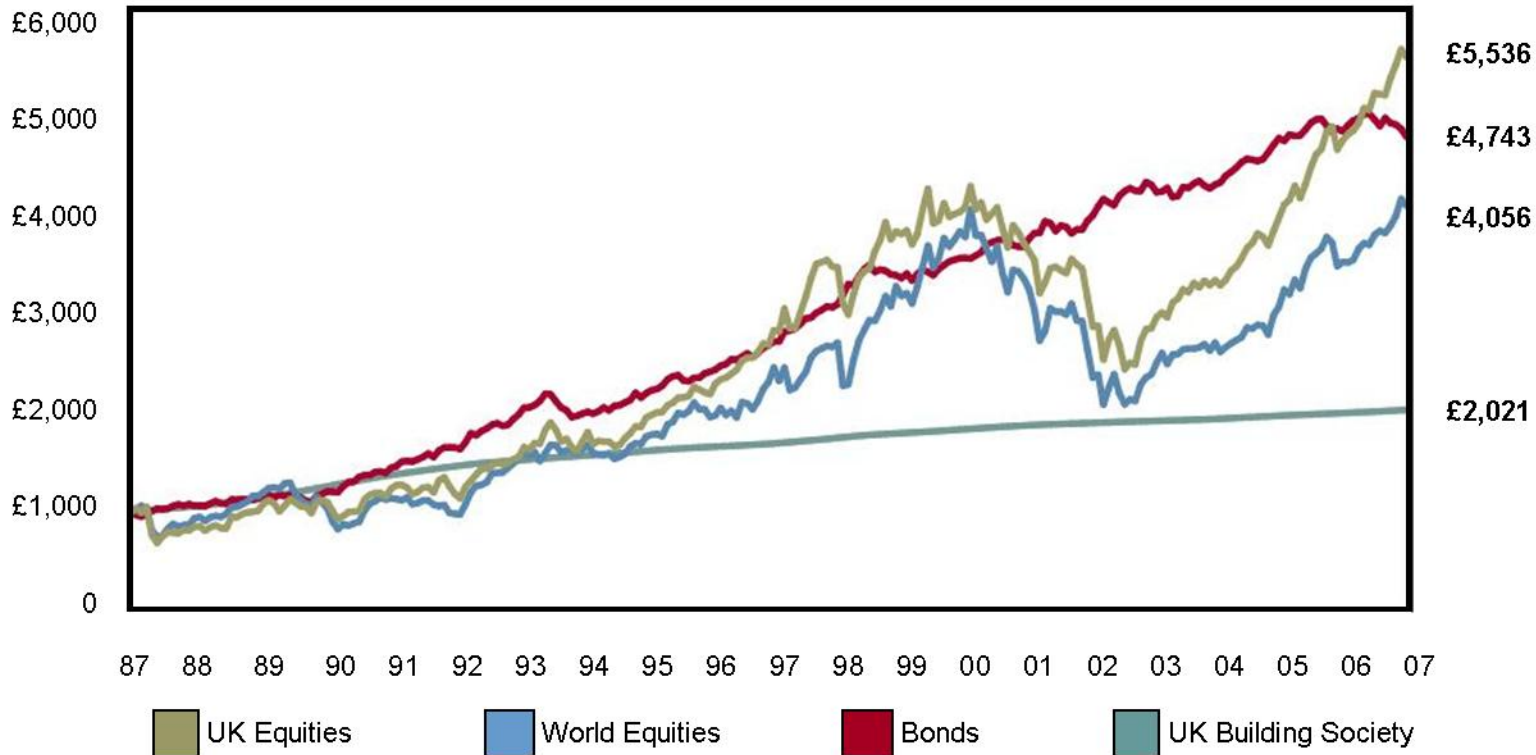


How investment areas have performed historically.



UK Equities - shows the performance of £1,000 invested in the FTSE All-Share Index over 20 years with net income reinvested.

World Equities - shows the performance of £1,000 invested in the FTSE World Index over 20 years with net income reinvested.

Bonds - shows the performance of £1,000 invested in the FTSE All Stocks Index over 20 years with gross income reinvested.

UK Building Society - shows the performance of £1,000 invested in a typical building society account (where your capital is secure unlike other forms of investment where you may not get back your original investment) over 20 years with net income reinvested.

Please note that past performance is not a guide to future performance.

Source: Morningstar, Inc., income reinvested, 30 June 1987 to 22 June 2007