

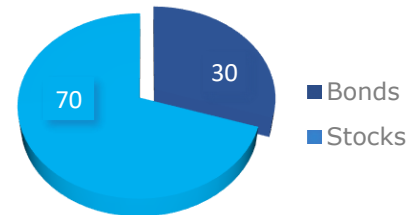


CG INSURANCE INVESTMENT PROFILES

Life Stage 1 - Aggressive Profile

This profile has a current asset allocation of 70% Stocks and 30% Bonds. It is intended for the investor who has a long investment horizon - 20 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% over rolling five year periods, based on historical market performance data. Typical investors are relatively young, 20-40 years old.

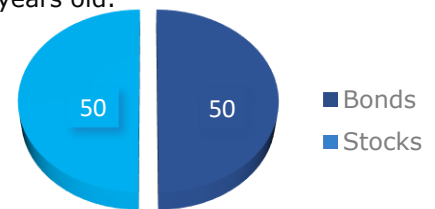
Global Equities	Vanguard Global Stock Index Fund	30%
US Equities	Vanguard US Opportunities Fund	20%
US Equities	iShares Russell 2000 Fund	10%
Asian Equities	Fidelity Asia Focus Fund	10%
Global Bonds	Vanguard Global Bond Index Fund	30%



Life Stage II - Moderate Profile

This profile has a current asset allocation of 50% Stocks and 50% Bonds. It is intended for those with a 10-15 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	25%
US Equities	Vanguard US Opportunities Fund	20%
Asian Equities	Fidelity Asia Focus Fund	5%
Global Bonds	Vanguard Global Bond Index Fund	50%



Life Stage III - 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 (Index)	Vanguard Global Stock Index Fund	15%
US Equities (Large Cap)	Vanguard US Opportunities Fund	5%
Global Bonds	Vanguard Global Bond Index Fund	75%
Cash	Fidelity US Cash Fund	5%

