

British Caymanian Insurance Agencies Limited
Fund Options (Self Directed Platform) as of 30 September, 2020

| INVESTMENT MGR / FUND | | ASSET CLASS | FUND DESCRIPTION |
|--|------------------------|--------------------------------------|--|
| MFS GLOBAL EQUITY FUND | Portfolio Type: | GLOBAL EQUITIES (ACTIVE) | The fund's objective is capital appreciation, measured in U.S. dollars. The fund invests primarily in a portfolio of large capitalization equity securities of global issuers. Country and sector exposures are driven by bottom-up equity stock selection. |
| VANGUARD GLOBAL STOCK INDEX FUND | Portfolio Type: | GLOBAL EQUITIES (INDEX) | This index fund seeks investment results and risk characteristics that track those of the Morgan Stanley Capital World Index (MSCI) World Free Index - an unhedged, diversified, capitalization-weighted benchmark consisting of common stocks of companies located in 23 developed countries across North America, Europe and the Asia/Pacific region. The fund attempts to track its index by holding a portfolio of all, or a representative sample, of the securities in the MSCI World Free Index, in roughly the same proportions as represented in the index itself. |
| VANGUARD US OPPORTUNITIES FUND | Portfolio Type: | US EQUITIES (ACTIVE) | This actively managed fund seeks to provide long-term capital growth by investing in US stocks with above average earnings growth potential that is not reflected in current market prices. The fund manager attempts to quantify and analyse companies fundamental value, strong industry position, increasing sales, improving profitability, good long term prospects for above average growth in earnings and strong management teams - compared with the market price of the companies stock. |
| VANGUARD US 500 STOCK INDEX FUND | Portfolio Type: | US EQUITIES (INDEX) | This index fund seeks investment results and risk characteristics that track the Standard & Poor's 500 Composite Price Index - a benchmark consisting of common stocks of large companies located in the United States. The fund attempts to approximate its index by holding a portfolio of all, or a representative sample of the securities in the S&P500 Index in roughly the same proportions as represented in the index itself. |
| iSHARES RUSSELL 2000 FUND | | US SMALL CAP EQUITIES (INDEX) | The iShares Russell 2000 Fund seeks investment results that correspond generally to the price and yield performance, before fees and expenses, of the small capitalization sector of the U.S. equity markets represented by the Russell 2000 Index (the index). The index represents the approximately 2000 smallest companies in the Russell 3000 index. |
| FIDELITY EUROPEAN GROWTH FUND | Portfolio Type: | EUROPEAN EQUITIES (ACTIVE) | The Manager manages the Fund with the aim of achieving long-term capital growth by investing in an actively managed portfolio of primarily pan-European equities. This is truly a stock picking portfolio where the portfolio is built purely on a stock by stock basis with an unrestricted investment mandate. The fund manager invests wherever he finds the most attractive investment opportunities and this can mean that the fund differs significantly from its benchmark, the FTSE Europe Index, in terms of geographic and sector weightings. Bottom-up fundamental research is carried out with the support of Fidelity's pan-European equity analysts, organized on an industry basis and through Fidelity's worldwide research network. |
| iSHARES MSCI EAFE INDEX FUND | Portfolio Type: | EUROPEAN EQUITIES (INDEX) | The iShares MSCI EAFE Index seeks to provide investment results that correspond generally to the price and yield performance, before fees and expenses, of publicly traded securities in the European, Australasian, and Far Eastern markets, as measured by the MSCI EAFE Index. The Index has been developed by MSCI as an equity benchmark for international stock performance. It is a capitalization-weighted index that aims to capture 85% of the total market capitalization. |
| FIDELITY ASIA FOCUS FUND (FORMERLY SOUTHEAST ASIA FUND) | Portfolio Type: | ASIAN EQUITIES (ACTIVE) | The manager aims to produce long term capital growth through investment in a diversified portfolio of equities quoted on stock exchanges in Asia excluding Japan. The focus tends to be "blue chip" companies thus allowing a fairly high degree of stability and liquidity. The fund manager employs a "bottom up" approach to stock selection with a focus on stocks with above average earnings growth relative to their peers. |

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| MFS GLOBAL TOTAL RETURN FUND | Portfolio Type: | BALANCED PORTFOLIO (ACTIVE) | The MFS Global Total Return Fund is a conservative global balanced fund. The fund's investment objective is to seek total return, measured in US dollars, by investing in securities that will provide above-average income and opportunities for long-term growth of capital. The fund will invest in global equity and fixed income securities. Historically, the fund has allocated assets at approximately 60 percent stocks, 40 percent bonds. |
| MORGAN STANLEY GLOBAL BOND FUND | Portfolio Type: | GLOBAL BONDS (ACTIVE) | The Fund aims to provide an attractive rate of return, measured in US dollars, through market, instrument and currency selection. The Fund consists of domestic, international and euromarket fixed income securities of varying maturities denominated in US dollars and other currencies, including emerging markets. |
| MFS US GOVERNMENT BOND FUND | Portfolio Type: | US GOVERNMENT BONDS (ACTIVE) | The fund's objective is current income, consistent with preservation of capital, measured in US dollars. This team-managed fund invests primarily in a portfolio of US Treasury and agency debt. Key points: 1) aims to provide investors with a high-quality fixed income portfolio, 2) securities selected based on analysis of macroeconomic indicators, relative sector valuation and overall market environment, 3) seeks to add value through sector rotation among various government securities, including: US Treasuries, Ginnie Maes, Freddie Macs, Fannie Maes, and other US agencies and instrumentalities. |
| CAYMAN CASH OPTION | Portfolio Type: | CASH | This portfolio's objective is to provide investors with a steady and consistent stream of income while limiting the potential volatility of the portfolio. Capital preservation is paramount. |



Note: Prepared by British Caymanian Insurance Agencies Limited which acts solely as an agent on behalf of Colonial Pension Services Ltd. and does not act as a broker on behalf of its customers. Colonial Pension Services Ltd. is licenced to conduct investment business by the Bermuda Monetary Authority and holds a restricted trust licence with the Cayman Islands Monetary Authority. Please see our General Information and Disclosures page on www.cgigroup.com for more information.