

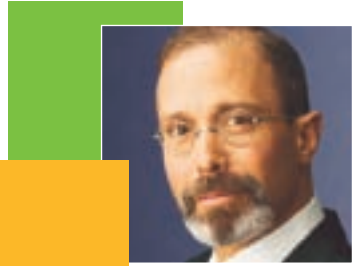
The ACE Foundation

Celebrating 10 years of insuring progress towards a better Bermuda.



The ACE Foundation - 10th Anniversary

Evan Greenberg, Chairman & Chief Executive Officer, ACE Limited



ACE is proud of its strong history of philanthropic activity. We have The ACE Foundation here in Bermuda, which provides funding for major projects for the community where our company is head-quartered, and we have The ACE INA Foundation, which provides funding for projects in the United States and around the world in the communities in which we do business.

Our mission in Bermuda is straightforward: to strengthen the community with both our financial resources and our people to actively address educational, social and other issues of community concern. We strive to be consistent in our community support by contributing to those organizations that are specifically focused on clearly defined needs – such as the development of Bermuda's future work force through education reform, the war on drugs, housing and care for the elderly, opportunities for youth, improving the environment, hospice care, the arts, culture and humanities. We also encourage our employees to give freely of their most precious gift – their time.

I am proud of the accomplishments of The ACE Foundation in Bermuda over the past 10 years. In total, through its various educational initiatives, charitable grants and employee programmes, The ACE Foundation has contributed approximately \$17 million. It has supported numerous Bermuda charities and left immeasurable lasting effects on individuals and the community through its work.

I am also proud of our employees' volunteer efforts. Through the matching monetary gifts and Gift for Time Programme and our Global Day of Services activities to mark ACE's 20th anniversary, our employees have made significant personal commitments and contributions to our Island. However, we can always do more, and I believe the ACE Community is ready to rise to the challenge.

In 2007, to mark the 10th anniversary of The ACE Foundation, we have established The ACE Foundation Employee Volunteer Programme, designed to recognize and further encourage our employees' commitment to our community. The programme will enable our employees to partner with a worthy cause and take up to 8 hours per year during work time to undertake a volunteer activity.

We can all make a positive contribution to this Island by supporting volunteerism in Bermuda. It is a way to make a difference – not simply with financial contributions, but by giving of our time, energy, talent and experience.



The ACE Foundation - Bermuda

Ralph Richardson, Executive Director, The ACE Foundation & Erin Field, Programme Manager, The ACE Foundation

For the past 10 years The ACE Foundation has played a significant role as a major philanthropic partner in Bermuda. The Foundation has assisted charities as they work towards tackling many of the Island's social challenges and supported organisations seeking to enhance the vibrancy of our community.

The Foundation offers both financial assistance and advice to as many as 75 charities per year with grants ranging in size from very small to significant contributions. The Foundation's support covers a wide range of needs in Bermuda including health care, human services, education, substance abuse, arts and culture, and the environment.

Education is important to us. Our programmes, including the Robert Clements/ACE Scholarship, the Madeline Joell Nest Egg Fund, the ACE Career Paths Initiative and the Duperreault Fellowship, all work towards a common goal of supporting Bermudians to reach for their career aspirations.

The Robert Clements/ACE Scholarship, enables us to support Bermudian students interested in pursuing careers in the international insurance industry. It offers the opportunity to study for undergraduate or graduate degrees in insurance, risk management or actuarial science as well as other disciplines related to the insurance industry including accounting, corporate law and economics.

The Madeline Joell Nest Egg Fund was established in the memory of its namesake, who served as the Vice President of Marketing at ACE Bermuda. The Foundation provides funds to all of Bermuda's public primary schools of up to \$10,000 per year to fund programmes promoting academic excellence in the core disciplines of language arts, mathematics, science and social studies.

The Duperreault Fellowship endowment was created through donations from the Duperreault Family and The ACE Foundation. It offers an annual scholarship for individuals working in Bermuda's alcohol and drug prevention and treatment service.

In February 2005, the Foundation took a major step-up in our involvement with education, and in partnership with the Ministry of Education launched the ACE Career Paths Initiative (CPI). The CPI is designed to assist students to aspire to, and achieve, successful careers in Bermuda.

The CPI was designed with three components:

- **Aspiration** – developing programmes in the public middle schools that encourage students to begin considering career choices.
- **Awareness** – working with community partners to expose students to the many career choices, including an annual Career Fair at Bermuda College.
- **Access** – a student loan programme designed to assist students with financial need. Butterfield Bank issues the loans, while the Foundation supports the interest on the loan until a year after the student graduates.

