

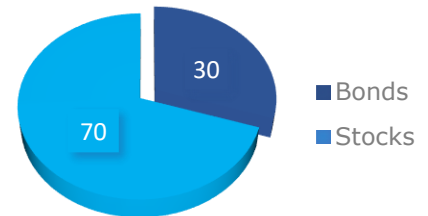


CG PENSIONS INVESTMENT PROFILES

Bermuda / International - Aggressive Profile

This profile has a current asset allocation of 70% Stocks and 30% Bonds. It is intended for the investor who has a long investment horizon - 25 years or more until retirement. This portfolio can be expected to have a high degree of volatility and the investor fully understands that he will be compensated for this volatility over his investment holding period. The expected gross long-term return performance could be between 7%-9% per annum over rolling five-year periods, based on historical market performance data. Typical investors are relatively young, 20-40 years old.

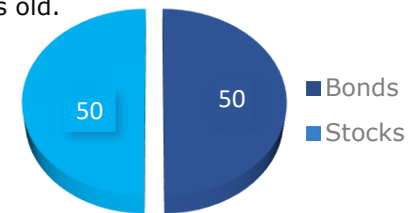
Global Equities	Vanguard Global Stock Index Fund	35%
US Equities	Vanguard US Opportunities Fund	15%
US Equities	iShares Russell 2000 Fund	10%
Asian Equities	Fidelity Sustainable Asia Equity Fund	10%
US Bonds	MFS US Government Bond Fund	15%
Global Bonds	Morgan Stanley Global Bond Fund	15%



Bermuda / International - Moderate Profile

This profile has a current asset allocation of 50% Stocks and 50% Bonds. It is intended for those with a 10-25 year investment horizon. This portfolio can be expected to have a lower degree of volatility. The expected gross long-term return performance could be between 6%-8% per annum over rolling five-year periods, based on historical market performance data. Typical investors are mature, 40-60 years old.

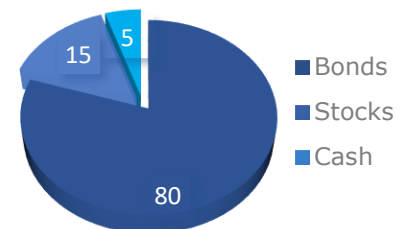
Global Equities	Vanguard Global Stock Index Fund	30%
US Equities	Vanguard US Opportunities Fund	15%
Asian Equities	Fidelity Sustainable Asia Equity	5%
US Bonds	MFS US Government Bond Fund	30%
Global Bonds	Morgan Stanley Global Bond Fund	20%



Bermuda / International - Conservative Profile

This profile has a current asset allocation of 15% Stocks, 80% Bonds and 5% Cash. It is intended for those with an investment horizon of 10 years or less. This portfolio can be expected to have a low degree of volatility. The investor understands that this strategy may not always exceed the rate of inflation in a given year, but should do so over a complete business cycle. The expected gross long-term return performance could be between 3%-6% per annum over rolling five-year periods, based on historical market performance data. The typical investor is at or near to retirement.

Global Equities	Vanguard Global Stock Index Fund	10%
US Equities	Vanguard US Opportunities Fund	5%
US Bonds	MFS US Government Bond Fund	55%
Global Bonds	Morgan Stanley Global Bond Fund	25%
Cash	CGI Core Liquidity Option	5%



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Disclaimer: Profiles are simply the referenced weightings in each of the underlying externally managed funds. They are not a separately managed or unitized portfolio.



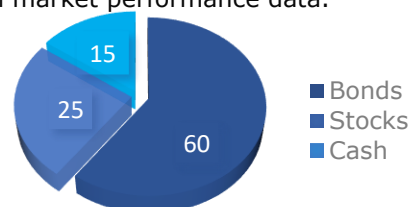
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LOCAL RETIREMENT PRODUCT PROFILES

Bermuda – Core Enhanced Profile

This profile has a current asset allocation of 25% Stocks, 60% Bonds and 15% Cash. This conservative portfolio is intended for those typically near retirement or in an active 'draw down' mode, who are able to assume moderate risk levels. This portfolio can be expected to have a higher degree of volatility than the Core Plus Profile. The investor understands that this strategy may not always exceed the rate of inflation in a given year, but should do so over a complete business cycle. The expected gross long-term return performance could be between 5%-7% per annum over rolling five-year periods, based on historical market performance data.

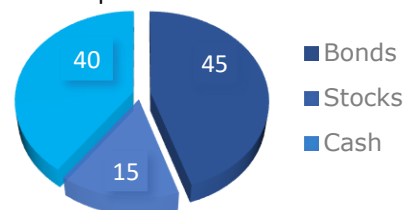
Global Equities	Vanguard Global Stock Index Fund	15%
Global Equities	MFS Global Equity Fund	10%
Global Bonds	Morgan Stanley Global Bond Fund	30%
US Bonds	MFS US Government Bond Fund	30%
Cash	CGI Core Liquidity Fund	15%



Bermuda – Core Plus Profile

This profile has a current asset allocation of 15% Stocks, 45% Bonds and 40% Cash. This conservative portfolio is intended for those typically near retirement or in an active 'draw down' mode, who are able to assume low to moderate risk levels. This portfolio can be expected to have a higher degree of volatility than the Core Profile. The investor understands that this strategy may not always exceed the rate of inflation in a given year, but should do so over a complete business cycle. The expected gross long-term return performance could be between 4%-6% per annum over rolling five-year periods, based on historical market performance data.

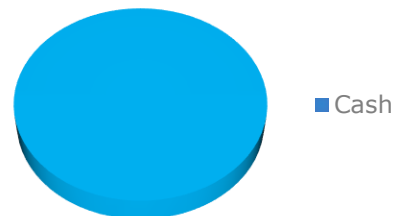
Global Equities	Vanguard Global Stock Index Fund	15%
Global Bonds	Morgan Stanley Global Bond Fund	20%
US Bonds	MFS US Government Bond Fund	25%
Cash	CGI Core Liquidity Fund	40%



Bermuda - Core Profile

This profile has a current asset allocation of 100% Cash. This conservative portfolio is intended for those typically near retirement or in an active 'draw down' mode, who possess a very low risk tolerance. This portfolio can be expected to have very low volatility. The investor understands that this strategy may not always exceed the rate of inflation in a given year, but should do so over a complete business cycle. The expected gross long-term return performance could be between 1%-3% per annum over rolling five-year periods, based on historical market performance data.

Cash	CGI Core Liquidity Option	100%
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