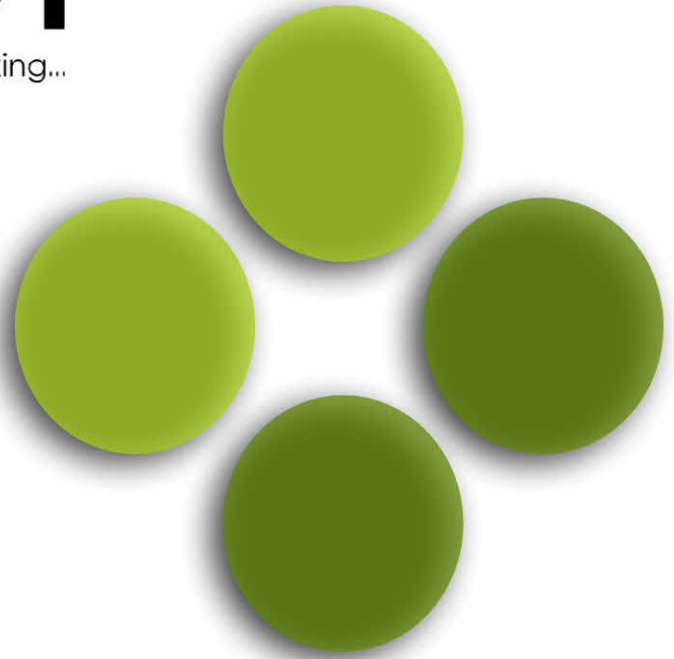


Cl^over

Forward Thinking...



Asset Management & Brokerage Services



> Clover offers a new approach to your investment needs. As an independent Asset Management firm located in the Cayman Islands; Clover's mandate is to create wealth for you by:

- Understanding your needs
- Building a customized portfolio to achieve your goals
- Constantly monitoring the portfolio's asset mix to protect and gain from market fluctuations.
- Providing competitive transactional execution

Each account at Clover is fully segregated and can be completely customized to match your unique needs.

At Clover we take care of everything: Risk Management, Profile Assessment, Portfolio Construction, Security Selection and Global Tactical Asset Mix. Clover implements a dynamic investment approach where we adjust your asset mix to profit from market fluctuations.

If you are the independent type and prefer to make decisions on your own, our Investment Specialists are there to guide you in the complex world of investing. We are always one call away from the next trade.

Clover constantly strives to provide you with the highest level of customer service. You have access to your portfolio online 24/7, 365 days per year. With Clover, there are no surprises, you know where you stand all the time as we provide you with full access to your accounts live online.



Eric St-Cyr, the CEO and Head Portfolio Strategist is one of the best I have seen on five continents...

Mark Hansen,
Regional President Algico

Discretionary Portfolio Investment Process

> Our investment philosophy reflects a practical, common-sense approach that has been refined with many years of experience and research. These are principles that we strongly embrace and influences the way we manage investments.

Clover presents a solid investment process that can help deliver superior returns for years to come.

> The value added through this process is the sum of 4 distinct activities:

1) Clover searches the world for the best performing asset classes which are aligned to our long term global views illustrated in our "Investment Themes", each asset must present specific "Return Drivers".

2) Clover constructs portfolios to take full advantage of diversification and then constantly monitors the asset allocation in order to produce robust returns in each market cycle.

3) Clover implements its outlook in each client portfolio to profit from changes in the global economic environment. We practice what we like to call "Forward Thinking..."

4) Clover uses a dynamic risk management approach. We consistently implement electronic stop losses for an established percentage of the portfolio. The stop losses are continually monitored and moved to crystalize profits.

Forecast

- Quarterly Scenario Building

Initial Filter

- Identify Asset/Country with Long Term Growth

Fundamental Analysis

- Determination of "Return Drivers"
- Themes Overlay
- Valuation
- Capital Flow
- Momentum
- Risk Premium
- Monitor Currencies Exposure