“The Foundation's support covers a wide range of needs in Bermuda including health care, human services, education, substance abuse, arts and culture and the environment.”

The CPI has received tremendous support from the Ministries of Education and Labour and Training, as well as from numerous community and business partners.

Some 5,500 students attended the 2005 and 2006 career fairs, and 77 students have taken advantage of the student loan programme and are now studying throughout the world. We also work with middle school counselors to host parent/student workshops and have produced “Aspirations”, a careers newsletter written for students by their peers.

This new focus has allowed the Foundation to assist the Ministries of Education and Labour and Training as they seek to develop new strategies for education in Bermuda. It has allowed ACE employees to participate and has encouraged partnerships, both public and private.

The Foundation also encourages ACE employees to support the community. The Foundation's Matching Gift Programme matches up to \$5,000 of employees' personal donations. The Gift for Time Programme supports employee volunteerism by donating \$500 towards any charity where an ACE employee has volunteered a minimum of 25 hours a year.

We are extremely delighted to launch a third programme to celebrate the Foundation's 10th anniversary. The ACE Foundation Employee Volunteer Programme is designed to support our employees' volunteer pursuits by enabling them to spend 8 hours per year, during work time, to participate in community volunteer programmes. We look forward to encouraging our employees as they build their own partnerships with our local charities.

The ACE Foundation plans to continue its commitment to the Bermuda community and would like to thank our many CPI partners and our employees for their support. We would also like to thank and encourage the charities in Bermuda for their dedication and commitment to ensuring a vibrant and secure future for our island home.

Madeline Joell Nest Egg Fund



Madeline Joell



Bermuda's 18 public primary schools have all benefited from the support of the Madeline Joell Nest Egg Fund. Each school is eligible to receive \$10,000 per year to fund programmes promoting excellence in the core disciplines of language arts, mathematics, science and social studies.

The schools buy a wide variety of teaching and resource materials. Keen to foster literacy, they buy books from the Reading Counts computer-based reading incentive programme, as well as Rigby leveled books and benchmark kits to measure students' reading progress. School principals also purchase science kits, reading and math assessment and diagnostic evaluation instruments, computer-based mathematics programmes, and more.

Wendy McDonell is the Senior Education Officer for Schools at the Ministry of Education. "I am so proud of what the ACE Foundation has done," she says. "Because the Nest Egg Fund is a long-term commitment, rather than a one-year donation, principals are able to plan over time how to increase the resources available to their students.

"Increasing the scope of library materials is normally the first step by schools that receive Nest Egg funding. The second step is providing resources for teachers to assist with their instruction, and the third is having children 'own' the programme so that they are driving its success.

"That is what we have seen as a result of the Nest Egg funding – we are creating readers as the children move towards having a desire to read. Motivating children to become independent readers is one of the real benefits of this funding. The comments that we hear from principals are a wonderful window into how the Madeline Joell Nest Egg Fund has changed the landscape for reading in our public school classrooms."

School principals are uniformly appreciative of the support received from the Fund.

"The reading performance of our students has shown major growth, with more than 80 per cent of our student body reading on grade level," says Cathy I. Bassett, principal of Elliot Primary School. "The ACE Foundation has opened up the door of opportunity for so many of Bermuda's children, and literacy has been enhanced."

Mary Lodge, principal at St. George's Preparatory School, reports that every child at her school now reads at or above grade level. "The generous donations from the Nest Egg Fund have changed the reading landscape in all of the classrooms at Prep. We can now fulfill a range of interests and needs in terms of book choice in every class."

The purchase of additional resources at Northlands Primary School has resulted in a marked improvement in internal and standardised tests. "We have seen specific growth in language arts and mathematics," says principal Stanfield Smith. "We have also been encouraged by improved performance in some levels of reading, and feel that this trend will continue."

Purvis Primary used their initial grant to upgrade the library collection, and then directed the funds to the upgrading of classroom libraries. "Having appropriate and varied reading materials has increased the students' desire to read," says principal Judith Alexander. "Having large numbers of books at every level has given teachers the scope that they need to challenge the students. This has led us to realise our goal of having all students finish the year reading at or above grade level."

"This year's addition of classroom libraries in some of our rooms allowed us to have students self-select books that interested them," says Holly R. Richardson, principal at Port Royal Primary. "When the boxes were opened, and the books shared, students could not wait to get their hands on the new materials. This kind of fire for reading is what we intend to grow in our school."

