

MULTI ASSET STRATEGY - PERSONAL PROPOSAL

for Mr. John Doe dated Mar 1, 2007

performance may differ and fluctuate during the duration of your investment.

Investment Projections

Amount of investment	CHF 250,000
Reference exchange rate:	-
Your payment	CHF 250,000
Selected portfolio:	Conservative Strategy
Accumulation period:	10 years
Target return:	5.00%
Starting date:	April 1, 2007
Your projected capital at end of period	CHF 407,224

Investment Projections

Year End	Multi Asset Strategy
1	CHF 262,500
2	CHF 275,625
3	CHF 289,406
4	CHF 303,877
5	CHF 319,070
6	CHF 335,024
7	CHF 351,775
8	CHF 369,364
9	CHF 387,832
10	CHF 407,224

Advantages at a glance

- Minimum amount of investment US\$ 50,000 (or equivalent in another currency)
- Reference currencies: Swiss francs (CHF) or US\$
- Balanced global diversification category, country and currency-wise
- Professional Swiss asset management
- Automatic rebalancing of funds
- Strict privacy laws
- Air-tight asset protection against bankruptcy or collection proceedings
- U.S. Income tax-deferral
- Simplified estate planning
- First-class Liechtenstein insurance company
- Assets held in a segregated account
- No taxes in Switzerland or Liechtenstein
- Liquidity and flexibility

Fees

- Establishment fees (for the first 5 years only):
 - Up to 100,000 1.2% p.a.
 - 100,000 - 199,999 1.1% p.a.
 - 200,000 - 499,999 1.0% p.a.
 - 500,000 - 999,999 0.9% p.a.
 - 1 million and over 0.8% p.a.
 - Administration fee: 1.1% p.a. charged annually (first year pro-rated)
 - Surrender fee: maximum 1.2% p.a. during the first five years only
- Portfolio Management Ltd.
- Asset Management fee: 1.0% p.a., charged quarterly

Figures based on currency exchange rate at time of calculation and may vary. Calculation based on average past results. No guarantee can be made that this performance will be attained in the future. Figures shown do not include any fees. This proposal is valid for six months.

Disclaimer: All information and calculations are to the best of our belief and knowledge correct and subject to change without notice.