Portfolio Construction

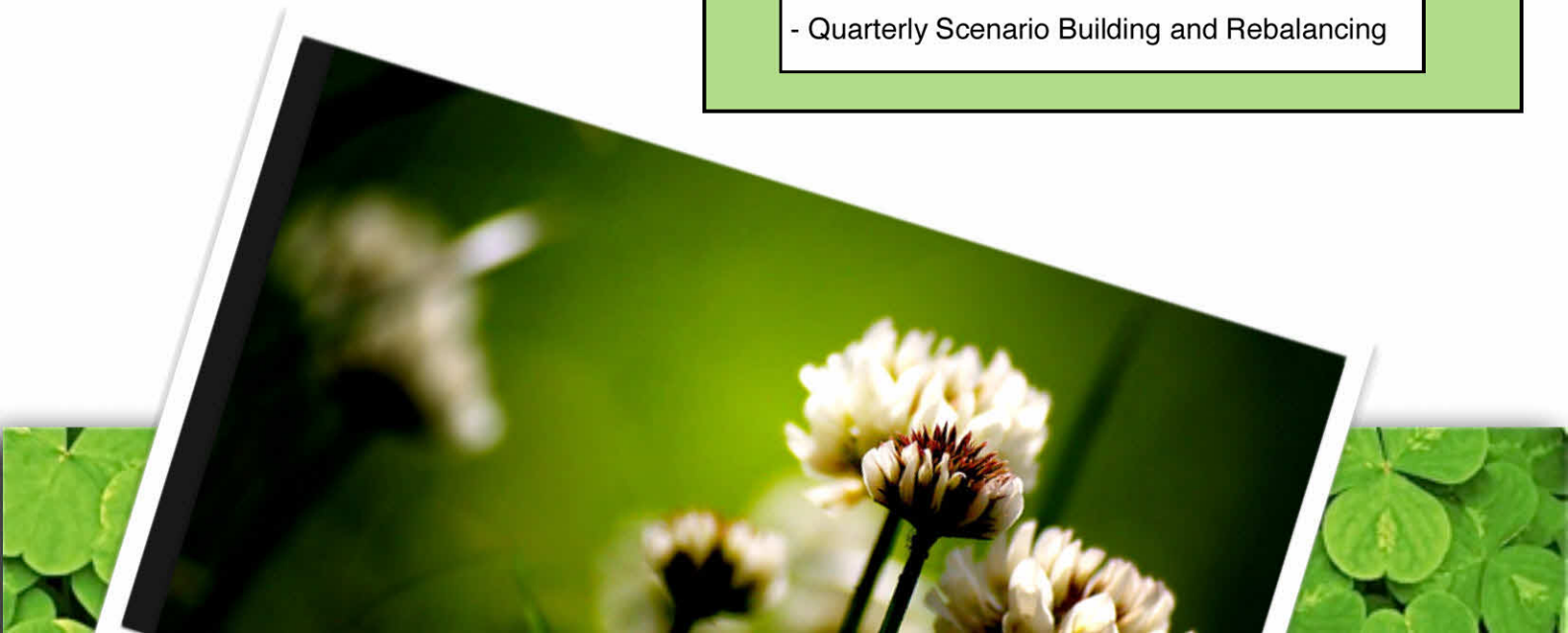
- Correlation Analysis
- Group Debate
- Sector Exposure
- Stop Losses Implementation

Implementation

- Incremental Buying & Selling
- Dynamic management of Stop Losses

Rebalancing and Forecast

- Quarterly Scenario Building and Rebalancing



Brokerage Account

Equity - ETFs - CFDs - Fixed Income - Forex - Futures - Options - Commodities

> We offer an exceptional depth of investment choices:

- 36 Different Stock Markets
- 35 CFDs Markets
- All the major FX pairs, including precious metals
- All the major ETFs traded in America, Europe and Asia
- Futures
- Options
- Commodities
- Bonds



- > For Clover, freedom is a way of life, every client is free to come and go as they wish. There are no fees to enter or exit the portfolio. We earn our compensation in our discretionary portfolio through a competitive management fee that is deducted automatically from your account. If you elect to participate in our advisory service, the fees we charge are some of the lowest available offshore.

The strict Privacy Laws of the Cayman Islands ensure the highest level of protection against intrusion from third parties and offer a secure environment to grow your assets.

Clover, Forward Thinking...



Our path leads to growth...

