



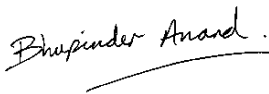
Creating Masterpieces

When Leonardo da Vinci painted the Mona Lisa, the only value it was perceived to have at the time was the price of the canvas and the oil-based paint he used. From this seemingly worthless creation, it was *time* that turned it into the invaluable masterpiece we now know it to be.

As professional financial advisers, we do something similar each time we arrange a life or critical illness insurance policy for a client.

At the time we create it, to our clients, the policy is often perceived to be of seemingly very little worth just a piece of paper with a drop of ink. Yet, we know that *over time*, the promise to pay enshrined in that drop of ink, will one day turn it into a financial masterpiece of immense value.

We are like Financial Artists who, through our passion, belief and joy in what we do, produce works of Financial Art that will inspire generations to come.

A handwritten signature in black ink that reads "Bhupinder Anand." The signature is written in a cursive style and is underlined with a single horizontal stroke.