

CERTIFICATE OF INSURANCE

This is to certify that on the date of issue of this certificate, Crystal Asset Management herein was issued with the undermentioned policy subject to the terms and conditions agreed with Atlas Insurance.

Business Insured: Crystal Asset Management

Business Address: Volketswil, Switzerland.

Business Classification: Investment

Policy Number: CH 352761

Period of Insurance: From: 10th May 2011 at 1:57 PM CEST

To: 10th May 2030 at 1:57 PM CEST

Public and Products Limit: F 1,000

Liability:

F 1,000,000,000 any one incident and unlimited

in total

Includes: Liability for Sub-Contractors

Excludes: Defence Cost

Excess: Nil

Professional Liability: Limit: F 10,000,000,000 any one incident and unlimited

in total

Excess: F 1,000,000

Employer's Liability: Limit: F 5,000,000,000 any one incident and unlimited

in total

Includes: Defence Cost

Insurer: Atlas Insurance



Matthew von Brockdorff Chief Executive Officer Atlas Insurance Monday, 10th May 2011