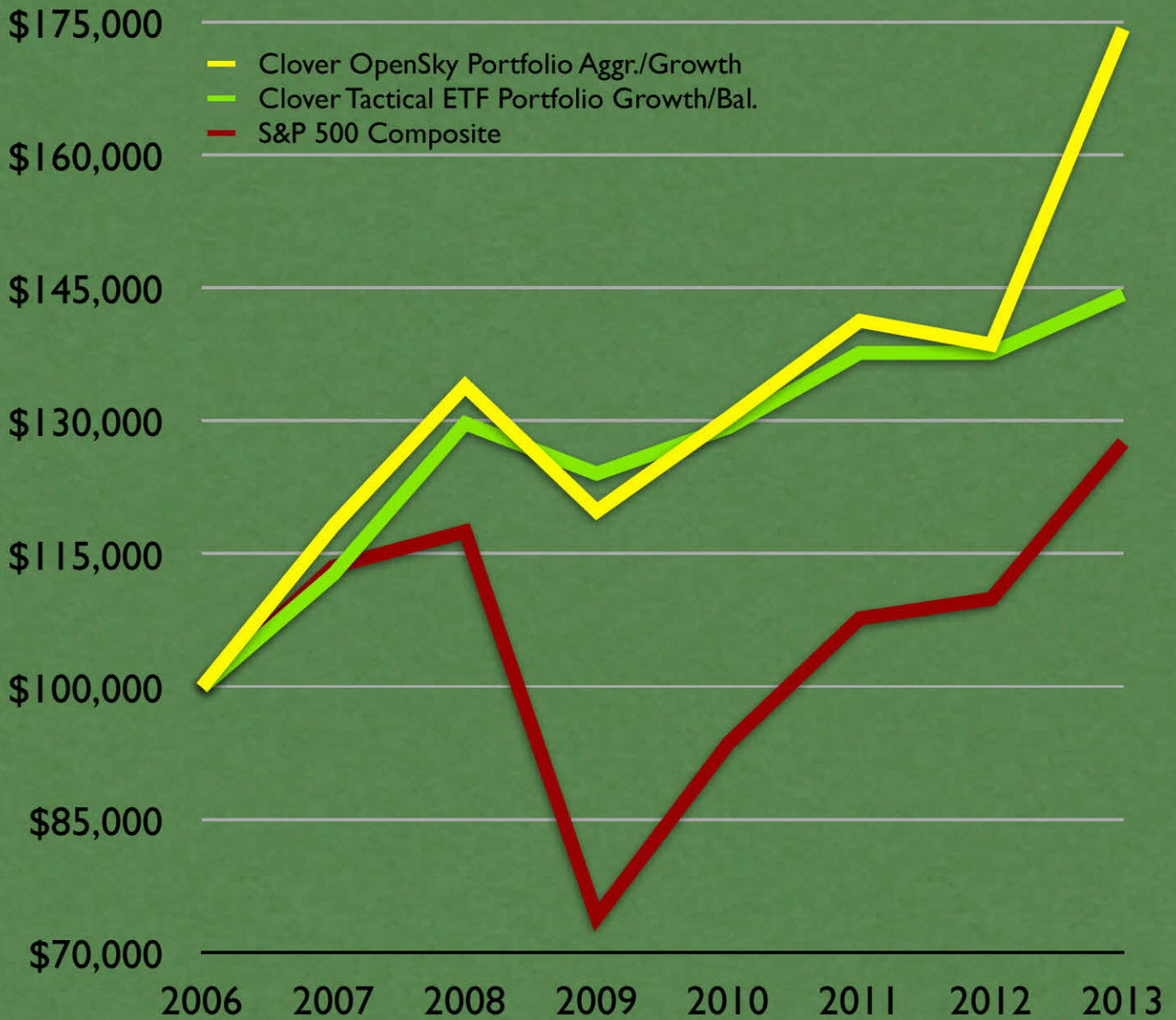


FAQ

- > i) The Clover Group of companies advise on approximately \$600M USD as of Dec 31/2012
- ii) Clover Asset Management Limited was founded in November 2007
- iii) Clover is registered as Security Broker Dealer under section 5(2) and Schedule 4 of the Securities and Investment Business Law of the Cayman Islands Monetary Authority.
- iv) Clover has an excellent reputation at home and abroad with clients in the Caribbean markets, Latin America, North America and Europe.
- v) The Clover Group of companies presents a staff of 10 individuals with an average of 17 years of experience each.



