

HBOS Group Money Purchase Scheme



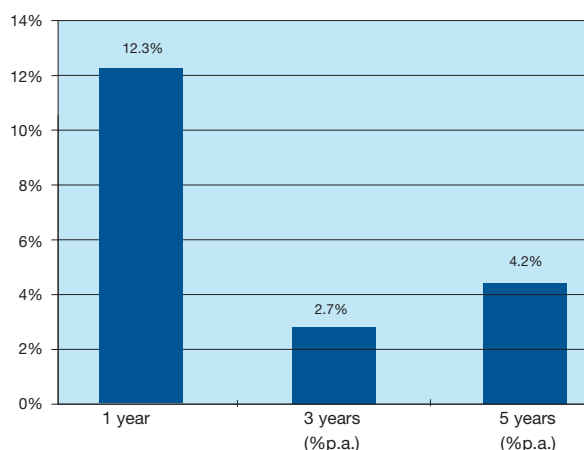
As at 30 September 2009

Corporate Bond Tracker Fund

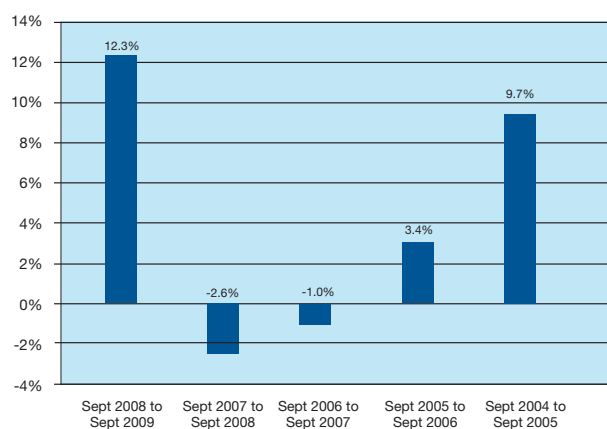
The Aim of the Fund

The Fund invests in corporate bonds and aims to achieve a return that is consistent with the return of Sterling corporate bond markets generally. The performance of corporate bond markets can be measured by the iBoxx Sterling Non-Gilts Index and the Corporate Bond Tracker Fund specifically aims to achieve returns that are in line with this index.

Investment returns over the last 5 years: the Fund has only been available through the Scheme since April 2006 so returns shown over 5 years are of the underlying index.



Investment returns during each of the last 5 years: the Fund has only been available through the Scheme since April 2006 so returns shown before this date are of the underlying index.



The Fund invests in a range of investment grade corporate bonds which are denominated in Sterling.

Examples of the bonds in which the Fund invests are as follows:

European Investment Bank	6% 2028
Kreditanstalt	6% 2028
European Investment Bank	5.625% 2032
European Investment Bank	5% 2039
Kreditanstalt	5.75% 2032
EDF	6.125% 2034
Pfizer	6.5% 2038

This factsheet is intended for members of the HBOS Group Money Purchase Scheme only and is produced for the sole purpose of providing information regarding the Fund.

The information has been produced by Group Pensions based on data available from the fund provider. Although the sources of information are considered reliable, Group Pensions cannot guarantee the accuracy of the information.

Fund performance is shown net of charges, which for this fund are 0.10%.

Please note that past investment performance is not a guide to future investment performance. The value of investments may go down as well as up and you may get back less than you invested.

All data is as at 30 September 2009.

You can find more information about the HBOS Group Money Purchase Scheme on the Scheme website at www.hbosgps.co.uk.