



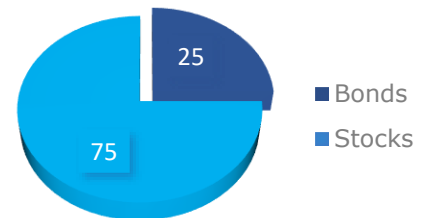
## CG PENSIONS

### INVESTMENT PROFILES

#### Bermuda / International - Aggressive Profile

This profile has a current asset allocation of 75% Stocks and 25% 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.

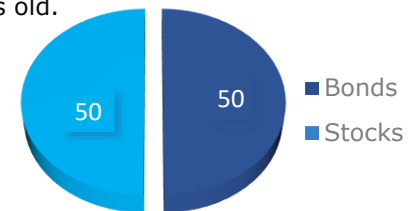
|                 |                                  |     |
|-----------------|----------------------------------|-----|
| Global Equities | Vanguard Global Stock Index Fund | 35% |
| US Equities     | Vanguard US Opportunities Fund   | 20% |
| US Equities     | iShares Russell 2000 Fund        | 10% |
| Asian Equities  | Fidelity Asia Focus Fund         | 10% |
| US Bonds        | MFS US Government Bond Fund      | 10% |
| 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.

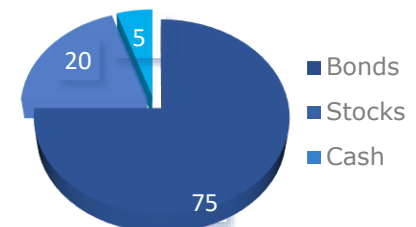
|                 |                                  |     |
|-----------------|----------------------------------|-----|
| Global Equities | Vanguard Global Stock Index Fund | 30% |
| US Equities     | Vanguard US Opportunities Fund   | 15% |
| Asian Equities  | Fidelity Asia Focus Fund         | 5%  |
| US Bonds        | MFS US Government Bond Fund      | 25% |
| Global Bonds    | Morgan Stanley Global Bond Fund  | 25% |



#### Bermuda / International - Conservative Profile

This profile has a current asset allocation of 20% Stocks, 75% 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 | 15% |
| US Equities     | Vanguard US Opportunities Fund   | 5%  |
| US Bonds        | MFS US Government Bond Fund      | 50% |
| 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.



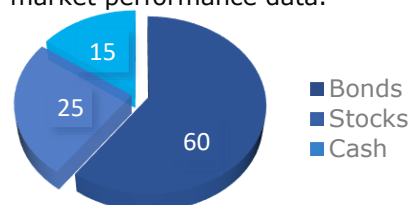
## CG PENSIONS

### PRESCRIBED RETIREMENT PRODUCT PROFILES

#### Bermuda / International – 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.

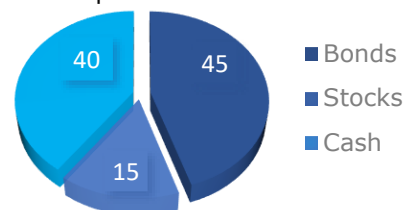
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|-----------------|----------------------------------|-----|
| Global Equities | Vanguard Global Stock Index Fund | 15% |
| Global Equities | MFS Global Equity Fund           | 10% |
| Global Bonds    | Morgan Stanley Global Bond Fund  | 30% |
| US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



#### Bermuda / International – 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.

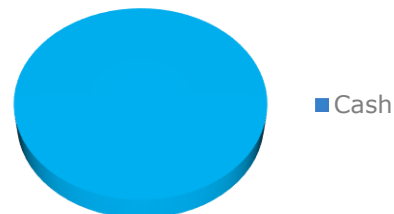
|                 |                                  |     |
|-----------------|----------------------------------|-----|
| Global Equities | Vanguard Global Stock Index Fund | 15% |
| Global Bonds    | Morgan Stanley Global Bond Fund  | 20% |
| US Bonds        | MFS US Government Bond Fund      | 25%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



#### Bermuda / International – 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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