



[servicios@statetrustlife.com](mailto:servicios@statetrustlife.com)  
[WWW.STATE TRUSTLIFE.COM](http://WWW.STATE TRUSTLIFE.COM)

These products, policies, plans, or services are designed for customers who are not residents or citizens of the United States

RETIREMENT-PRO

# Your Retirement Approach

**Retirement-Pro** is the approach to your retirement planning that revolves around several key features:

- Disciplined savings with growth potential with the ultimate goal of you building a solid retirement plan.
- Choice of investment profile tailored to your level of risk tolerance. This allows you to earn returns based on the performance of global markets.

**Retirement-Pro** is a variable plan that due to the level of diversification and transparency of the investments reduces the risk compared to similar products. Its extension in time gives the investor greater possibilities to face financial changes of his own or in the capital markets.

## Technical Specifications of Retirement-Pro

<b>Age limit</b>	Plan available for individuals between 3 months and 75 years of age.
<b>Premiums</b>	<ul style="list-style-type: none"><li>· Single payment or optional payment option</li><li>· Additional contributions at any time during the life of the plan.</li></ul>
<b>Contribution period</b>	<ul style="list-style-type: none"><li>· One-time payment</li></ul>
<b>Withdrawal period</b>	<ul style="list-style-type: none"><li>· 1 year - Maximum: 25 years deferral between 15 to 25 years.</li></ul>
<b>Plan Values</b>	<ul style="list-style-type: none"><li>· They are capitalized and can be consulted online at any time.</li><li>· Values available through loans, partial and total redemptions (within the limits and rules established in the plan contract).</li></ul>
<b>Plan Investment</b>	<ul style="list-style-type: none"><li>· Diversified portfolio in the main capital markets of the world.</li><li>· Possibility of investment through market instruments "ETF or Indexes" and Mutual Funds.</li><li>· Basic investment profiles according to your level of risk tolerance: Conservative / Moderate / Recommended / Indexed Growth / Customized. With the option to establish a personalized profile according to your needs.</li></ul>
<b>Payment Options</b>	<ul style="list-style-type: none"><li>· International credit and debit cards, automatic international debits at U.S. banks, checks and wire transfers.</li></ul>

## Benefits

An important advantage of a variable plan such as Retirement-Pro is its flexibility, with which you can:

- Designate death beneficiaries.
- Establish the period of time during which you want to receive retirement income and the amount.
- Have specialized retirement and estate planning advice.
- Join any of the investment profiles (they can be changed at any time) composed of ETFs/ Indexes and Mutual Funds, which offer excellent diversification and transparency.



## Who is Retirement-Pro?

Fathers and mothers with the objective of planning their retirement.

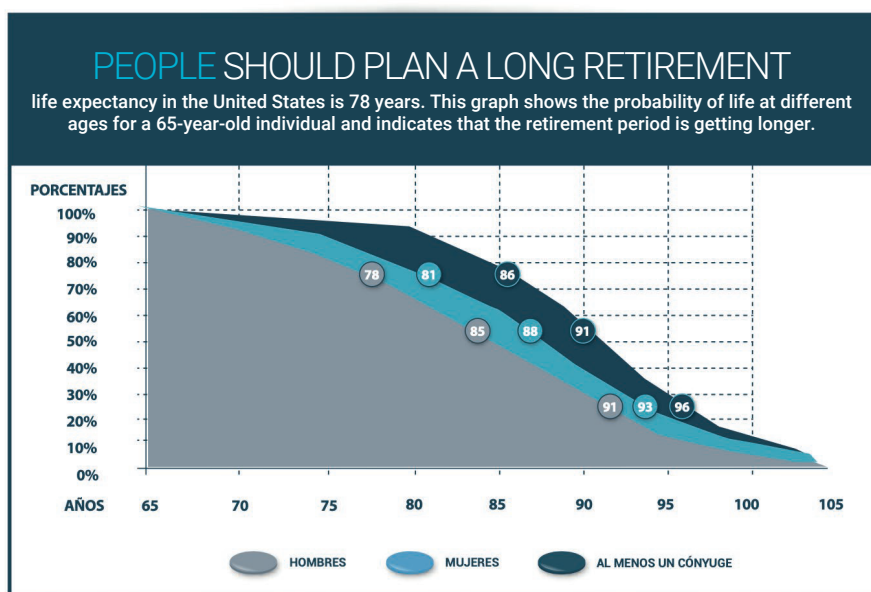
- Young adults seeking to plan their future through a broad investment horizon.
- People who are willing to participate in the capital markets.
- Companies that want to create retirement funds for their key executives.

