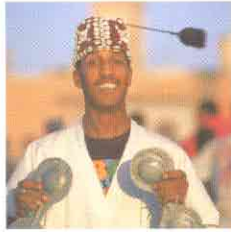


Tellus

Tellus Insurance Advisory Services



“Tellus is a trustworthy partner for those who live and work abroad.”



INSURANCE COVERAGE

DISABILITY BENEFIT

SURVIVORS BENEFIT

RETIREMENT PENSION

RETIREMENT PLANNING

PREMIUM WAIVER

INSURANCE COVERAGE BY TELLUS

THE RIGHT COVERAGE, SECURITY, AND SAFETY.

Our policies are tailored to fit your individual situation. We provide coverage wherever you live, work, or decide to move. The conditions of coverage are clear and in plain language. The insurance amounts are guaranteed. Our policies provide absolute financial security.



We at Tellus would be pleased to supply you with the information and answers you need to make an informed decision regarding:

- 1 A **Disability Benefit** designed to your needs.
- 2 A **Survivors Benefit** suited to your family's requirements.
- 3 A guaranteed **Retirement Pension** fitted to your future goals.

All including **Premium Waiver**, which takes care of the premiums on your policies when you can't.

It is most important that whatever coverage you get takes into account your own resources and goals, for only you know what it is that you really want, need, and can afford. Tellus offers you the knowledge that allows you to make a fully educated decision regarding the best possible coverage for you. The solutions we offer are backed by the security of the Swiss Insurance companies Winterthur Life and Zurich Life, and are valid worldwide.



DISABILITY BENEFIT

If you become unable to work due to an illness or injury, you would ordinarily not be able to receive an income.

However, you can continue to collect your salary and protect yourself against loss of income due to illness or injury when you are covered by our Disability Benefit. Your coverage continues up to the age of 65, and covers you regardless of where you live or work. This is

a guaranteed salary amount based on your actual salary.

In addition to the salary you will continue to receive, your medical bills can be paid through a Health Insurance policy, available through Tellus, with coverage worldwide.



*“Worldwide Health Coverage
is also available for you.”*

“Having the correct insurance for your survivors is important.”



SURVIVORS BENEFIT

Being a spouse means considering the future of your wife or husband. Being a parent means considering the future of your children. Being a responsible adult means considering what their future would be if you should pass away. A Survivors Benefit insures against loss of income should the unthinkable happen. Of course their financial security is important to you, and it can be guaranteed with a policy that takes into consideration their anticipated needs. No matter what the cause and no matter where they are, your family will be provided for.



Mr. Svensson is a manager for a large Swedish company. The company's overseas subsidiary requires Mr. Svensson's expertise. Mrs. Svensson gives up her job to accompany her husband, and they and their small child move to Singapore. Mr. Svensson's employer has provided him with a complete insurance package through Tellus that includes a Retirement Pension, Disability Insurance, and Survivors Benefit, all with a Premium Waiver.

Two years after they move to Singapore, Mr. Svensson suffers a massive heart attack. He passes away, only 45 years old, and his wife and child return to Sweden. Because Mr. Svensson had been covered by the proper insurance, Mrs. Svensson receives a large, lump-sum benefit. This provides her with enough money to take care of all of their expenses. It also gives her enough to put some away for their future financial needs.