Clover Composite Performance



Year	2006	2007	2008	2009	2010	2011	2012
Open Sky Portfolio Aggr./Growth	18.26%	13.34%	-10.56%	8.78%	8.41%	-1.90%	25.67%
Tactical ETF Portfolio Gr/Balanced	12.78%	15.10%	-4.38%	4.21%	6.50%	-0.01%	4.81%
S&P 500 Index	13.62%	3.50%	-37.00%	26.45%	15.06%	2.05%	16.00%

THIS COMPOSITE PERFORMANCE RECORD IS HYPOTHETICAL AND CALCULATED FROM A MULTITUDE OF PORTFOLIOS AND MUTUAL FUNDS. HYPOTHETICAL PERFORMANCE RESULTS HAVE MANY INHERENT LIMITATIONS, SOME OF WHICH ARE DESCRIBED BELOW. NO REPRESENTATION IS BEING MADE THAT ANY MULTI-FUND MANAGED ACCOUNT OR POOL WILL OR IS LIKELY TO ACHIEVE A COMPOSITE PERFORMANCE RECORD SIMILAR TO THAT SHOWN. IN FACT, THERE ARE FREQUENTLY SHARP DIFFERENCES BETWEEN A HYPOTHETICAL COMPOSITE PERFORMANCE RECORD AND THE ACTUAL RECORD SUBSEQUENTLY ACHIEVED. ONE OF THE LIMITATIONS OF A HYPOTHETICAL COMPOSITE PERFORMANCE RECORD IS THAT DECISIONS RELATING TO THE SELECTION OF TRADING SECURITIES AND THE ALLOCATION OF ASSETS AMONG THOSE TRADING SECURITIES WERE MADE WITH THE BENEFIT OF HINDSIGHT BASED UPON THE HISTORICAL RATES OF RETURN OF THE SELECTED FUNDS AND SECURITIES. ANOTHER INHERENT LIMITATION ON THESE RESULTS IS THAT THE ALLOCATION DECISIONS REFLECTED IN THE PERFORMANCE RECORD WERE NOT MADE UNDER ACTUAL MARKET CONDITIONS AND, THEREFORE, CANNOT COMPLETELY ACCOUNT FOR THE IMPACT OF FINANCIAL RISK IN ACTUAL TRADING. FURTHERMORE, THE COMPOSITE PERFORMANCE RECORD MAY BE DISTORTED BECAUSE THE ALLOCATION OF ASSETS CHANGES FROM TIME TO TIME AND THESE ADJUSTMENTS ARE NOT REFLECTED IN THE COMPOSITE.

Mutual Funds Track Record

In 2006 and 2007 Eric St-Cyr, Clover's CEO was the lead manager for the Guardian Asset Management mutual funds, his performance at managing long only portfolios is detailed below. From January 2010 to present, Clover has been consulting with the Portfolio Managers at the Unit Trust Corporation where he currently advises on security selection and the asset allocation mix of all their funds, performances of which are provided below :

FUND NAME	Gross Perf. 2006	Bench.YTD	Added Value	Benchmark
GAM North American Equity Fund	11.08%	13.62%	-2.54%	S&P 500
GAM European Equity Fund	32.43%	30.33%	2.10%	MSCI Europe
GAM Asian Pacific-Rim Equity Fund	31.62%	14.51%	17.11%	MSCI Asia Pacific
GAM BRIC Equity Fund *	24.79%	23.92%	0.87%	MSCI BRIC
GAM Pan Caribbean Balanced Fund	5.94%	-9.20%	15.14%	TT Composite

FUND NAME	Gross Perf. 2007	Bench.YTD	Added Value	Benchmark
GAM North American Equity Fund	8.85%	3.50%	5.35%	S&P 500
GAM European Equity Fund	11.68%	11.05%	0.63%	MSCI Europe
GAM Asian Pacific-Rim Equity Fund	14.43%	11.57%	2.86%	MSCI Asia Pacific
GAM BRIC Equity Fund	42.51%	52.67%	-10.16%	MSCI BRIC
GAM Pan Caribbean Balanced Fund	8.80%	0.23%	8.57%	TT Composite

