

JML STAR Investment Portfolio (SIP) - All-in-one asset protection.

A STAR Investment Portfolio (SIP) strategy works much like a trust but does not require the transfer of assets into a trust and, therefore, does not require a trustee. For US investors, in addition to asset protection there is the important benefit of tax deferral when certain conditions are met.

The perfect investment fit

A SIP combines a bank account, a brokerage account and an insurance policy under one asset-protected umbrella. This all-in-one account provides maximum flexibility for investors. You can choose to:

- ▶ use up to three (3) depository financial institution(s)
- ▶ denominate your investment among eight (8) different currencies
- ▶ pay up-front or stagger establishment fees over five (5) years
- ▶ lengthen your investment by insuring multiple lives
- ▶ work with any portfolio advisor you wish

The SIP is designed for investors with investment assets of at least USD 100,000. It is a single premium life insurance policy and therefore an ideal medium- to long-term investment vehicle. It aims to minimize the heavy burden of administrative work traditionally associated with managing portfolios while offering the investor a large degree of control over the portfolio. With all the choices it gives you, you will finally find the perfect investment fit.

With a SIP, you place all assets in a portfolio with a chosen Depository Institution. You may use multiple Depository Institutions to optimise your investment return. This feature is unique in comparison to similar products on the market.

Your portfolio can be denominated in one of eight different currencies. To track how the investments are performing in another currency, you can choose to have your statements consolidated into any one of the eight reporting currencies. Statements will be sent out every quarter, but can be requested at anytime from our Client Services Division.

The insurance company may grant you or i.e. JML as appointed portfolio advisor a power of attorney to make investment decisions concerning the policy. This enables you or JML to deal directly with the financial institutions but at the same time receive a consolidated statement giving a complete overview of your investment positions.

For more information visit our website at:

<http://www.jml.com/sip>

Or contact us at:

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Why should I choose a SIP?

- ▶ Asset Protection
- ▶ Convenience of holding all the assets in one portfolio
- ▶ Easy access to your capital
- ▶ Extensive investment freedom
- ▶ Easy administration
- ▶ Multiple depository institutions
- ▶ Possibility to appoint a portfolio advisor
- ▶ Professional customer service
- ▶ Easy and competitive fee structures
- ▶ No transaction charges when trading

To make the product even more flexible and tailored to your needs, there are three different Wealthcare structures to choose from.

Option 1: JML acts as investment advisor and manages your portfolio.

Option 2: JML acts as investment advisor and you appoint a 3rd party Investment manager.

Option 3: JML acts as investment advisor and you manage the portfolio on your own.

More detailed information you find in the attached summary where you can choose your style of Wealthcare.

By appointing JML as your investment advisor and investment manager you can benefit from

- ▶ Professional investment advice
- ▶ Selection of best suited custodians and first class deposit institutes
- ▶ Professional & unbiased Investment Management
- ▶ Tax benefits
- ▶ A consolidated and comprehensive reporting
- ▶ An ongoing supervision of transactions

How does it work?

In some cases you may not have to move your investments from your current bank or stockbroker as the insurance company has existing collaboration agreements with many financial institutions in Switzerland and Liechtenstein. If your financial institution does not have an agreement yet it may be possible to arrange one.

Once your stockbroker or financial institution has an agreement, they are classified as Depository Institutions. You may work with multiple Depository Institutions should you wish to do so.

Although your investments can remain with your existing stockbroker or financial institution, ownership of assets is transferred to the insurance company, which in turn underwrites a policy in your name based on the transferred assets.

Thus an insurance cover wraps these assets and alters the legal nature and treatment of the investments. Significant gains can be realized from this depending on the legislation of the country in which you are a resident. For example, benefits can be gained from asset protection in the event of bankruptcy or attempted seizure by creditors. Should this happen, your beneficiaries are entitled to your SIP policy under Art.77-79 of the Liechtenstein Insurance Act.

The product also offers you the ability to name many policyholders as well as to have multiple lives insured.

For more information visit our website at:

<http://www.jml.com/sip>

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