

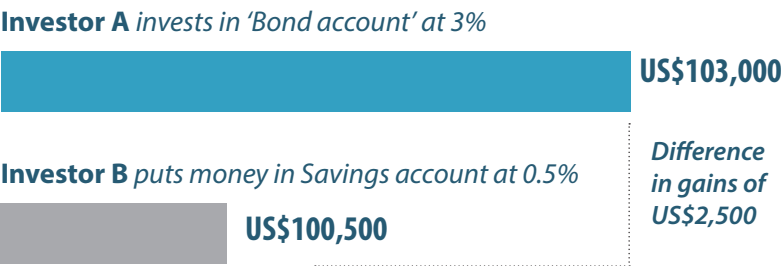


HOW A CERTIFICATE OF PARTICIPATION WORKS FOR YOU!

Earn 400% more interest income in a 'bond account' than in a savings account. If you have US\$100,000 sitting in a savings account for one year, you may earn interest of US\$500 at the end of the year. Alternatively, if you had these funds invested in a 'bond account', you would have earned US\$ 3,000 in one year.



Investing US\$100,000 - 'Bond Account' vs. Savings Account

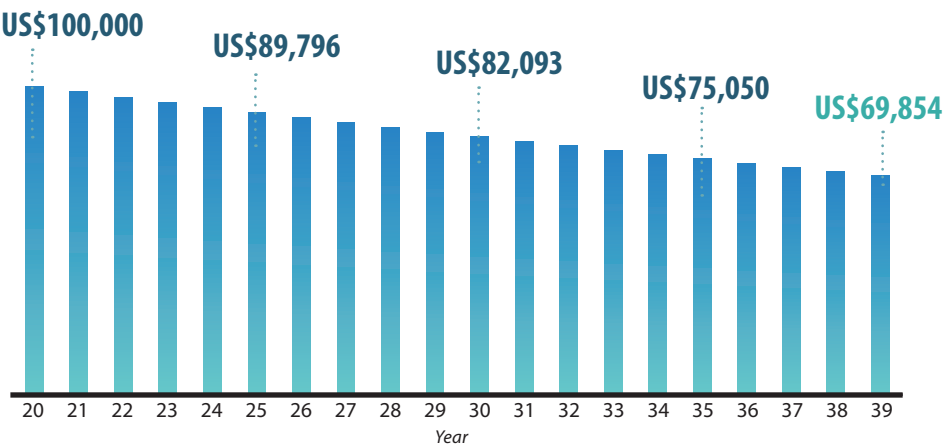


"Someone is sitting in the shade today because someone planted a tree a long time ago."
- Warren Buffett

BEWARE - INFLATION DIMINISHES YOUR US\$ SAVINGS!

Instead of letting your inflation erode your purchasing power, shift your US\$ savings to a bond account.

This bar chart shows what will happen to US\$100,000 if left in the bank for 20 years earning 0%. US\$100,000 today will be worth US\$69,854 in 20 years*.



* Using an average annual inflation rate of 2%.



PRODUCT DESCRIPTION

What is a Certificate of Participation / 'Bond Account'?

- You can purchase an asset at the start date and sell it at the maturity date and in return you earn interest income during the tenor.
- At maturity – you receive your principal in addition to the interest income you earned.
- Our bond accounts have tenors of 30 days, 60 days, 90 days, 180 days, or 365 days.
- The rate you earn depends on the tenor you choose and the amount you invest.
- Funds can be added or encashed at any time, however encashments prior to the maturity date may incur an interest rate adjustment.



Product Benefits:

- Stable returns
- Predictable, reliable income
- No price movements or market fluctuations
- Easy access to funds
- Capital preservation
- Low risk

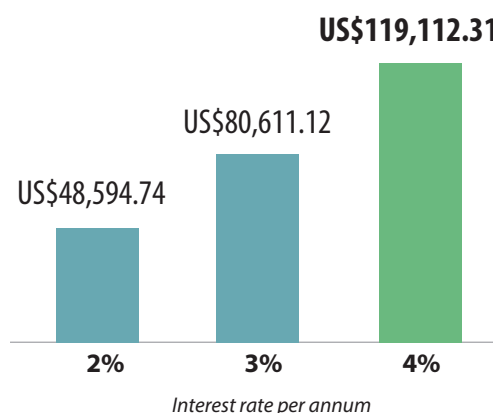


Intelligent investing tip:

Reinvest your interest to take advantage of the power of compound interest over the long term:

You can retain the flexibility of a short-term investment while benefitting from the long-term power of compound interest. If you reinvest the interest you earn each year, your interest will accrue on the larger principal, thereby leaving you better off in the long run. Look at the chart below, to see the power of compound interest.

Total Interest earned on US\$100,000 over 20 years at different rates of interest



Minimum initial investment: US\$100,000

Issuer: Sterling Asset Management International (Cayman)