

HBOS Group Money Purchase Scheme



As at 30 September 2009

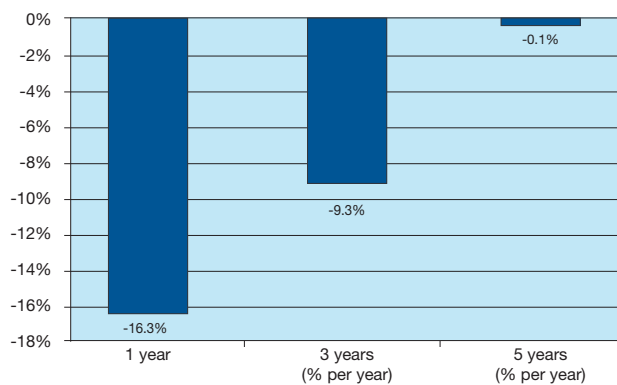
Property Fund

The Aim of the Fund

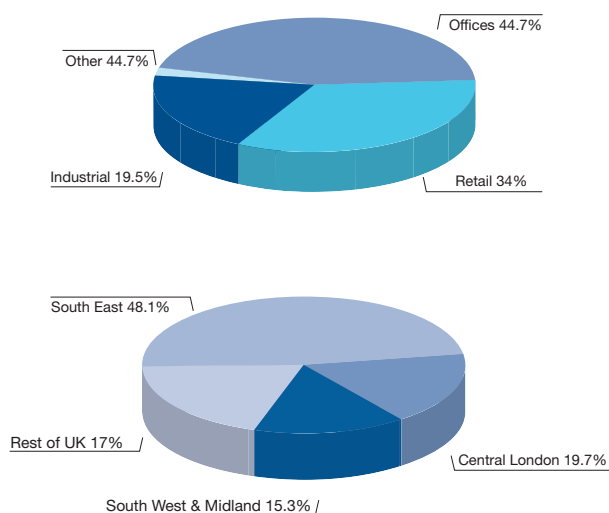
The Fund aims to achieve long-term capital growth by investing mainly in UK properties. The core of the portfolio is concentrated on larger commercial and office properties whilst allowing for selective investment in residential and medium and small sized commercial and office properties with above average potential for growth.

The Fund is managed by Invista Real Estate Investment Management Holdings plc.

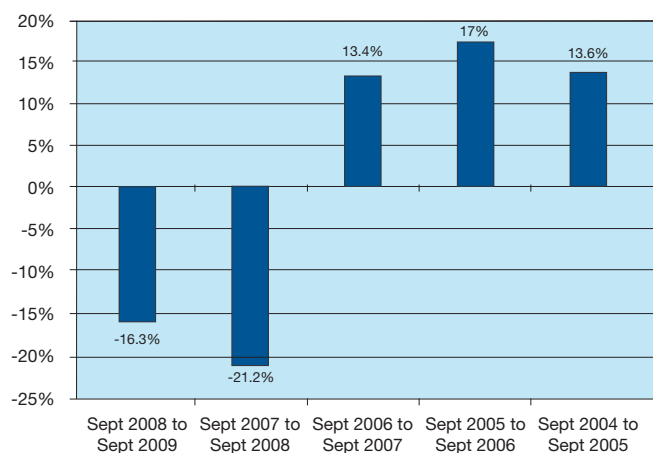
The Fund has achieved the following returns. The figures for 3 and 5 years show the equivalent annual return during those periods



The Fund invests in the following types of property and regions.



The Fund has achieved the following returns in each of the individual last five years:



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 the annual management charge, which for this fund is 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.