

EXHIBIT V-5-K

THE WINKLEVOSS GROUP

THE COMPANY

OUR SERVICES

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The Company

*About Us —*

For more than fifteen years, we have successfully met the demands of a client base that includes Fortune 100 corporations, top-tier investment managers, nationally ranked colleges and universities and, and leading money center banks.

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In 1987, Wharton professor and noted author, Dr. Howard Winklevoss, founded Winklevoss Consultants to guide clients through the complexities and inefficiencies of employee benefit funding solutions. With a staff of academic colleagues, investment experts and actuarial scientists, the firm succeeded in serving over 40 clients in the successful completion of more than 75 transactions. Today, we service over \$7 billion in assets for many of the world's leading corporations and financial institutions. Our solutions do not follow predetermined formulas or casebook parameters. Every client receives a uniquely tailored solution that evolves from a highly interactive, consultative approach. There is one constant—a dedication to delivering strategic asset growth solutions in an independent, objective and transparent manner.

Our Professional Staff

Howard Winklevoss

Chairman of the Board

Howard taught actuarial science and insurance at The Wharton School, University of Pennsylvania, for twelve years. Authored four books, the most recent being the 1993 *Editorial: Pension Mathematics: With Numerical Illustrations*. He was financial consultant to over 100 corporations during ten years as President of Winklevoss & Associates and four years as Senior Vice President of Johnson & Higgins. He formed Winklevoss Consultants in 1987 to guide clients through the complexities and inefficiencies of employee benefit funding solutions.

Howard is a member of the American Academy of Actuaries, received his Ph.D. from the University of Oregon; an Honorary M.S. from the University of Pennsylvania; his M.S. and M.B.A. from California State University and his B.A. from Grove City College.

Brett Long

President and CEO

Brett joined the Winklevoss Consultants in 2003 with over twenty years of experience in marketing, structuring and the development of new products in the financial services industry. Prior to joining the firm, Brett was President and Chief Operating Officer of SMBC Leasing Finance, Inc. ("SMBC-LF") the US leasing and structured products subsidiary of Sumitomo Banking Corporation, which he joined as a start-up and where he was employed for over ten years. Brett was recruited to join SMBC-LF from Citibank where he was a Vice President in emerging markets bond and leasing groups during six years of employment. Brett has also held the role of Treasurer of one of the country's largest non-bank Small Business Investment Companies ("SBIC's"), a program affiliated with the Small Business Administration. In addition, Brett has held commercial and corporate lending positions with Connecticut National Bank and Manufacturer's Hanover Trust, where he completed the bank's credit training program.

Brett received his B.S. in Economics from Babson College (with honors) and has complete coursework at New York University.

Michael Vasile

Executive Vice President and Chief Operating Officer

Mike joined Winklevoss Consultants in 1999. Prior to joining the firm, he spent six years with William M. Mercer, where he provided actuarial valuations and group benefits consulting.

Mike received his B.A. with Distinction in Mathematics from Hofstra University.

Rodney Vessels

General Counsel

Rod joined Winklevoss Consultants in 2001. Prior to joining the firm, he had a securities practice at LeBoeuf, Lamb, Greene & MacRae, LLC. He has served as an officer and in-house counsel at several major financial institutions, including Merrill Lynch, Allmerica-Financial, and The Hartford.

Rod received his B.A. in Speech-Communications from the University of Minnesota, summa cum laude, his J.D. from Brigham Young University, cum laude and is admitted to practice law in Connecticut.

Mark Rakov

Senior Vice President

Mark is Senior Vice President and Senior Managing Director of Winklevoss Consultants. In this capacity, Mark is responsible for the Philanthropic Services division and is a co-developer of the DMI Account Program. His professional background includes over 20 years in banking and financial services, having held various corporate finance and management positions at Citibank, Manhattan Bank and The HSBC Bank in New York and Hong Kong. Prior to joining the firm, Mark was a Director at PricewaterhouseCoopers LLC where he helped develop and launch the Finance and Treasury Group practice. He has also worked with nonprofit organizations at the National Executive Service Corps, a consulting firm serving charities in the New York metropolitan area.