St. David's Primary has used Nest Egg funding to purchase books for both classroom libraries and the main school library. "This has made it possible to purchase a wide variety of books to capture the interest of every child in our school," says principal Kimberly Creighton.

Dr. Gina M. Tucker, principal at Victor Scott School, says the Nest Egg Fund allowed her school to purchase leveled books for classroom libraries as well as resources for teachers. "In short, the successes we have experienced with respect to literacy probably would not have occurred had it not been for the annual donation from the ACE Foundation. We depend on it as it enables us to purchase supplemental materials we otherwise could not acquire."

Evereth Richardson, principal at Somerset Primary, says: "The strides we have made in reading and writing are definitely correlated to the use of the Reading Counts programme. Everyone benefits from that programme – we can truly say that reading counts at Somerset Primary."

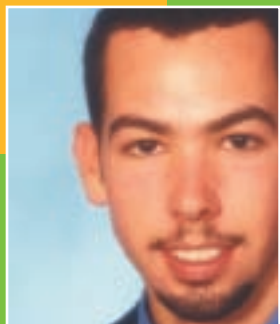
"The ACE Foundation has opened up the door of opportunity for so many of Bermuda's children, and literacy has been enhanced."

"We are thankful for the opportunities to enrich our students' learning with resources supplied by the Madeline Joell Nest Egg Fund," says Terry Cox, acting principal at Paget Primary. "Our school now has the feel of good reading and writing instruction. We still have a way to go, but there is obvious growth in the day to day excitement and focus toward learning."

"We know that children become better readers by reading, so our goal is to have 100 books per student available for them to read, and adequate resources for teachers to instruct them," says Rebecca Van Homan, a reading recovery teacher at Southampton Glebe. "As the result of this support, we have seen strong growth in our reading results year after year."

Livingston Tuzo, principal at West End Primary, says the Foundation's work to maintain a fluid and viable educational system in memory of Madeline Joell is highly commendable. "On this, your 10th anniversary, please be advised that the children of West End Primary have benefited immensely from your generous donations ... well done ACE and a big thank you from all of us here at the West End Primary School family."

Robert Clements/ACE Scholarship



Kris Sannemalm
2001 Robert Clements/
ACE Scholarship recipient

Kris Sannemalm has a bright future in the insurance business, thanks in part to the Robert Clements/ACE Scholarship.

Kris, 24, earned the scholarship upon graduation from Warwick Academy. He studied actuarial science for two years at St. John's University in New York, and then for two more years at Temple University in Philadelphia, graduating in 2005.

The scholarship covered the cost of tuition, study materials, room and board, and travel to and from Bermuda. Kris estimates the scholarship was worth approximately \$120,000. In addition, ACE offered Kris work opportunities during holidays.

"It was an absolute load off my shoulders to have The ACE Foundation backing me," says Kris, who works in the Reserves Department for ACE USA in Philadelphia after spending his first 18 months after graduation with ACE Limited in Bermuda.

"The ACE Foundation's scholarship allowed me to focus on my schooling – and on my career goals, too, as I didn't have to worry about where I was going to work during the holidays and when I graduated.

"Coming out of university, debt-free, when so many of my peers have large loans to pay off was definitely a huge burden lifted."

Kris, who is now studying for his professional certification in actuarial science, would one day like to work for ACE in the Far East. "Once I become qualified, I would love to go to a place like Vietnam, where the insurance industry is only now beginning to develop."



Robert Clements
One of the founding Directors of ACE Limited



Jonathan Allen -
2003 Robert Clements/
ACE Scholarship recipient

A chance encounter at an athletics meet put Jonathan Allen on the fast track to success. Jonathan, who was in the midst of an associate's degree at Bermuda College, was volunteering at the meet when he was introduced to Lisa Bean an ACE Bermuda underwriter.

"I told her that I wanted to become an underwriter," he recalls. "She told me about the Robert Clements/ACE Scholarship, and urged me to apply. She also introduced me to people at ACE, including my current boss, Patrick Tannock."

After graduating from Bermuda College, Jonathan studied at St. John's University in New York and Temple University in Philadelphia, majoring in risk management, insurance and legal studies.

The ACE Foundation awarded Jonathan a full scholarship, which he estimates was worth approximately \$100,000, which covered tuition, study materials, room and board. "It was hugely beneficial to receive a scholarship from such a prestigious and well-known company," he says. "There is only one ACE scholar selected each year, so it is a real boost, career-wise. And, of course, the scholarship allowed me to concentrate on school because I was not worried about money."

