



STATE TRUST

Life & Annuities Ltd.

Compass



Life Insurance

Life Insurance

Any situation impacting the family estate can jeopardize the future of every family member. This is why it is important to have a policy like COMPASS, which can help you build significant savings. If needed, these savings can be available to you during the life of the plan.

COMPASS is a variable universal life insurance policy that also gives you the ability to invest in indexes/funds in the world's top capital markets.

Policyholders invest based on their individual risk profile.

This plan is in US dollars—your risk profile gives you greater diversification.

Compass Technical Specifications

<i>Age Limitations</i>	<ul style="list-style-type: none"> Plan available for individuals between the ages of 3 months to 65 years.
<i>Premiums</i>	<ul style="list-style-type: none"> Flexible premiums within scope defined by contract. Minimum: USD \$1,200 annually. Additional contributions at any point during the life of the policy.
<i>Policy Values</i>	<ul style="list-style-type: none"> Values may be capitalized and accessed online at any time. Values are available through loans, partial surrender amounts and total surrender amounts (within the limitations and regulations set forth in the policy agreement).
<i>Insured Amount and Riders</i>	<ul style="list-style-type: none"> Minimum: USD \$50,000 - Maximum: USD \$2,500,000. Minors USD \$50,000 only. Available Riders: Accidental Death, Additional Temporary Insurance, Spouse Insurance / Other Insured, Accelerated benefits in case of Terminal Illness, and a Critical Illness rider.
<i>Plan Investments</i>	<ul style="list-style-type: none"> Ability to invest in mutual funds or capital markets indexes. Plan Currency is US Dollars. Basic investment profiles based on your risk-tolerance levels: Guaranteed / Moderate / Balanced / Growth. Option to establish a Customized profile based on your needs.
<i>Payment Options</i>	<ul style="list-style-type: none"> International credit/debit card, automatic international debits in US banks, checks and transfers. Directly from your State Trust Bank & Trust Ltd. account.

Benefits

Universal variable life insurance policies, such as COMPASS, provide two options:

- ◆ **Incremental:** Benefits in case of death increase as the account value grows. Beneficiaries will receive the basic insured amount plus the accumulated account value.
- ◆ **Capped:** Benefit in case of death remains constant throughout the life of the policy.

When benefits in case of death come from incremental policies, they are directly related to the return on investment.

On the other hand, in the case of a capped policy, benefits are always the same.

Additional Advantages

COMPASS offers other remarkable features:

- ◆ Individuals, corporations and/or trusts can be the policy owners.
- ◆ Confidentiality and backing of State Trust Group.



Greater Protection

You can increase your insurance protection at a reasonable cost through riders. COMPASS offers the following opportunities:

- ◆ Accidental Death Coverage.
- ◆ Temporary Additional Insurance.
- ◆ Spouse Insurance / Other Insured.
- ◆ Critical Illnesses.
- ◆ Accelerated benefits in case of terminal illness.

Compass is Intended for...

COMPASS covers a wide range of investment needs:

- ◆ Parents seeking protection for their families.
- ◆ Adults who wish to preserve their estate for their heirs.
- ◆ Businesses wishing to offer retirement funds to key executives.
- ◆ Business partners designated as cross-beneficiaries to provide access to liquidity, in case there is a need to buy a portion of the business back from heirs upon death of one of the partners.
- ◆ Individuals seeking family protection through a policy such as COMPASS, with parallel investment and capitalization processes, which they can access in accordance with the contract terms.



Terms You Should Know

- ◆ **Account Value:** The total amount of premiums received, plus return on investment, less policy costs and expenses.
- ◆ **Risk tolerance:** In financial terms, risk tolerance refers to an individual's or institution's capacity to be exposed to the volatility of markets. This tolerance is related to each investor's age, financial capacity, and knowledge of investment instruments, among other factors.
- ◆ **Surrender Value:** The Account Value minus the surrender charges, expenses, loans and any liabilities, which the policyholder receives upon cancellation of his/her policy.
- ◆ **Investment profiles:** The process of selecting and distributing financial instruments and indexes based on the different risk tolerance levels. At State Trust Life and Annuities, we offer profiles that adapt to individual needs: Guaranteed, Moderate, Balanced, Growth and Customized.
- ◆ **Premiums:** Payments, or one of the regular payments, that policyholders make toward their life insurance policy, education plan or retirement plan.

Life Risk

Many developing countries have mortality patterns that show increased levels of infectious diseases and risk of death during pregnancy or birth. In addition, these risks are compounded by all types of cancer, cardiovascular diseases, and chronic respiratory illnesses that cause most deaths in the developed world.

Top Causes of Death in the World

Country	Mortality Rates per 100,000 people			Deaths
	Cancer	Cardiovascular Disease	Non-transmissible Disease	HIV/AIDS
<i>América Latina</i>				
Argentina	142,0	212,0	521,0	11,0
Brazil	142,0	341,0	712,0	8,0
Colombia	117,0	240,0	511,0	18,0
Dominican	131,0	381,0	687,0	75,0
Guatemala	93,0	188,0	562,0	21,0
Mexico	88,0	163,0	503,0	6,0
Venezuela	107,0	241,0	496,0	23,0
<i>Asia</i>				
India	109,0	428,0	750,0	
China	148,0	291,0	665,0	2,0
Japan	119,0	106,0	287,0	1,0
<i>Europe</i>				
France	142,0	118,0	368,0	2,0
Germany	141,0	211,0	444,0	<10,0
Italy	134,0	174,0	403,0	5,0
Spain	131,0	137,0	395,0	5,0
United Kingdom	143,0	182,0	434,0	<10,0
<i>North America</i>				
Canada	138,0	141,0	388,0	<10,0
United States	134,0	188,0	460,0	5,0

Financial Risk

Universal Variable Life policies are products that require a mid- to long-term investment horizon, because statistical expectancy, which encompasses growth and scope of expected and projected return rates, depends on the ability to complete an investment cycle that is generally based on 10-20 years.

Universal Variable Life Insurance was created with the goal of providing protection at the time of death of the insured. This policy is accompanied by savings, which reflect investments made with a separate set of assets in capital markets.



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