Mark received his B.A. degree from Skidmore College and also studied at the London School of Economics.

Verna Holder

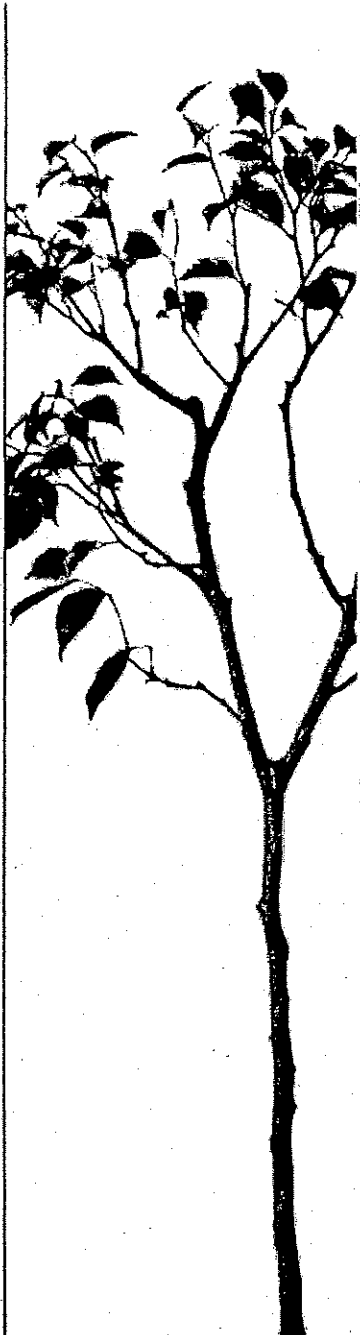
Vice President

Verna joined Winklevoss Consultants in 2000 with extensive experience in the life insurance industry both with London Life International Reinsurance Corporation and most recently as Assistant Vice-President with Life of Barbados.

Verna is a Fellow of the Society of Actuaries. She received her Masters of Mathematics in Actuarial Science from the University of Waterloo and her Bachelor of Science in Mathematics from the University of the West Indies.

Chris Giannakopoulos

Vice President



Chris joined Winklevoss Consultants in 1997 and provides programming and support for the investment services areas.

Chris is an Associate of the Society of Actuaries as well as a CFA charterholder. Chris received his B.S. in Actuarial Science with a minor in Economics from the University of Calgary.

Barbara Sisko
Secretary

Barbara joined Winklevoss Consultants in 1998. Barbara is the Corporate Secretary and works closely with Rod Vessels.

Barbara received a B.A. in Business Administration from Sacred Heart University.

Tasha Void
Assistant Vice President

Tasha joined Winklevoss Consultants in 2002. Prior to joining the firm she was an Account Supervisor with CDC Investment Management.

Tasha received her B.S. in Business Administration with a concentration in Accounting and Management from the University of North Carolina at Pembroke.

David Love
Assistant Vice President

David joined Winklevoss Consultants in 2000. Prior to joining the firm he was employed by Lynch.

David received his Bachelor of Commerce from University of Calgary.

Peter Brot
Consultant

Peter joined Winklevoss Consultants in 2003 and provides administration and support for the investment services area.

Peter received his B.A. in Mathematics from the University of Hartford.