FUND NAME	Gross Perf. 2010	Bench.YTD	Added Value	Benchmark
UTC Latin American Fund	15.54%	12.70%	2.84%	S&P Latin America 40 Index
UTC Asia Pacific Fund	11.40%	13.76%	-2.36%	MSCI Pacific Index
UTC North American Balanced	7.89%	10.92%	-3.03%	Blended Bench.
UTC European Fund	6.24%	0.82%	5.42%	S&P Europe 350 Equity Index
UTC Growth and Income Fund	5.81%	5.49%	0.32%	Blended Bench.
UTC Universal Retirement Fund	5.70%	5.91%	-0.21%	Blended Bench.
UTC Global Bond Fund	4.99%	0.57%	4.42%	JP Morgan Global Gov. Bond
UTC USD Income Fund	3.66%	2.30%	1.36%	Blended Bench.
UTC TTD Income Fund	3.62%	1.8%	1.82%	Blended Bench.

FUND NAME	Gross Perf. 2011	Bench.YTD	Added Value	Benchmark
UTC Latin American Fund	-17.37%	-18.36%	0.99%	S&P Latin America 40 Index
UTC Asia Pacific Fund	-13.26%	-18.27%	5.01%	MSCI Pacific Index
UTC North American Balanced	-0.84%	4.1%	-4.94%	Blended Bench.
UTC European Fund	-8.33%	-13.36%	5.03%	S&P Europe 350 Equity Index
UTC Growth and Income Fund	11.81%	7.45%	4.36%	Blended Bench.
UTC Universal Retirement Fund	11.41%	8.50%	2.91%	Blended Bench.
UTC Global Bond Fund	0.1%	5.09%	-4.99%	JP Morgan Global Gov. Bond
UTC USD Income Fund	2.60%	2.30%	0.3%	Blended Bench.
UTC TTD Income Fund	3.52%	1.19%	2.33%	Blended Bench.

Team

Here is a short introduction to three of our top executives:

Eric St-Cyr

Eric St-Cyr, a native of the Province of Quebec in Canada, formed Clover in 2007 out of his belief that no firm meets the needs of the Institutional and Private Wealth clients offshore today. The product lines offered by the competitors are either too onerous, present poor performance and are poorly serviced. Eric believes that the key drivers to grow the business are to provide Expertise, Freedom and Peace of mind to the investor.

Before founding Clover, Eric was the General Manager of Guardian Asset Management where he led the management of 10 mutual funds, providing the Trinidadian investor with impressive performance. Eric brings considerable experience in asset management. He is a former Senior Vice President of CIBC/ TAL Global Asset Management, one of the largest asset management firms in Canada with assets under management exceeding \$60 Billion US.

Earlier in his career, Eric spent a number of years leading TAL Cayman Islands office as Managing Director, where he was responsible for the portfolio management and growth of the business.

Eric brings to Clover over 20 years of experience in the global financial markets, both in Canada and abroad. Eric writes regularly for many well known publications and websites, such as the Wall Street Journal.

Lawrence Edwards

Lawrence Edwards has 20 years experience of acting in various advisory, executive and fiduciary capacities for institutional and private clients. His experience spans the entire investment life cycle from creation and fundraising, ongoing operation of investment strategies including corporate finance, asset acquisition and divestiture transactions through to a focus on the restructuring, workout and ultimate termination of fund structures. Throughout his career he has successfully guided many of the industry's highest value and highest profile transactions and to date has acted for over 100 institutional and HNW private clients overseeing the return of several billion dollars in capital to investors.

Lawrence's career began with PricewaterhouseCoopers in the United Kingdom and the Cayman Islands. He is a Fellow of the Association of Chartered Certified Accountants, a qualified Member of the Association of Business Recovery Professionals and an accredited commercial mediator.

Joshua VanDyk

Josh VanDyk specializes in providing offshore institutions and HNW client's custom asset management and brokerage services. Before becoming a partner at Clover, Josh was the top investment advisor at Bateman Financial of the Cayman Islands.

Earlier in his career he was a private client manager at TradeStation Securities. Before that he was the branch manager of GFT Forex in Chicago where he supervised 10 brokers. During his time working in the states, he received his series 3, 7, 30, & 63 securities licenses.

He has been interviewed in Simon Black's "Sovereign Man Confidential", & Jason Hartman's "The Jet Setter Show". He has also published several articles on alternative investing on "InvestOffshore.com." Josh brings to Clover over 10 years of experience in the markets, with a plethora of drive and knowledge.

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