



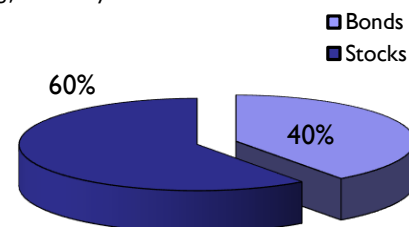
COLONIAL PENSION SERVICES LTD.

INVESTMENT PROFILES

Cayman - Aggressive Profile

This profile has a current asset allocation of 60% Equities and 40% 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.

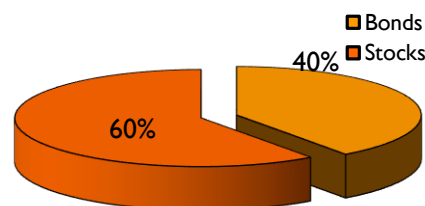
Global Equities	Vanguard Global Stock Index Fund	35%
US Equities	Vanguard US Opportunities Fund	10%
US Equities	iShares Russell 2000 Fund	5%
Asian Equities	Fidelity Asia Focus Fund	10%
US Bonds	MFS US Government Bond Fund	20%
Global Bonds	Morgan Stanley Global Bond Fund	20%



Cayman - Moderate Profile

This profile has a current asset allocation of 60% Equities and 40% 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.

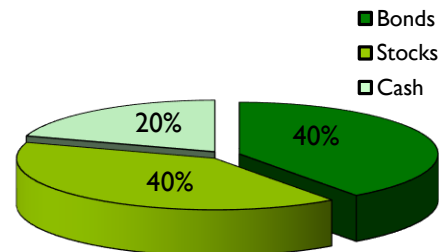
Global Equities	Vanguard Global Stock Index Fund	35%
US Equities	Vanguard US Opportunities Fund	20%
Asian Equities	Fidelity Asia Focus Fund	5%
US Bonds	MFS US Government Bond Fund	15%
Global Bonds	Morgan Stanley Global Bond Fund	25%



Cayman - Conservative Profile

This profile has a current asset allocation of 40% Equities, 40% Bonds and 20% 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	15%
US Equities	Vanguard US Opportunities Fund	15%
US Equities	iShares Russell 2000 Fund	5%
Asian Equities	Fidelity Asia Focus Fund	5%
US Bonds	MFS US Government Bond Fund	20%
Global Bonds	Morgan Stanley Global Bond Fund	20%
Cash	Cayman Cash Option	20%



Note: Prepared by British Caymanian Insurance Agencies Limited which acts solely as an agent on behalf of Coralisle Pension Services Ltd. and does not act as a broker on behalf of its customers. Coralisle 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.cgcoralisle.com for more information.

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