

A Solid Oak Insurance PCC Ltd ("Solid Oak") insurance wrapper will provide a robust platform to allow you and your family to safeguard your assets and grow your wealth for future generations.

What is the purpose:

- To have your assets held within a structure that not only protects them, but also insures your investment in these assets.
- To protect your wealth and ensure that it is passed down to the next generation keeping it safe from creditors and governments.

The benefits of investing through Solid Oak:

- Bespoke and tailored structures to assist in gaining the best personalised solution.
- Flexibility beyond what is available in a properly set up offshore trust.
- Can hold both liquid and illiquid assets including property and operational companies using Special Purpose Vehicles.
- An effective situs and death duties tax planning solution.
- Will shield from political and creditor risk.

What is an insurance wrapper?

An 'Insurance Wrapper' refers to a long-term insurance policy 'wrapped' around the policy owner's investment portfolio that is owned and controlled by the insurance company until maturity of the policy. The use of Insurance Wrappers moves ownership of the underlying assets out of the hands of the policyholder while providing insurance cover on the premium invested.

How the structure works:

1. A policy is opened in the name of the prospective policyholder, this is a 99-year flexible long-term insurance contract between the policyholder and Solid Oak.
2. Funds are paid in and non monetary assets are transferred as an insurance premium linked to this policy and all premiums paid in the first year are 100% insured for the term at a cost of 1% of the premium. Premiums paid after the first year are insured on a sliding scale. (See Insurance Cover schedule overleaf).
3. Solid Oak is a protected cell company and holds the funds in a ringfenced policy assets cell.
4. The Client's name is there by off record, and the assets are owned by Solid Oak.
5. On commencement of the policy the policyholder chooses a discretionary investment manager (DIM), from an approved list supplied by Solid Oak, and an investment strategy for the assets to be managed.
6. The DIM is assigned by Solid Oak to manage the assets.
7. Assets can be invested in a Special Purpose Vehicle through an investment account held in Switzerland, Canada and Seychelles by a fund manager approved by Solid Oak.
8. The policyholder may not take distributions from the policy, however if required can apply for a loan from the policy.
9. At date of maturity the policy assets will distributed to the policyholder including the growth. If the assets in the policy are less than insured value this will be covered by the insurance.

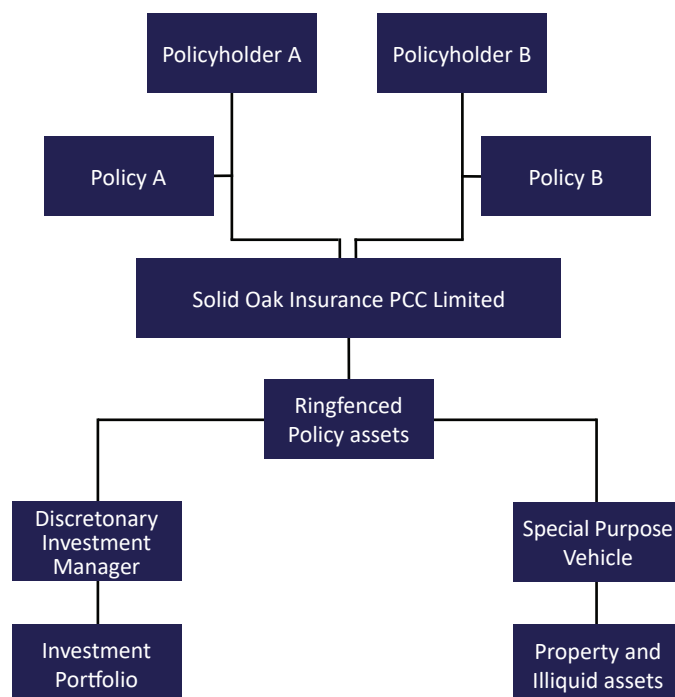


Figure 1: Policy structure diagram illustrating Option A (liquid investment portfolio) and Option B (holding property and illiquid assets).

Why the Seychelles?

The Seychelles has one of the most stable political and economic climates in Africa and in the past few years has been ranked #1 for Human Development, #2 in the Mo Ibrahim Index of African Governance and has the second highest GDP per capita in Africa.

These amongst many others, such as favourable tax rates, no exchange controls and a well-established legal system, make the Seychelles a great environment to work and invest from.

Why choose Solid Oak?

Solid Oak was founded by a group of entrepreneurs from South Africa, Australia, and the UK with many years' experience in finance, insurance and accounting and a like-minded desire to build a company that offers exceptional service to a global market. The aim was to design an offering that is truly unique and dynamic to be utilised by investors across the globe.

The company is majority owned by PKF Capital Markets (Seychelles) Limited, a member firm of the PKF International Limited family of legally independent firms and therefore benefits by leveraging off the knowledge and expertise of one of the biggest global advisory networks.

If you are looking for a solution like no other than Solid Oak is the one to go for.

Year in which Premium is Added	Premium % taken as cost of insurance by Solid Oak	Insurance Cover (%)
1	1.00	100.00
2	1.04	98.99
3	1.08	97.98
4	1.12	96.97
5	1.16	95.96
6	1.21	94.95
7	1.26	93.94
8	1.31	92.93
9	1.36	91.92
10	1.41	90.91
11	1.46	89.90
12	1.52	88.89
13	1.58	87.88
14	1.64	86.87
15	1.70	85.86
16	1.76	84.85
17	1.82	83.84
18	1.89	82.83
19	1.96	81.82
20	2.03	80.81
21	2.11	79.80
22	2.19	78.79
23	2.27	77.78
24	2.35	76.77
25	2.43	75.76
26	2.52	74.75
27	2.61	73.74
28	2.70	72.73
29	2.80	71.72
30	2.90	70.71
31	3.00	69.70
32	3.10	68.69
33	3.21	67.68
34	3.32	66.67
35	3.43	65.66
36	3.55	64.65
37	3.67	63.64
38	3.79	62.63
39	3.92	61.62
40	4.05	60.61
41	4.18	59.60
42	4.31	58.59
43	4.45	57.58
44	4.59	56.57
45	4.73	55.56
46	4.88	54.55
47	5.03	53.54
48	5.18	52.53
49	5.33	51.52
50	5.49	50.51

Year in which Premium is Added	Premium % taken as cost of insurance by Solid Oak	Insurance Cover (%)
51	5.65	49.49
52	5.81	48.48
53	5.97	47.47
54	6.14	46.46
55	6.31	45.45
56	6.48	44.44
57	6.65	43.43
58	6.82	42.42
59	6.99	41.41
60	7.16	40.40
61	7.33	39.39
62	7.50	38.38
63	7.67	37.37
64	7.84	36.36
65	8.01	35.35
66	8.18	34.34
67	8.35	33.33
68	8.51	32.32
69	8.65	31.31
70	8.79	30.30
71	8.93	29.29
72	9.05	28.28
73	9.16	27.27
74	9.26	26.26
75	9.35	25.25
76	9.43	24.24
77	9.49	23.23
78	9.49	22.22
79	9.49	21.21
80	9.49	20.20
81	9.49	19.19
82	9.49	18.18
83	9.49	17.17
84	9.49	16.16
85	9.49	15.15
86	9.49	14.14
87	9.49	13.13
88	9.49	12.12
89	9.49	11.11
90	9.49	10.10
91	9.49	9.09
92	9.49	8.08
93	9.49	7.07
94	9.49	6.06
95	9.49	5.05
96	9.49	4.04
97	9.49	3.03
98	9.49	2.02
99	9.49	1.01