# Impact of Retirement

One of the essential aspects of a successful retirement is the ability to plan sufficiently in advance to ensure a monthly income equal to or better than what you had during your working years. At StateTrust Life & Annuities, a financial advisor meets with you to outline a plan of action to project an income through sources such as annuities.

## You should keep in mind that:

- Retirement tests the ability of human beings to adapt to a new reality, which affects the individual's family and social environment.
- This new stage not only reflects the talent a person had to build his or her economic security, but also his or her own character. There are those who prefer to dedicate themselves to the enjoyment of the retirement plan without major setbacks; but there are others who seek to develop a new life project based on their own work experience, their skills, and their open attitude towards life's new challenges.



# Terms you should know

## ACCOUNT VALUE

The total value of premiums received minus plan costs and expenses plus investment returns.

## RISK TOLERANCE

In financial terms, it refers to the ability of an individual or situation to be exposed to market volatility. This tolerance is related to the investor's age, financial capacity, and knowledge of investment instruments, among other factors.

## REDEMPTION VALUE

It is the account value, minus surrender charges, expenses, loans, and any debt that is given to the owner when the plan is cancelled.

## INVESTMENT PROFILES

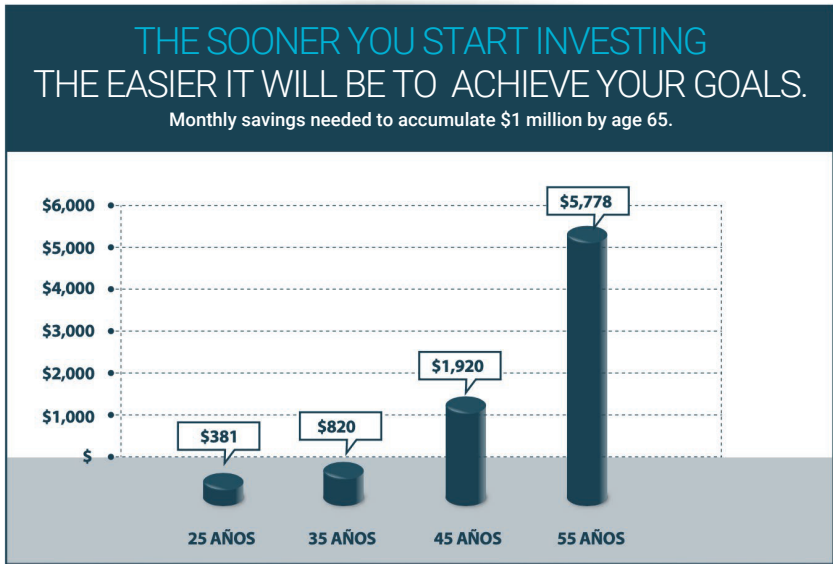
The process of selecting and allocating financial instruments and indexes according to different levels of risk tolerance. At StateTrust Life & Annuities there is an investment profile adapted to each need: Conservative / Moderate / Recommended/ Indexed Growth/ Customized.



# Planning for retirement ahead of time

Planning for retirement has important payoffs both financially and emotionally.

- You are prepared for unexpected expenses or events.
- You gain financial security and a general sense of well-being.
- You increase your financial flexibility.
- It prevents you from making hasty decisions at the doorstep of retirement that affect your financial future.



RETIREMENT-PRO	
Owners	The client must be between 18 and 80 years of age. Companies or other non-legal persons must not be registered in the U.S. or British Virgin Islands.
Investment term	Between 15 and 25 years old.
Available currencies	USD
Minimum contribution term	One-time contribution.
Fund management fees	2% per year
Plan expense	Annual: USD 84 Monthly: USD 7
Plan issuance cost	USD 75 for the printed issue No cost for digital issue
Minimum investment	USD 15,000, extra payments can be made.
Minimum contribution increase	USD 500.00*
Index option	Conservative, Moderate, Recommended, Indexed Growth, and Customized
Loan	Up to 50% of your surrender value, for the current plan year.
Grace period	60 days
Partial withdrawal minimum account value	Partial withdrawals can be made from the plan, as long as a minimum withdrawal value of USD 5,000.00 is maintained.
Surrender values	See his illustration.