Jonathan spent his holidays working at ACE Bermuda before joining the company full-time in December 2005 as an assistant underwriter in the professional lines department.

Jonathan is studying for his Chartered Property Casualty Underwriter (CPCU) designation. "I want to become a fully-fledged underwriter, and then keep on moving up through the ranks," he says.

Career Paths Initiative



2006 Career Fair

Maryem Biadillah can already see the positive impact that the ACE Career Paths Initiative (CPI) is having on the island's school students.

Created by The ACE Foundation in partnership with the Ministry of Education, the programme is designed to help students understand the importance of career planning and higher education.

"The programme is changing students' mindsets," says

Maryem, who sits on the CPI's career fair task force, which organises the annual event. More than 3,000 people attended the 2006 career fair, the vast majority of them middle and secondary school students. Seventy-one organisations or companies participated, staffing 96 information booths, many of them interactive. This year's career fair will take place October 11-12 at Bermuda College.

"Students have to be exposed to career paths, or choices, early," Maryem says. "They might not understand a career fully, and they might change their minds about their eventual career choice once they reach college or university. But the key message is 'once you decide on a career, school can get you there'."

She feels the CPI is making a real difference in students' lives. "I am proud, happy and honoured to be included," she says. "It is refreshing and inspiring to be involved with people who care so much about helping our young people to make the right career choices."



Ronald Persad

Ronald Persad was already working in the collision and sheet metal business before he received a Career Path Initiative student loan. Ronald Persad was already working in the collision and sheet metal business before he received a Career Path Initiative student loan. The low-interest student loan is offered in partnership with

Butterfield Bank to help qualified young Bermudians pay for academic or vocational training.

Spending 12 months at WyoTech, just outside Pittsburgh, taking their Collision and Refinishing Technology programme, was just the education Ronald needed in the areas of auto body repair and painting.

"It clarified everything for me," says Ronald, who works in the body shop at Bermuda Motors.

Working with the latest technology was also instructive. "They had the best tools for the job," he says. "For example, framing machines for straightening car frames, professional spray booths for painting - and plasma cutters for cutting metal instead of the sheet metal tin snips we use. It was first class all the way."

Ronald, who borrowed \$10,000, says he would recommend the student loan programme to anyone. "I not only learned a lot, but I had money left over to buy the toolbox I needed for work when I got back," he says. "It was a huge help."



Bermudian Students in a lab at Massachusetts General Hospital

A week-long work-shadowing trip to Massachusetts General Hospital in Boston funded by the ACE Career Paths Initiative (CPI) gave Debbie Byrd, Manager of Bermuda Hospitals Board's Office of Staff Affairs, and 10 Bermudian high school students a first-hand look at the value of the CPI programme.

Debbie, then the director of volunteer and student services at King Edward VII Memorial Hospital, led the delegation. The students, ages 15-18, accompanied staff as they worked - and one even stood on a box in the operating room to watch doctors perform heart surgery. "It was amazing - their eyes were really opened," says Debbie, who sits on the CPI steering and careers fair committees.

The students were all hospital volunteers who had expressed an interest in forging a career in the medical field. "We provide approximately 250 students opportunities to volunteer on an annual basis, and we also hire some 45 students each year during summer break," says Debbie. "The key is to capture the students' interest when they are very young, which is the philosophy behind the CPI programme. We have some 200 occupations at the hospital - there are lots of opportunities for students."

Debbie hopes to one day replicate the Massachusetts trip. "It was a great experience for the students," Debbie says. "I'd love to do it again."



Aleesha Maybury

At first, Aleesha Maybury found that securing the funding to go back to dentistry school was like, well, pulling teeth.

But then a loan officer at Butterfield Bank recommended that she apply for an ACE Careers Path Initiative (CPI) student loan. Now, Aleesha is heading into her third year of the dentistry programme at prestigious Howard University in Washington, D.C.

"The ACE Foundation loan programme is the greatest thing ever," she says. "A lot of people don't further their education because they wonder how they are ever going to pay for it. But the CPI loan is a great way to further your education. Once you finish schooling, and return to the island, you have a year before you have to start paying it back. So, while you're in school, you can just focus on your studies - and not worry about money."

Aleesha, 30, worked as a dental hygienist for four years before deciding to pursue further education. "I felt I could do more," Aleesha says. "So I applied to Howard, and was accepted, but I didn't know how I was going to pay for it."

