

### Key Features

- No initial charges
- 7-9% Annual Growth Target - net of all charges
- Plus 10% Bonus Allocation on Day One
- Freedom from equity market and interest rate fluctuations
- 1.25% annual management charge
- Minimum investment of USD 10,000
- Seven-year investment (Exit penalties apply upon early redemption\*)
- Regulated Mutual Fund
- The Fund can be purchased direct or via personal portfolio bonds

\* There is an early redemption charge of 7% in year 1, reducing by 1% p.a. to zero after 7 years. The 10% Accelerated Allocation may also be reclaimed upon early redemption.

### Fund Information

The Aurora Defined Benefits Fund invests in Traded Life Policies (TLPs). TLPs are United States issued life insurance policies where the policy holder wishes to sell the future benefits of the policy before the maturity date.

The policies are purchased at a discount from the fixed maturity value, which generates a profit when the policies pay out.

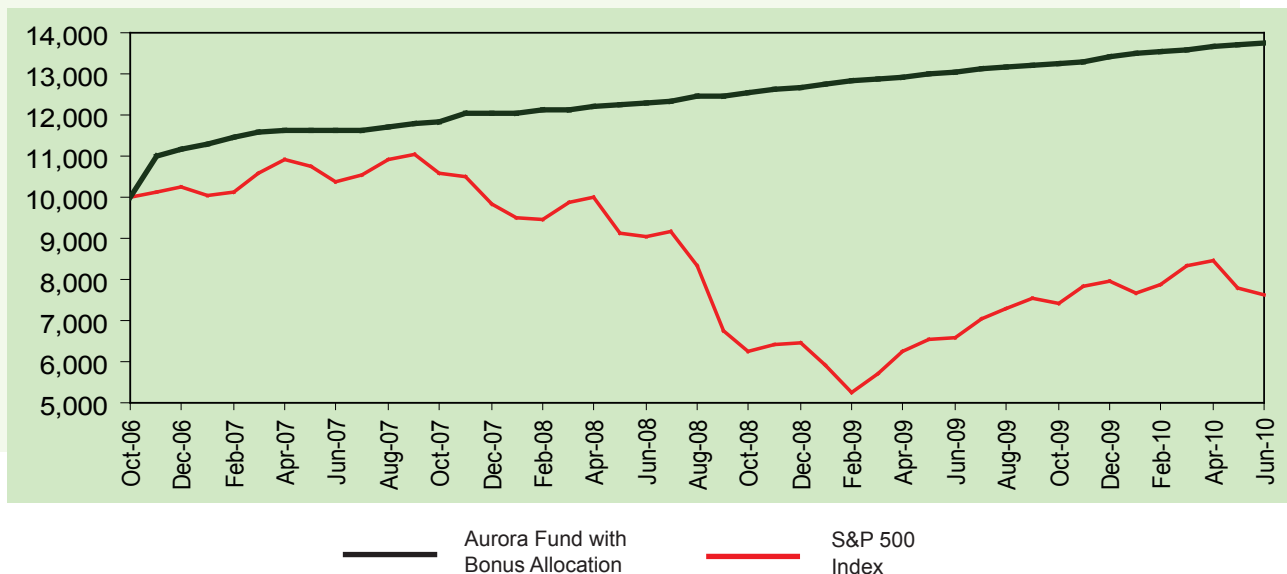
### Example Holdings

- Lincoln National Life
- Columbus Life Insurance
- American General Life
- Minnesota Mutual Life
- Security Life of Denver
- Sun Life
- Security of Conn
- New York Life
- Canada Life
- John Hancock Life

### Comparative Returns as at June 2010

European Inflation Rate Source: EUROSTAT	<b>2.49%</b>
ECB 7 Year Euro Bond Yields P.A. Source: European Central Bank	<b>2.00%</b>
Aurora Fund with 10% Bonus Allocation Compounded Annual Performance Since Oct 2006	<b>9.10%</b>
S&P 500 Compounded Annual Performance Since Oct 2006 Source: Yahoo Finance	<b>- 7.06%</b>

### Aurora - S&P 500 Comparative Performance



**USD 10,000 invested into the Aurora Defined Benefits Fund in October 2006 would now be worth USD 13,762 (Jun 2010) including the 10% Bonus Allocation of shares.**