

Past differences in investment return

The difference in investment return of the best, average and worst performing UK Equity fund over ten years are given below. The best returned 17 times more than the worst and 3.5 times more than the average over the ten year period.

Fund		2006 05 Apr- 06 Apr	2005 04 Apr- 05 Apr	2004 03 Apr- 04 Apr	2003 02 Apr- 03 Apr	2002 01 Apr- 02 Apr	AGR* 5 Yrs	AGR* 10 Yrs
Best	Rathbone Special Situations	23.5	14.0	72.6	-18.9	12.9	15.9%	16.8%
Average	Direct Line FTSE 100 Tracker	24.9	14.7	25.5	-29.3	-4.0	4.1%	7.6%
Worst	LIP UK Equity	22.3	12.7	16.8	-27.0	-6.6	1.0%	2.0%

*AGR = Annual Growth Rate

Source: Money Management May 2006 figures for UK registered investment funds as at 1/4/2006, buy to sell prices.

Past Performance should not be seen as an indication of future performance.

Percentage increase in final pension fund from extra investment return.

Years to retirement	Current Fund Value	Monthly saving	Increase in pension fund from an extra investment return of:		
			1% p.a.	2% p.a.	3% p.a.
10	100,000	300	9.1%	19.1%	30.0%
10	100,000	0	10.4%	21.9%	34.4%
25	50,000	150	21.4%	48.1%	81.7%
25	25,000	300	16.8%	37.3%	62.3%
35	0	150	19.7%	44.7%	78.1%