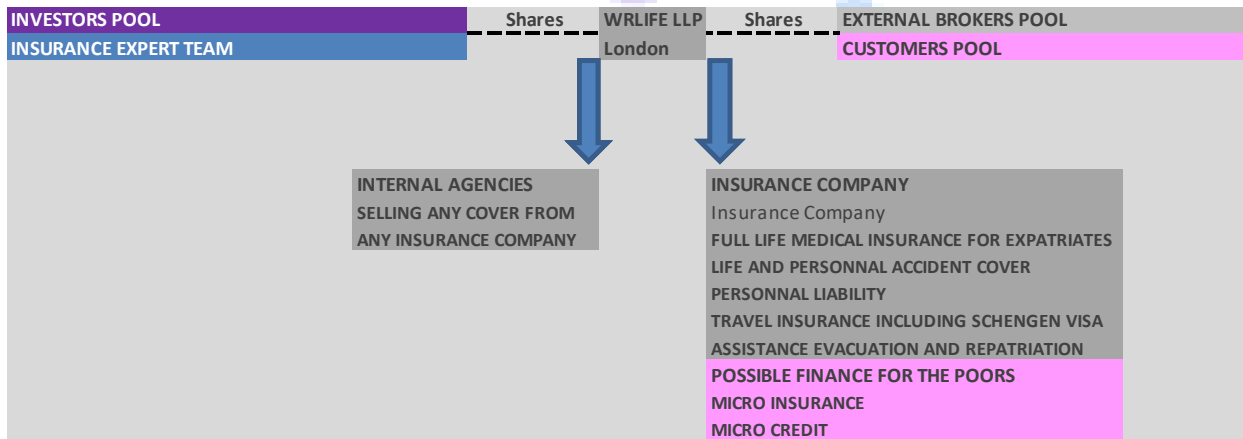


BECOMING A SHAREHOLDER OF WRLIFE

Unique participative philosophy



- WrLife is both:

Licensed Insurance Company

Licensed Insurance broker Network selling many covers in any field, from many providers worldwide, including the expat world, and in London, the premier world marketplace for insurance and reinsurance. **Some of our providers work with the Lloyd's of London.**

- Points

Each dollar spent every year in the insurance company or in any subsidiary brokerage by the insured is a point which gives shares in the global architecture. Each year the value can increase. The Insured can gain more points (if he wishes so) by bringing customers (2000 points) or having a good claim ratio (500 points per year). **The Insured can gain, sell, give, share points or pay a part of his premium with points.** The insured can lose points in a case of a claim. **Finally for some customers who help to have new customers, a big part (or all) their own premium will be given back or saved in their account.**

- Shares

For the Insured: a percentage of the insurance premium is used for buying shares. He can buy more if he wants.

- Visibility

The annual general assembly will bring to the customers the visibility to all the figures and the accounting including the loss ratio, the profits and other topics, as they are real owners.

- Vote online

It will concern, among other topics, the yearly price increase (which we will try to get around 0-8%). If we can even decrease the price, we will do it. We will also decide all together if for example we need to build additional insurance covers or what we need to improve in our process.

For new customers, there will be a possible increase on the enrolment premium table due to the inflation and the loss ratio and in correspondence with the online vote. Example: for two 60 years old insured: they may not pay the same price, depend on their anteriority. But for a new enroller, firstly his subscription price will be a little bit under the competitors; secondly he will have the visibility on his future premiums as every year he will participate in the online vote about the possible yearly increase.

- External Brokers

The External Brokers community who distributes the WrLife products gain also points and have 5% of the whole architecture.

- Participative spirit

It will also be information about healthcare, organic food, urgent donation, NGO.

- Ethics

Ethical solvency: our reserves and saving will be put in ethic assets with ethic partners.

Ethical behaviour: we already have one Insurance licence and one Broker Licence, and we will get more.

Ethical Employment: we want our staff to have shares also, and we will do our best to hold handicapped employees as well.

Indeed even if we are participative, we do not avoid the capitalism and we must have profitability.

- Humanism

If possible, we will decide to create micro finance and micro insurance in order to help poor communities.

One example: if you are an expatriate in Cambodia and married to a Cambodian. What about your family in law? Do they already have a local medical cover? What happens in case of a big emergency to them? Finally who pays for it? Maybe you would be happy to have applied a micro insurance scheme for some determined big risks.