

# 150%-10yr : 100%-5yr Capital Guaranteed: *Unlimited Upside*

**150% Guaranteed [ MINIMUM ] Growth – 10-yrs** (USD or EURO denomination)

This Growth Product is specifically designed for investors who are becoming more risk-averse, and tired of losing portfolio value in falling or even sideways-moving markets.

These Products are totally unique.

Most, if not all portfolios providing any 'protection of capital' usually require that up-to 70% of the investment purchases zero dividend preference shares – providing the 'guarantee'. The unique facility that these Products offer is quite the opposite in-fact.

Rather, a mere 20% of the investment purchases a 'Guarantee (Insurance) Contract', thereby allowing 80% of your monies to be invested in a solid growth portfolio.

The 'backbone' for both the 150% Capital Guaranteed version(10-yrs) and the 100% Principal Protected version(5-yrs) is based on the 'Consistent Growth' Portfolio Model.

This unique Product is designed for clients seeking professional management of their investments. It enables hard earned capital to be enhanced by employing the skills of some of the worlds leading fund managers. Without professional management asset allocation can become haphazard, market timing is often wrong and decisions may be made on an 'old favourite' or emotional basis.

Professional management offers access to Fund Managers who are experts in their own field with the ability and resources to analyse financial markets daily with the objective of optimising clients' investments.

Dominion-NX2 invests into the Norwich Union 'With-Profits' Fund while Dominion-PX2 invests into the Prudential 'With-Profits' Fund. Aurora invests into Traded Endowment Policies(TEP's) and TLP's while Crosby Emerging Markets provides further diversification with its focus toward Asia and Latin American markets.

## 100% Protected Growth – 5-yr Version

... Identical to '150% Guaranteed Growth'

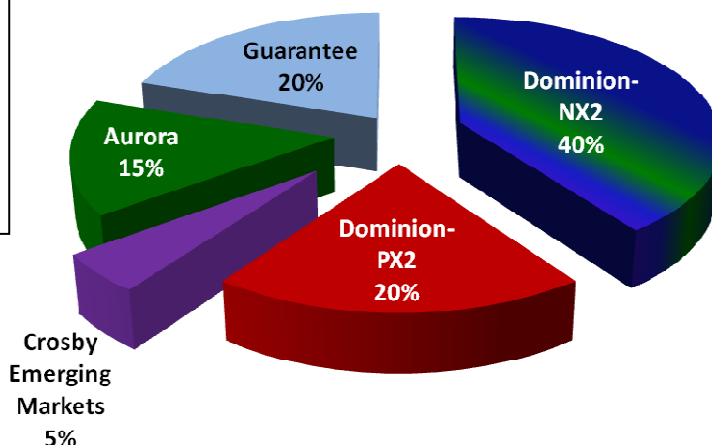
**Expected return over the 5-yr term:**

- USD version: 10% pa.
- EURO version: 12% pa.

The Investment Portfolio comprises(approx') of:

- 20% purchases the 'Guarantee Contract'
- 40% into **Dominion-NX2**
- 20% into **Dominion-PX2**
- 15% into **Aurora**
- 5% into **Emerging Markets**

- ✓ **NO up-front fees**
- ✓ **NO annual management fees**
- ✓ **NO performance fees**
- ✓ **UNLIMITED upside potential**



A Guarantee Certificate is issued to each investor confirming guarantee on maturity of capital (capped at 100% for a period of 5-yrs) plus growth (capped at 150% for a period of 10-yrs).

Each guarantee is signed and noted by the issuer and registered with the relevant authorities.

**Expected return over the 10-yr term:**

- USD version: 12% pa.
- EURO version: 14% pa.

*The Investment Managers are solely responsible for investment returns.*

*Similarly, the guarantee issuer is solely responsible for guarantee returns.*

If there is the remotest chance that you may wish to liquidate within the specified term, you are advised not to invest in these Products.

You will lose your 'Guarantee' monies and redemption fees will apply to the remaining invested monies.

Rather utilize the OPTIMA Trading Platform instead.

For USD100,000 invested, expected returns are:

	3-yrs	5-yrs	10-yrs
<b>150% Guaranteed Growth</b>	<b>\$120,000</b>	<b>\$156,000</b>	<b>\$300,000</b>
<b>100% Protected Growth</b>	<b>\$114,000</b>	<b>\$143,000</b>	--