

HBOS Group Money Purchase Scheme



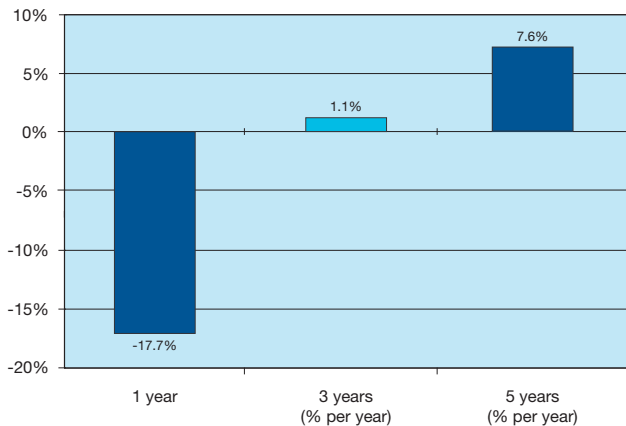
As at 30 September 2008

Global Equity Tracker Fund

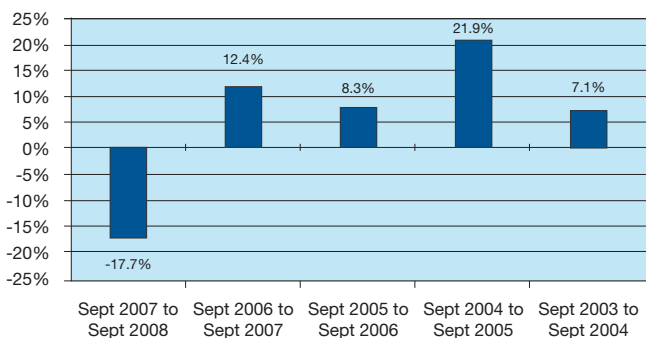
The Aim of the Fund

The Fund invests in the shares of overseas companies and aims to achieve a return that is consistent with the return of overseas share markets generally. The performance of overseas share markets can be measured by the FTSE All-World Developed (excluding UK) Index and the Global Equity Tracker Fund specifically aims to achieve returns that are in line with this index.

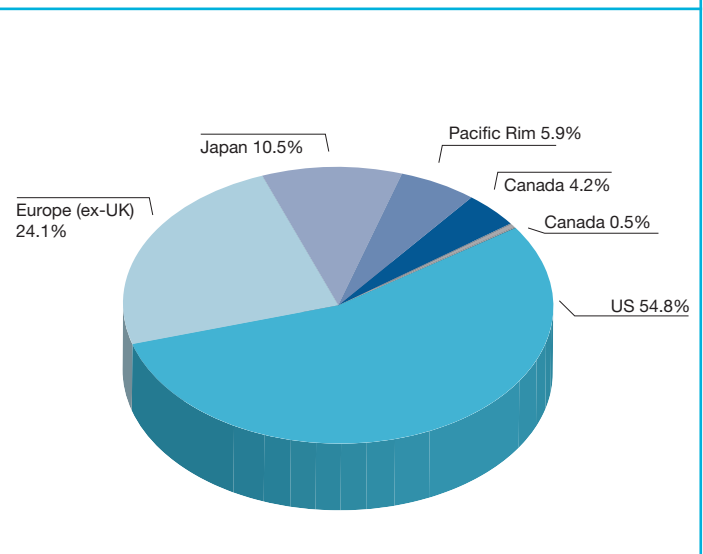
Investment returns over the last 5 years: the Fund has only been available through the Scheme since April 2006 so returns shown over 3 and 5 years are of the underlying index.



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 the following regions.



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 2008.

You can find more information about the HBOS Group Money Purchase Scheme on the Scheme website at www.hbosgmps.co.uk Alternatively, contact the HR shared services helpline on **0845 605 4444** and press option 4 for pensions, or e-mail **\$Group Pensions** (or GroupPensions@hbosplc.com if you are e-mailing externally).