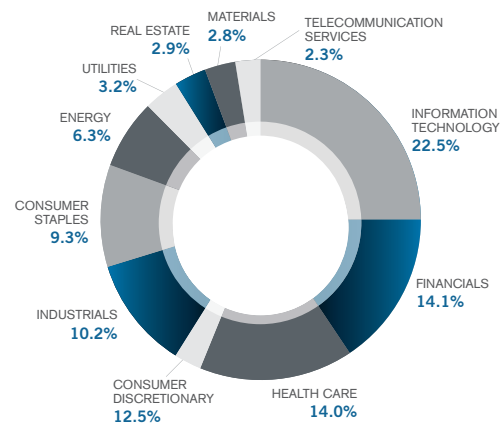
- Principal Protected<sup>1</sup>
- 100% Participation in the growth of the S&P 500 Index<sup>2</sup>
- Ability to participate in stock market growth without the downside risk
- Flexibility to invest regularly or in lump sum

## ■ S&P 500 Index Composition<sup>3</sup>

### TOP 10 COMPANIES BY WEIGHT:

COMPANIES	SYMBOL	GICS SECTOR
APPLE INC.	AAPL	Information Technology
MICROSOFT CORP	MSFT	Information Technology
AMAZON INC	AMZN	Consumer Discretionary
FACEBOOK INC	FB	Information Technology
EXXON MOBIL CORP	XOM	Energy
JOHNSON & JOHNSON	JNJ	Health Care
BERKSHIRE HATHAWAY B	BRK.B	Financials
JP MORGAN CHASE & CO	JPM	Financials
ALPHABET INC A	GOOGL	Information Technology
ALPHABET INC C	GOOG	Information Technology

### SECTOR BREAKDOWN:



1. The underlying Principal Protection is derived from Structured Notes provided by highly rated financial institutions. The investor is facing Issuer/Counterparty Risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the investor. Please see plan documents for further details.

2. Accounts will be credited with 100% participation in the S&P 500. Guaranteed participation rate is 90%.

3. Index Composition as of May 10, 2017.

## ABILITY TO PARTICIPATE IN STOCK MARKET GROWTH WITHOUT THE DOWNSIDE RISK



### SUMMARY OF PRODUCT DETAILS

#### ■ 7 Year Lump Sum Plan

<b>CURRENCY</b>	USD	<b>SURRENDER CHARGE</b>	End of year 1 - 9.0% End of year 2 - 7.5% End of year 3 - 6.0% End of year 4 - 4.5% End of year 5 - 3.0% End of year 6 - 1.5% End of year 7 - 0%
<b>MINIMUM CONTRIBUTION</b>	USD 10,000	<b>FREE PARTIAL WITHDRAWALS</b>	Free partial withdrawals available, but they negate the guarantee.
<b>MINIMUM INCREASE</b>	USD 10,000 (As Rider)	<b>ISSUE AGE</b>	ages 18 - 85
<b>INVESTMENT TERM</b>	7 years	<b>GUARANTEED DEATH BENEFIT</b>	In the event of a relevant death, the standard amount payable will be 101% of the Surrender Value.
<b>PRINCIPAL PROTECTION</b>	89.5% Guaranteed at maturity <sup>1</sup>		
<b>ADMINISTRATION CHARGE</b>	0.125% monthly, years 1 - 7		
<b>POLICY FEE</b>	USD 7.00 monthly		
<b>ASSET MANAGEMENT FEE</b>	0.125% monthly of account balance		

#### ■ 10, 15 & 20 Year Regular Contribution Plan

<b>CURRENCY</b>	USD	<b>LOYALTY BONUS<sup>4</sup></b> <i>(Percentage of Total Contribution During the Period)</i>	1 - 10 Years: 7.5% 11 - 15 Years: 7.5% 16 - 20 Years: 5.0%
<b>MINIMUM CONTRIBUTION</b>	USD 2,400 per annum	<b>SURRENDER CHARGE</b>	The value of the remaining initial units.
<b>MINIMUM INCREASE</b>	USD 2,400 per annum (As Rider)	<b>FREE PARTIAL WITHDRAWALS</b>	Allowed after the completion of the initial period, subject to maintaining USD 2,400 surrender value. Minimum surrender is USD 600. Free partial withdrawals available, but they negate the guarantee.
<b>MODAL PREMIUM</b>	Annually, Semi-annually, Quarterly, and Monthly <sup>2</sup>	<b>ISSUE AGE</b>	10 Year Term: ages 18 - 60 15 Year Term: ages 18 - 55 20 Year Term: ages 18 - 50
<b>INVESTMENT TERMS</b>	10, 15 and 20 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.
<b>PRINCIPAL PROTECTION<sup>3</sup></b>	10 Year Term: 100% 15 Year Term: 140% 20 Year Term: 160%		
<b>ANNUAL ADMINISTRATION CHARGE</b>	10 Year Term: 2.0% per annum 15 Year Term: 1.7% per annum 20 Year Term: 1.1% per annum		
<b>POLICY FEE</b>	USD 10 monthly		
<b>STRUCTURE FEE</b>	0.125% monthly of account balance		

- Values will not be guaranteed if there are partial surrenders or withdrawals prior to the completion of the 7th year. The underlying Principal Protection is derived from Structured Notes provided by highly rated financial institutions. The investor is facing Issuer/Counterparty Risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the investor. Please see plan documents for further details.
- Monthly payments are only available with Credit Cards and Direct Debit.
- Guaranteed at maturity. This protection includes loyalty bonuses. All premium payments due must have been received within the grace period, with no contributions decreases or partial withdrawals, to qualify for guarantee. The underlying Principal Protection is derived from Structured Notes provided by highly rated financial institutions. The investor is facing Issuer/Counterparty Risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the investor. Please see plan documents for further details.
- 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. Loyalty Bonus will be paid after years 10, 15 and 20. S&P500 10 Year Plans are not eligible for Loyalty Bonus.
- 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.



# INVEST IN YOUR FUTURE

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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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