

Product Summary — September to October 2010

	Product Name	Term	Index	Protection	Investment Return	Averaging	Tax	Credit rating	Availability and Deadlines				IFA Commission
									Direct, SIPP, SASS, Corporates, Trusts, Charities	ISA 2010/2011	ISA Transfers	Strike Date	
October close	Target Growth Plan September 2010 Edition	3 Yrs	FTSE 100	Full subject to the conditions set for each safety barrier. This is a capital at risk investment	Three-year option: Pays a fixed return of 21% plus full repayment of capital at maturity provided the FTSE 100 does not fall below 60% of its starting level throughout the term and is below this level when the investment matures. Should this happen, both the return and investors' capital would be lost 1:1 with the Index.	No	CGT (CGT offset on any capital loss)	AA-	29/10/10	29/10/10	15/10/10	12/11/10	2.50%
		4 Yrs			Four-year option: Pays a fixed return of 30% plus full repayment of capital at maturity provided the FTSE 100 does not fall below 60% of its starting level throughout the term and is below this level when the investment matures. Should this happen, both the return and investors' capital would be lost 1:1 with the Index.								3.00%
		5 Yrs			Five-year option: Pays a fixed return of 42% plus full repayment of capital at maturity provided the FTSE 100 does not fall below 60% of its starting level throughout the term and is below this level when the investment matures. Should this happen, both the return and investors' capital would be lost 1:1 with the Index.								3.00%
	Regular Income Bond August 2010 Edition	6 Yrs	FTSE 100	Full, unless Index falls by more than 50% at any time and fails to recover to its starting level at maturity then capital is reduced on a 1:1 basis	Regular fixed rates of income payable annually at 5.75% or monthly at 0.4667%	No	Income (CGT offset on any capital loss)	AA-	11/10/10	11/10/10	27/09/10	25/10/10	3.00%
September close	DRP Annual Kick-Out August 2010 Edition	6 Yrs	FTSE 100	Full, unless the Final Index Level is more than 50% below the Initial Index Level at maturity then capital and return is reduced on a 1:1 basis	AKO 100 option return equal to 9.1% cumulative over each year the Plan is in force. Payable if the Index Level from the first anniversary date onwards is not lower than the Initial Index Level. Plan closes thereafter	No	CGT (CGT offset on any capital loss)	AA-	30/09/10	30/09/10	16/09/10	14/10/10	3.00%
					AKO 85 option return equal to 8.1% cumulative over each year the Plan is in force. Payable if the Index Level from the third anniversary date onwards is not lower than 85% of the Initial Index Level. Plan closes thereafter								
	Emerging Markets Optimiser August 2010 Edition	6 Yrs	iShares MSCI Emerging Markets Index Fund	Full if held to maturity	An amount equal to 80% of the return on a strategy, which dynamically allocates participation to the index. Daily participation is assessed based against a volatility measure subject to a maximum of 150%. Broadly, the lower the volatility the higher the exposure	12 months	CGT	AA-	13/09/10	13/09/10	30/08/10	27/09/10	3.50%

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Important Notes: This document is only a summary of the products featured. Complete details of which can be found within the relevant brochure and key features material which are available on request. Investors should also read the FSA notice on 'capital-at-risk' products for the Defined Returns Plan (Annual Kick-out), Target Growth Plan and Regular Income Bond which can be found in the respective brochures. Investors will not benefit from any dividends paid by the companies which constitute the listed indices over respective investment terms. Therefore, if markets rise, our Plans will deliver lower returns than investments in an equity fund which includes reinvested dividends. The stated benefits will only be delivered if the Plans are held for the full terms. If the investor were to cash in their Plan early, they would be unlikely to receive back the amount they originally invested, regardless the performance of the Basket/Index underlying the product. If the Issuer of the asset that the Plan manager buys or the Issuer of the underlying security defaults then investors will not get the stated benefits. Inflation might deteriorate the value of the capital received at maturity. Products which observe Index levels during the term measure close of business Index levels and not intraday levels.

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