Aleesha, who is halfway through the four-year programme, has borrowed some \$80,000 to date. "There is always a need for dentists in Bermuda, so I am confident of getting a job on my return to the island - and I should be able to pay off the loan relatively quickly," she says.

She is equally enthusiastic about the Howard programme. "The first two years was book work, but the other day I pulled out my first tooth," Aleesha says. "I am loving it here - Howard has a very good programme, and I would not be here without the support of The ACE Foundation."

Duperreault Fellowship



Brian Duperreault with Christine Chiappa

Christine Chiappa knows better than most the widespread impact that drug and alcohol addiction have on Bermuda.

Christine, is studying for a Master of Arts in Addiction Counseling at Hazelden Graduate School for Addiction Studies in Minnesota, thanks in large part to a \$20,000 Duperreault Fellowship.

The award is designed to fund health care administrative and clinical leadership training programmes to benefit individuals working in Bermuda's alcohol and drug prevention and treatment service.

"The disease does not discriminate," says Christine, an educational therapist in Bermuda's public school system before embarking on her current 12-month course of study. "It affects people who are rich, poor, young, old, male and female. It affects people of every ethnic and cultural background, and it's a disease that is prevalent in all areas of the Bermuda community. Estimates are that 14 per cent of a community are addicts – and that does not take into account the family members of addicts, who are also affected by the disease."

The Hazelden programme is a graduate course of study designed to provide a broad base of knowledge and skill to address the complexities of addiction and recovery across the continuum of care.

"I absolutely recommend that people apply for the Duperreault Fellowship," Christine says. "The course that I am taking is fantastic and the experience that I am having here is wonderful. I am so thankful to Brian Duperreault and his family, and The ACE Foundation for choosing me to receive this honour."

The ACE Foundation has donated approximately \$17 million to charitable Bermudian organisations since its formation in 1997, including the following:

- ABIC Education Awards
- Adult Education School
- Age Concern Bermuda
- Bermuda Autism Support and Education Society
- Bermuda Biological Station for Research Inc.
- Bermuda Football Association (The)
- Bermuda Foundation for Insurance Studies
- Bermuda Insurance Institute
- Bermuda Maritime Museum
- Bermuda National Gallery
- Bermuda Red Cross Charitable Trust (The)
- Bermuda Riding for the Disabled
- Bermuda School of Music
- Bermuda Sloop Foundation
- Bermuda Society for Prevention of Cruelty to Animals
- Bermuda Society for the Blind
- Bermuda TB, Cancer and Health Association
- Bermuda Underwater Exploration Institute (The)
- Bermuda Zoological Society
- Big Brothers and Big Sisters of Bermuda
- Centre for Talented Youth
- Centre on Philanthropy
- Council Partners Charitable Trust (The)
- Crime Stoppers Bermuda
- Da Boys Day Out Club
- Duke of Edinburgh Award Scheme
- Fair Havens
- Family Centre (The)
- Friends of Hospice
- Habitat for Humanity
- Keep Bermuda Beautiful
- Knowledge Quest
- Meals on Wheels
- Menuhin Foundation (The)
- National Dance Foundation of Bermuda
- Outward Bound Bermuda
- P.A.L.S.
- Pembroke Rest Home
- Physical Abuse Centre
- Project 100
- Raleigh International Bermuda
- Reading Clinic (The)
- Salvation Army (The)
- St. David's Historical Society (The)
- St. George's Foundation
- Sunshine League (The)
- Teen Haven
- WindReach Bermuda Trust (The)
- Women's Resource Centre
- Young Women with a Purpose
- YouthNet

The Family Centre

Since 1999, The ACE Foundation has donated over half a million dollars to assist The Family Centre to deliver on its mission of providing families and young people in Bermuda with the tools they need to lead successful lives.



Staff at The Family Centre

"That is a significant amount for us," says Martha Dismont, Executive Director of The Family Centre. She and her highly skilled staff of 13 work with some 100 families annually as well as providing short-term "triage" assistance to some 40 additional families in crisis.

"In order to continue to do our work, we must retain the support of our major donors and The ACE Foundation has been consistently doing that for us," she says. "That support has made all the difference in terms of The Family Centre being a viable organisation."

The ACE Foundation backing has supported a "caring for families wraparound programme" consisting of counseling, children's groups and family support casework. "Our focus is very much on strengthening the family structure," Martha says. "We will not merely take the child and fix them. All the people in the house who influence the child need to be part of the solution."