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- Technical Support: (203) 861-5540
- WinTech main number: (203) 861-5530
- WinTech Fax: (203) 861-5531
- WinTech Sales: (203) 861-5514 *Note: ask to speak with Joe Gilbert*

• **Email**

- Sales: sales@winklevoss.com
- Support: support@winklevoss.com

• **Technical Support**

- Online Request: [Technical support request](#) ↻

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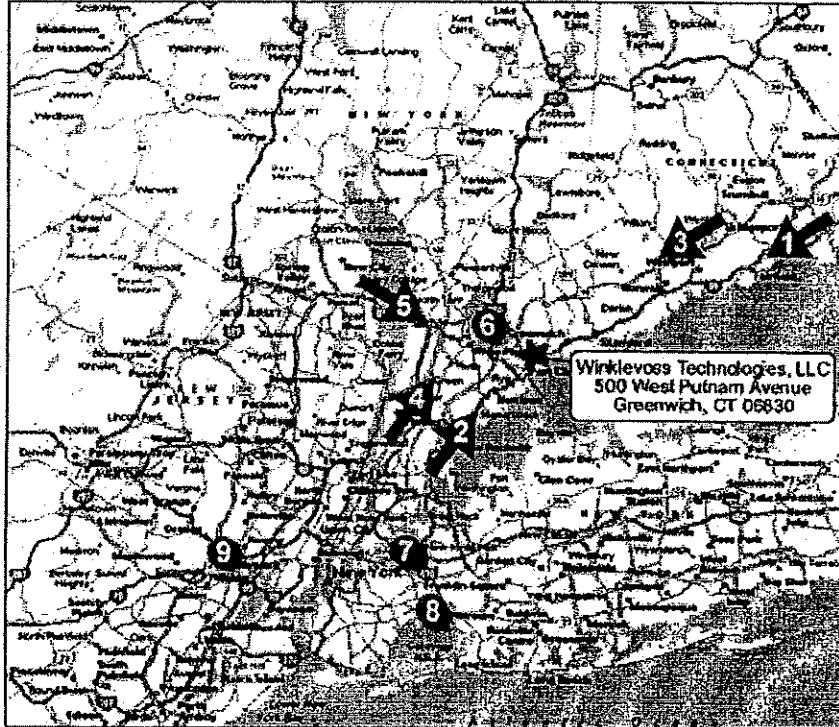
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- [Hotel Accomodations](#)
- [Metro-North Railroad](#) - Take the New Haven line to the Greenwich station.
 - [Greenwich Commuter Connection](#) - From the Greenwich train station, take the W and get off at Putnam / Valley (3rd stop). * **Please Note:** The shuttle is only avail during rush hour; taxi cabs are available for off hours.

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Winklevoss Consultants

Accelerating asset growth through innovative, objective, and transparent investment solutions.



Winklevoss Technologies

WinTech provides cutting edge technology for valuing, projecting, analyzing and administering pension plans, retiree life and medical plans.



The Winklevoss Group

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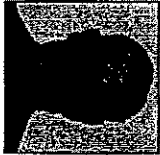
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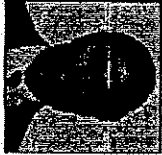
Winklevoss Technologies, LLC has been developing software for both actuaries and plan sponsors for over twenty-five years.

Delivery of Actuarial Services in the 21st Century – Actuarial software for employee benefit plans, generally speaking, has not kept pace with the rapid advances in computer technology during the 1990s. ProVal, developed by WinTech, changes all of that by providing cutting edge technology for running valuations, deterministic projections, and stochastic projections for both pension plans and retiree life and medical plans.

The WinTech staff includes:



Howard E. Winklevoss, Ph.D., University of Oregon; Honorary M.S., University of Pennsylvania; M.S. and M.B.A., California State University; B.A., Grove City College; Member of the American Academy of Actuaries; Enrolled Actuary. Taught actuarial science at Wharton for 12 years. Authored four books, including the 1993 Edition of *Pension Mathematics: With Numerical Illustrations*.



James R. Spalde, B.S. in Mathematics, Bloomsburg University. Has over 25 years of experience designing and managing large retirement plan software systems.



Debbie L. Benner, FSA, CFA; B.S., summa cum laude, Wharton School, University of Pennsylvania; Member of the American Academy of Actuaries; Enrolled Actuary. Has over 15 years of consulting and systems development experience for both pension and retiree medical plans.

Mark A. Tillman, ASA; B.A. in Mathematics, Cornell University; Member of the American Academy of Actuaries.

