

ISAs & Personal Portfolios	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.						
Service Options Available	Fixed Interest & UK Tracker	UK Tracker	Global Tracker	Cautious Managed	Balanced Managed	Active Managed	Managed Income (c. 3.3%pa)
Super Saver Fund Annual Charge	1.38%	1.10%	1.11%	1.75%	1.75%	1.75%	1.75%
Executive Fund Annual Charge	1.53%	1.25%	1.26%	1.90%	1.90%	1.90%	1.90%
How we have performed over 1 Year	11.17%	15.52%	15.56%	14.00%	13.96%	17.36%	10.70%
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 ²	2.00%	1.85%	0.93%	4.83%	1.92%	3.82%	2.17%
How we have performed over 3 Years	17.92%	-5.07%	-1.35%	13.89%	9.28%	9.02%	3.99%
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%	-14.73%	-1.10%	2.02%	-0.90%	-3.54%	-4.79%
The difference between our funds and the benchmark over 3 Years ²	15.90%	9.66%	-0.25%	11.87%	10.18%	12.56%	8.78%

Source: Capita Financial Software - Synaptics

Fund Data: 22/11/2010