"In order to continue to do our work, we must retain the support of our major donors and The ACE Foundation has been consistently doing that for us."

The Family Centre is a strong advocate for best practices in the wider community. "In order for our organisation to be successful, the systems around us have to be better, too," Martha says. "The education system must be better, the options for us to refer young people out for further treatment must be first-rate. When all the services that Bermuda offers for families are of a high standard, it is not only families who get better, it is the community as a whole."

Martha estimates there may be as many as 6,000 families in crisis, or on the brink of crisis, in Bermuda. "That is not a pretty picture, but it does demonstrate how valuable The ACE Foundation's significant support is," she says. "Funding from The ACE Foundation helps us to continue to provide services to those in need."

De Boys Day Out Club

De Boys Day Out Club has come a long way in the 12 years since first-year teacher Milton Richardson wrote to the parents of his Dellwood Primary School students, asking them to approve an outing outside of school hours.



Members of De Boys Day Out Club

"I was being challenged by the boys in my class," says Milton, now a behavioural therapist consultant with Saltus Grammar School. "I knew that if I was going to teach them reading and writing, I needed to do something extra to reach them." That first outing included a trip to Tom Moore's Jungle, and swimming at the Natural Arches.

Thanks in part to the generosity of The ACE Foundation, Milton has seen approximately 100 boys from ages 8-21 benefit from the club since its inception. Two boys from that first outing, Dwayne Wescom and Giovanni Lema, sit on the group's governing body.

The club seeks to help the boys to become respectful, responsible, happy and productive, and involves them in positive community projects. On a typical weekend, they might deliver flowers to the hospital on Friday before going swimming on Sunday.

A new partnership with YouthNet has high-school age footballers with Dandy Town mentoring younger boys from Prospect, teaching them life lessons through football.

'Pretend dates' see the young boys take a girl out before being evaluated afterwards according to strict guidelines. "Teaching the boys to respect women is one of the big things we do," Milton says.

"We are so grateful for all the assistance we have received from The ACE Foundation going back to 1996," Milton says. "I tell the boys that they are my living trophies. We appreciate the relationship we have with The ACE Foundation, and we look forward to continuing that partnership."



For more information on any of The ACE Foundation's educational programmes please contact Erin Field at The ACE Foundation at 298 9548 or acefoundation@ace.bm or visit www.acefoundation.acebermuda.com

THE ACE FOUNDATION CAREER PATHS

Supporting Students from Primary School through to Successful Careers



Madeline Joell Nest Egg Fund

The Madeline Joell Nest Egg Fund is an annual grant awarded by The ACE Foundation to support Bermuda's public primary schools in their pursuit of academic excellence. Madeline Joell served as Vice President, Marketing at ACE and was a member of the committee that initiated plans for this educational fund. The education of Bermuda's children was a cause close to Madeline's heart. Following her untimely death in February 1999, ACE named the fund in her memory.



Robert Clements/ACE Scholarship

The Robert Clements/ACE Scholarship provides an annual scholarship to Bermudian students interested in pursuing careers in the international insurance industry. It offers students the opportunity to study for an undergraduate or graduate degree in insurance, risk management, actuarial science and other disciplines related to the insurance industry. The scholarship was established in recognition of Mr. Clements' contribution to the creation of ACE Limited in 1985 and in celebration of the completion of ten years of successful business in Bermuda.



Career Paths Initiative

The Career Paths Initiative was created by The ACE Foundation to encourage Bermuda's youth achieve long-term career success. Provided in association with the Ministry of Education and Butterfield Bank, the programme is designed to encourage and enable young people to achieve successful careers in the Bermuda work place through sound career planning and higher education. The CPI offers practical information through a dedicated website, annual career day and financial support in the form of low-interest student loans to help qualified young Bermudians pay for academic or vocational training. For more information visit: careerpaths.bm



Duperreault Fellowship

The Duperreault Fellowship offers an annual scholarship for individuals working in Bermuda's alcohol and drug prevention and treatment service. The Fellowship endowment was created through donations from the Duperreault Family and The ACE Foundation. Each year funds generated from the endowment are distributed to support health care administrative and clinical leadership training programmes. Brian Duperreault is former Chairman, President & Chief Executive Officer of ACE Limited.

Career Paths is designed to provide career development resources for all Bermudians from primary to high school, to trade school and university, and on to successful careers. For more information on any of The ACE Foundation's educational programmes please contact Erin Field at The ACE Foundation at 298 9548 or acefoundation@ace.bm or visit www.acefoundation.acebermuda.com