About the Founder

The firm's founder, Dr. Howard Winklevoss, developed his first pension forecasting system while he was a professor of actuarial science at the Wharton School of the University of Pennsylvania from 1969 to 1981. He was a pioneer in the development of tools that would allow plan sponsors to actually apply the theory to their own retirement plans.

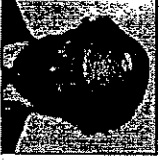
Dr. Winklevoss is the author of a textbook for actuaries – *Pension Mathematics with Numerical Illustrations*,



Joe Gilbert, has 25 years of sales and marketing experience in both the large corporate and entrepreneurial areas.



Hank Freeman, Fellow of the Conference of Consulting Actuaries, Member of American Academy of Actuaries and Enrolled Actuary. Over 15 years of experience consulting to large plan sponsors on the design and financing of their pension programs.



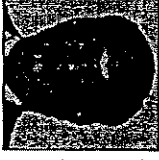
Steven R. Strake, ASA, M.A. in Mathematics, Temple University; B.S. in Mathematics, Drexel University; Member of the American Academy of Actuaries.



Iris H. Kazin, FSA, M.A. in Mathematics, University of Wisconsin; B.S. in Mathematics, Brooklyn College, summa cum laude; Member of the American Academy of Actuaries; Enrolled Actuary.



Joe Fenton, MBA, University of New Haven; BA Iona College. Served as senior sales and marketing executive with Bearing Point; GE Capital and D&B.



Jing-cheng Liu, ASA, Ph.D. in Physics, City University of New York; M.S. in Physics, University of California at Davis; B.S. in Physics, National Taiwan University; Member of the American Academy of Actuaries; Enrolled Actuary.

Carol L. Thomas, B.S. in Mathematics, Fairfield University.

Published by the Pension Research Council and the University of Pennsylvania Press, copyright 1977 (first edition) and 1993 (second edition).



Kimberly Cardone, B.A. in Management Information Systems, Iona College.



Elissa Tauber, FSA, B.A. in mathematics, University of Pennsylvania, cum laude; Enrolled Actuary.



William Martin, B.S. in Economics & Finance, University of Hartford. Has over 25 years experience in Defined Benefit and Retiree Healthcare consulting.



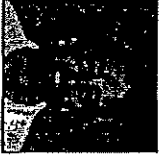
Martin Krone, B.S. in Mathematics, State University College of NY. Has over 20 years of experience designing, supporting and managing actuarial software systems.



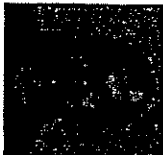
Robert Berk, ASA; B.A. in Mathematics, Rutgers University; Member of the American Academy of Actuaries.



Joe Marant, ASA; B.S. in Mathematics, Drexel University. Has over 20 years of experience in developing actuarial software systems.




Steve Comkowycz, M.S. in Secondary Education and B.S. in Mathematics, Southern Connecticut State University. Has




well over 15 years actuarial consulting and systems development experience for defined benefit pension plans.


Noel Kanlong, B.A. in Mathematics, Smith College.




Peter Rutkowski, B.A. in Actuarial Science, University of Hartford. Has over 10 years experience in Defined Benefit Pension Plan consulting.




Pallav Ray, M.S. in Information Systems, Drexel University; B.S. in Mathematics (with honors), University of Delhi, India.



Xiaoling Zhang, Ph. D. in statistics, University of Western Ontario; B.S. in Applied Mathematics, Beijing Institute of Technology. Has over two years of pension consulting experience.



Scott Slora, B.S. in Finance, Wharton School of the University of Pennsylvania; Enrolled Actuary. Has 9 years experience in pension and post-retirement benefits consulting.



Rod Vessels, J.D., cum laude, J. Reuben Clark Law School, Brigham Young University; B.A., summa cum laude, University of Minnesota; member, Connecticut Bar; 17 years legal experience in financial services; author, legal articles on insurance and securities topics.



Maria Antonelli.



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