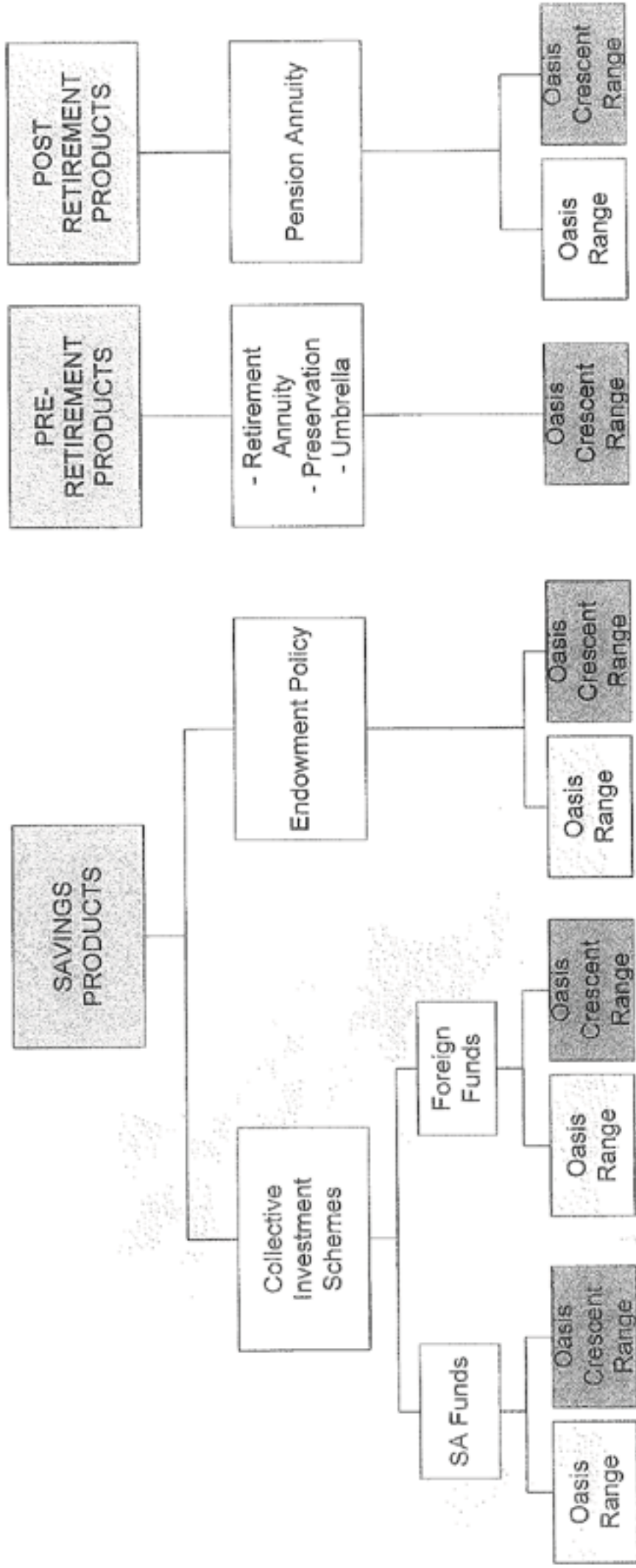


Product Matrix



<u>Retirement Fund Type</u>	<u>Oasis Crescent Range</u>
Provident Fund	Oasis Crescent Retirement Fund
Preservation Provident Fund	Oasis Crescent Pres. Provident Fund
Preservation Pension Fund	Oasis Crescent Pres. Pension Fund
Retirement Annuity Fund	Oasis Crescent Retirement Annuity Fund

Introduction of Member Choice

Zero Initial Fees

Introduction of Performance Fees

<u>Product Type</u>	<u>Oasis Range</u>	<u>Oasis Crescent Range</u>
Living Annuity	Oasis Pension Annuity Policy NEW	Oasis Crescent Pension Annuity Policy NEW

Annuity Range 2.5% to 17.5%

3 Investment Portfolios