



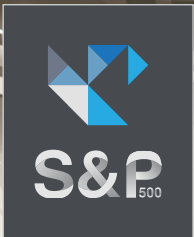
S&P 500 Index

principal protected

Investors  Trust[®]

S&P 500 Index

PRINCIPAL PROTECTED



S&P 500 INDEX PRINCIPAL PROTECTED NOTES' KEY ADVANTAGES

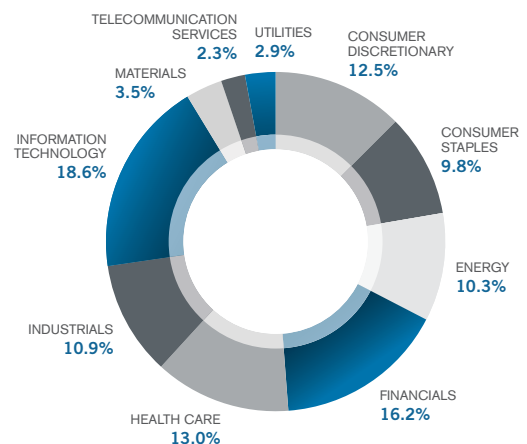
- Principal Protected¹
- 100% Participation in the growth of the S&P 500 Index²
- Ability to participate in stock market growth without the downside risk
- Flexibility to invest regularly or in lump sum

■ S&P 500 Index Composition³

TOP 10 COMPANIES BY WEIGHT:

COMPANIES	SYMBOL	GICS SECTOR
APPLE INC.	AAPL	Information Technology
EXXON MOBIL CORP	XOM	Energy
GOOGLE INC	GOOG	Information Technology
MICROSOFT CORP	MSFT	Information Technology
GENERAL ELECTRIC CO	GE	Industrials
JOHNSON & JOHNSON	JNJ	Health Care
CHEVRON CORP	CVX	Energy
PROCTER & GAMBLE	PG	Consumer Staples
JP MORGAN CHASE & CO	JPM	Financials
WELLS FARGO & CO	WFC	Financials

SECTOR BREAKDOWN:



1. The underlying Principal Protection is derived from Structured Notes provided by financial institutions rated A or better by Standard & Poor's, Moody's or Fitch. 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 December 31st, 2013.

ABILITY TO PARTICIPATE IN STOCK MARKET GROWTH WITHOUT THE DOWNSIDE RISK



SUMMARY OF PRODUCT DETAILS

■ 15 Year Regular Contribution Plan

CURRENCY	USD \$
MINIMUM CONTRIBUTION	USD 2,400 per annum
MINIMUM INCREASE	USD 2,400 per annum (As Rider)
MODAL PREMIUM	Annually, Semi-annually, Quarterly, and Monthly ¹
INVESTMENT TERM	15 years
PRINCIPAL PROTECTION	140% Guaranteed at maturity ²
ANNUAL ADMINISTRATION CHARGE	1.7% years 1 - 15
BID/OFFER SPREAD	2% of each contribution on plans under USD 6,000 per annum
POLICY FEE	USD 7.00 Monthly
ASSET MANAGEMENT FEE	0.125% monthly of account balance

LOYALTY BONUS ³	7.5% of contributions years 1 - 10 7.5% of contributions years 11 - 15
SURRENDER CHARGE	Equal to the sum of the annual administration charges due for the remaining contract years at the time of surrender.
FREE PARTIAL WITHDRAWALS	Allowed after the completion of the second year, subject to maintaining USD 2,400 surrender value. Minimum surrender is USD 600. Free partial withdrawals available, but they negate the guarantee.
ISSUE AGE	18 - 70 years
GUARANTEED DEATH BENEFIT ⁴	In the event of a relevant death, the standard amount payable will be 101% of the Account Value.

■ 7 Year Lump Sum Plan

CURRENCY	USD \$
MINIMUM CONTRIBUTION	USD 10,000
MINIMUM INCREASE	USD 10,000 (As Rider)
INVESTMENT TERM	7 years
PRINCIPAL PROTECTION	100% Guaranteed at maturity ⁵
ADMINISTRATION CHARGE	0.125% monthly, years 1 - 7
POLICY FEE	USD 7.00 Monthly
ASSET MANAGEMENT FEE	0.125% monthly of account balance

SURRENDER CHARGE	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%
FREE PARTIAL WITHDRAWALS	Free partial withdrawals available, but they negate the guarantee.
ISSUE AGE	18 - 85 years
GUARANTEED DEATH BENEFIT	In the event of a relevant death, the standard amount payable will be 101% of the Surrender Value.

- Monthly payments are only available with Credit Cards and Direct Debit.
- This protection includes loyalty bonuses. All contributions must be made as per the signed illustration to qualify for guarantee. The underlying Principal Protection is derived from Structured Notes provided by financial institutions rated A or better by Standard & Poor's, Moody's or Fitch. 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.
- 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.
- 100% Capital Guarantee, minus Administration Fees charged during the term of the plan. 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 financial institutions rated A or better by Standard & Poor's, Moody's or Fitch. 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.



INVEST IN YOUR FUTURE

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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, Credit Suisse 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.

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