

	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	Aggressive Managed	Managed Income (c. 3.3%pa)
Super Saver Fund Annual Charge	1.61%	1.31%	1.32%	1.95%	1.95%	1.95%	1.95%
Executive Fund Annual Charge	1.76%	1.46%	1.47%	2.10%	2.10%	2.10%	2.10%
How we have performed over 1 Year	14.21%	19.90%	18.70%	17.39%	17.20%	19.42%	14.09%
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	12.41%	15.34%	16.35%	12.41%	14.79%	15.23%	9.70%
The difference between our funds and the benchmark over 1 Year ²	1.80%	4.56%	2.35%	4.98%	2.41%	4.19%	4.39%
How we have performed over 3 Years	16.88%	-6.39%	-3.60%	10.81%	6.26%	6.24%	0.91%
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	0.36%	-16.94%	-3.37%	0.36%	-2.73%	-5.49%	-6.18%
The difference between our funds and the benchmark over 3 Years ²	16.52%	10.55%	-0.23%	10.45%	8.99%	11.73%	7.09%

Source: Capita Financial Software - Synaptics

Fund Data: 19/08/2010