

Policy Number:
T25A000000

Plan Participant

Full Name:

John Smith

Residential Address:

Address Line 1
Address Line 2
City, State
Country, Zip Code

Business Address:

Address Line 1
Address Line 2
City, State
Country, Zip Code

E-mail Address:

email@email.com

Date of Birth:

07/07/1988

Gender:

Male

Nationality:

Brazil

Identification Number:

000000000 Drivers License

Phone Numbers:

+55 555 5555 Mobile

Occupation:

Retail - Manager

Joint Plan Participant

Full Name:

Jane Smith

Residential Address:

Address Line 1
Address Line 2
City, State
Country, Zip Code

Business Address:

Address Line 1
Address Line 2
City, State
Country, Zip Code

E-mail Address:

email@email.com

Date of Birth:

12/12/1988

Gender:

Female

Nationality:

Brazil

Identification Number:

000000000 Drivers License

Phone Numbers:

+55 555 5555 Mobile

Occupation:

Doctor

Insured

| Full Name: | Date of Birth: | Gender | Identification Number: |
|------------|----------------|--------|--------------------------|
| John Smith | 07/07/1988 | Male | 00000000 Drivers License |
| Jane Smith | 12/12/1988 | Female | 00000000 Drivers License |

Beneficiaries

| Type: | Full Name: | Percentage: | Relationship: | Date of Birth: | Identification Number: |
|-------------|------------|-------------|---------------|----------------|------------------------|
| Beneficiary | Mary Smith | 100.00% | Sister | 10/17/1990 | 000000 Government ID |

Investment Details

Premium: \$100.00 Monthly, for the Full Premium Payment Term
Effective Date: 01/17/2012

Currency: USD
Processing Date: 1st day of each month/aversary

Product Type:
EVO25 - Evolution 25 Year Plan USD

Product Sequence: Base

Full Premium Payment Term: 25 years, but not beyond the Insured's age 85.

Initial Period: 2 Years

Investment Allocations

100% FIDC - FI US Dollar Cash

Custodian

Credit Suisse is the Custodian for Investors Trust Segregated Portfolio. Investments held in custody are segregated from bank liabilities.

Service Office

Investors Trust Assurance SPC
Suite 4210, 2nd Floor • Canella Court, Camana Bay
PO Box 32203 • Grand Cayman, KY1-1208
Cayman Islands
Tel: 1-345-749-3340 Fax: 1-786-363-1811
info@investors-trust.com

Charges

Policy Fee:

Monthly: \$7

Bid/Offer Spread:

Nil

Administration Charge:

For the first 10 years, 1.9% per annum of total Premiums due from outset to the relevant Policy anniversary. After year 10, 0.35% per annum of total premiums due from outset to the relevant Policy anniversary until the completion of the Full Premium Payment Term, no Administration Charge thereafter.

Surrender Charge:

Equal to the remaining Administration Charges that would have been deducted had Premiums been continued for the balance of the Full Premium Payment Term. The Surrender Charge is waived at the end of Policy Year 15 if all premiums have been paid within the grace period, with no Premium Decreases or Partial Withdrawals, for the first 15 Policy Years, regardless of the actual term of the Full Premium Payment Term.

Asset Management Fee:

1.5% of Account Value per annum.
For as long as the assets remain invested, the Asset Management Fee will continue to apply.

Fund Transfers

Transfer Fee:

There is no charge for the first fifteen requested fund transfers between Investment Accounts during each Policy Year. A fee of \$22.00 is charged on all other fund transfers. All fund transfers requested in the same request are counted as one transfer.

Minimum Cash Value to be Transferred:

\$300

Minimum Cash Value, which must remain in an account after fund transfer:

\$120

Valuation Dates

Fund Prices are updated daily (Subject to actual fund trading dates.)

Available Investment Accounts

The current list of available Investment Accounts is set out in the Company's Website. From time to time, the available Investment Accounts may change. The Company will periodically notify the Policyowner of the Investment Accounts available under the Policy.

Extra Allocations

| | |
|----------------------------|------|
| US \$ 1,200.00 - 1,799.00 | 100% |
| US \$ 1,800.00 - 3,599.00 | 101% |
| US \$ 3,600.00 - 5,399.00 | 102% |
| US \$ 5,400.00 - 7,199.00 | 103% |
| US \$ 7,200.00 - 13,499.00 | 104% |
| US \$ 13,500.00 or > | 105% |

Surrenders

Minimum Partial Surrender:

\$600.00

Minimum Cash Surrender Value, which must remain in the Policy after a Partial Surrender:

\$1,200.00

Allocation and Surrender Guidelines:

1. Currently you can select any of the Investment Accounts. However, we reserve the right to limit this in the future.
2. Allocations must be in US Dollars or in percentages stated in whole numbers.
3. Allocations, transfers and surrenders are only made on a Valuation Date for the affected Investment Account.
4. When the Company cannot allocate Premiums or Cash Value to the selected Investment Account because such funds become available at a time when the selected Investment Account was not accepting investments, the funds will be placed in the Company's General Account pending investment.

Loyalty Bonus

The Company hereby agrees that it will pay a Loyalty Bonus on the said Policy as follows:

7.5% of the Premiums for years 1 through 10, credited at the end of year 10
5% of the Premiums for years 11 through 15, credited at the end of year 15
5% of the Premiums for years 16 through 20, credited at the end of year 20
5% of the Premiums for years 21 through 25, credited at the end of year 25

There will be no Loyalty Bonus for Full Premium Payment Terms less than 10 years. All premium payments due must have been received within the grace period, with no Premium Decreases or Partial Withdrawals, for the Loyalty Bonus to take effect.

All other terms and conditions of the Policy to which this Bonus applies remain in full force and effect.

Guaranteed Death Benefit

In the event of the relevant death, the standard amount payable will be 101% of the Account Value.

ITA Global Trust Company, Ltd., the Trustee for Investors Trust Cayman (the Trust), purchased this policy from the Investors Trust Segregated Portfolio of Investors Trust Assurance SPC (respectively the Policy, the Segregated Portfolio and the Insurance Company) with monies received from the Plan Participant(s) according to the Plan.