

<b>SIPPs &amp; Bonds</b>		You have the choice of picking your own funds or HFS recommending a risk graded tracker portfolio or managed fund and the choice of 2 servicing propositions.					
<b>Service Options Available</b>	<b>Fixed Interest &amp; UK Tracker</b>	<b>UK Tracker</b>	<b>Global Tracker</b>	<b>Cautious Managed</b>	<b>Balanced Managed</b>	<b>Aggressive Managed</b>	<b>Managed Income (c. 3.3%pa)</b>
<b>Super Saver</b> Fund Annual Charge	1.58%	1.30%	1.31%	1.95%	1.95%	1.95%	1.95%
<b>Executive</b> Fund Annual Charge	1.73%	1.45%	1.46%	2.10%	2.10%	2.10%	2.10%
<b>How we have performed over 1 Year</b>	<b>11.17%</b>	<b>15.52%</b>	<b>15.56%</b>	<b>14.00%</b>	<b>13.96%</b>	<b>17.36%</b>	<b>10.70%</b>
Compared against a benchmark	Cautious Managed Sector Average	FTSE 350	Global Growth Sector Average	Cautious Managed Sector Average	Balanced Managed Sector Average	Aggressive Managed Sector Average	FTSE APCIMS Income Portfolio
Benchmark Performance	9.17%	13.67%	14.63%	9.17%	12.04%	13.54%	8.53%
The difference between our funds and the benchmark over 1 Year <sup>2</sup>	<b>2.00%</b>	<b>1.85%</b>	<b>0.93%</b>	<b>4.83%</b>	<b>1.92%</b>	<b>3.82%</b>	<b>2.17%</b>
<b>How we have performed over 3 Years</b>	<b>17.92%</b>	<b>-5.07%</b>	<b>-1.35%</b>	<b>13.89%</b>	<b>9.28%</b>	<b>9.02%</b>	<b>3.99%</b>
Compared against a benchmark	Cautious Managed Sector Average	FTSE 350	Global Growth Sector Average	Cautious Managed Sector Average	Balanced Managed Sector Average	Aggressive Managed Sector Average	FTSE APCIMS Income Portfolio
Benchmark Performance	2.02%	<b>-14.73%</b>	<b>-1.10%</b>	2.02%	<b>-0.90%</b>	<b>-3.54%</b>	<b>-4.79%</b>
The difference between our funds and the benchmark over 3 Years <sup>2</sup>	<b>15.90%</b>	<b>9.66%</b>	<b>-0.25%</b>	<b>11.87%</b>	<b>10.18%</b>	<b>12.56%</b>	<b>8.78%</b>

Source: Capita Financial Software - Synaptics

Fund Data: 22/11/2010