INSURANCE COVERAGE

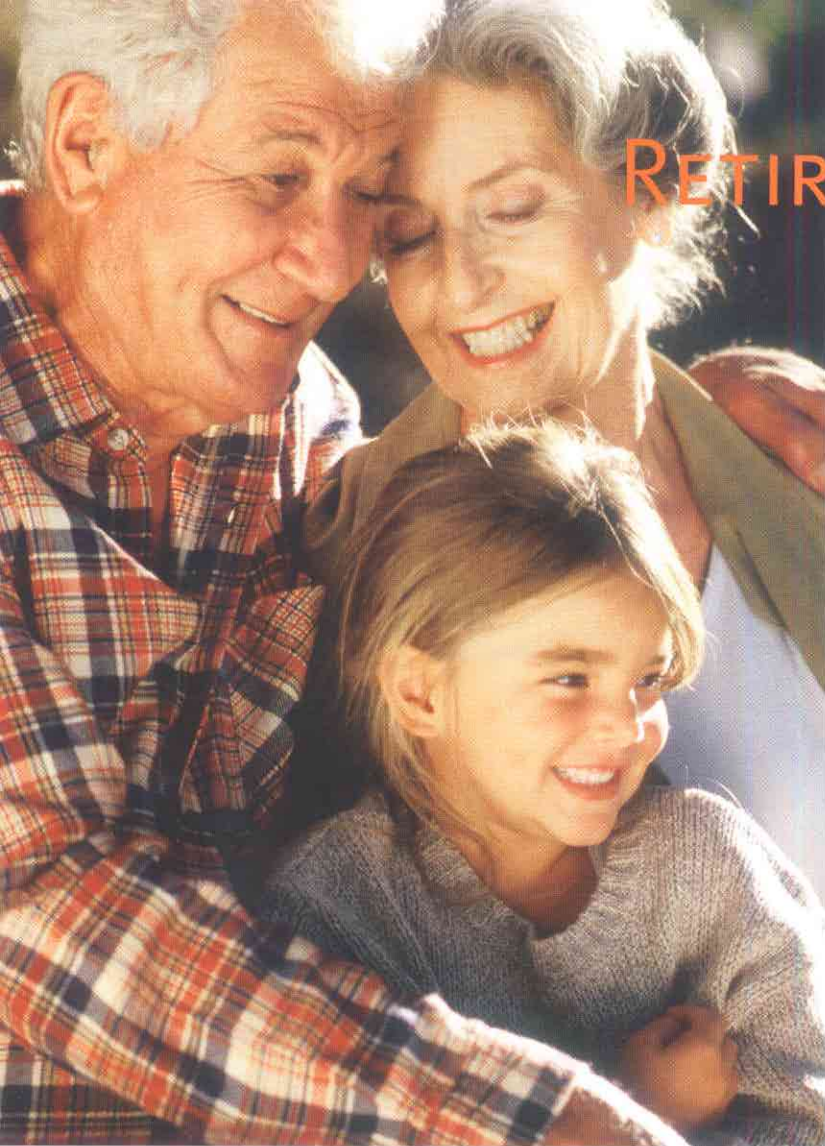
DISABILITY BENEFIT

SURVIVORS BENEFIT

RETIREMENT PENSION

RETIREMENT PLANNING

PREMIUM WAIVER



RETIREMENT PENSION

Many of us pay a great deal of attention to the various aspects of our employment agreements, but very little to the conditions of our retirement funding. It is vital to make sure that the money we get when we retire is directly related to what we have earned during our working years. If the retirement

pension is not related to our actual salary and guaranteed, then we have the danger of reduced income when we stop working. Ensure that you have enough money by investing in yourself through a retirement plan that fits your current, as well as your expected lifestyle.

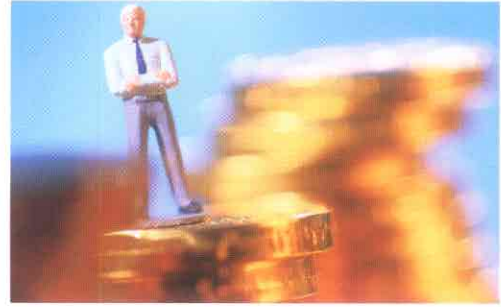
Today, many of us are confronted with a variety of investment options. When we consider these different investments, many times we decide based upon what kind of return they are likely to provide to us. The difficulty is that insurance is often confused and compared with risk-based investments, which offer us attractive returns, growth, and profits, while they ignore or minimize the risks associated with them.

Consider the investment we make in a house. When we purchase a home, we hope that its value will rise over time, so that we will make a profit when we want to sell it. But before then, its value is in its livability, its ability to protect us from the weather, to provide us privacy and security. We know that something might happen to it, like fire, so we take out Fire Insurance. We insure it against other possible dangers and disasters as well.

Investing in insurance is very much like investing in a house. We invest year after year, building up its equity, so that later, we can enjoy our retirement free from worry about money.



Planning for your retirement is simple and easy. For every million SEK invested at 65, an average of 6,500 SEK will be available to you each and every month for the rest of your life from the age of 65. This is a guaranteed amount made possible through either annual contributions to your retirement savings, or by one-time investments. There is no better way to secure a bright financial future for yourself than through this guaranteed pension.



*“Those who fail to plan,
plan to fail.”*

RETIREMENT PLANNING

THE PREMIUM WAIVER

All of the protection outlined so far will give you or your family money if you become unable to work (Disability), pass away (Survivors), or retire (Capital Endowment/Annuity). However, should you become unable to work, how will the premiums on your existing policies be paid? How will you be able to continue to fund your retirement pension? The answer is: Through the Premium Waiver, which continues to fund your policies and retirement pension when you cannot. You need not worry about the loss of your policies because they will continue to be fully paid without you having to pay for them. That's real protection.

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