

# HBOS Group Money Purchase Scheme



As at 30 September 2008

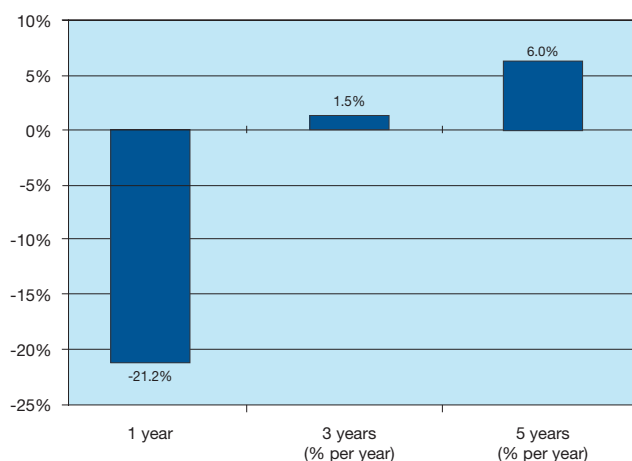
## Property Fund

### The Aim of the Fund

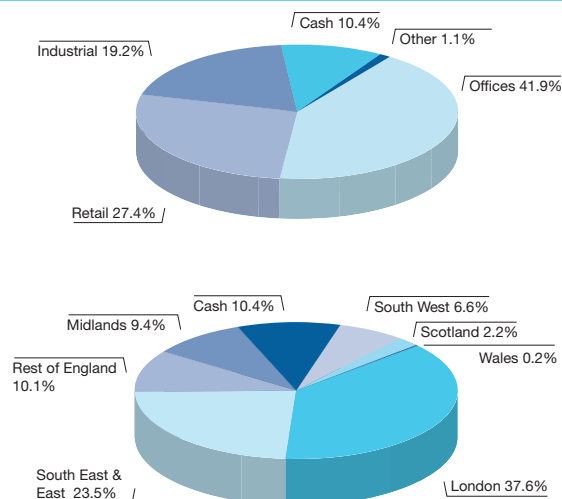
The Fund aims to provide long-term growth by investing in retail, office, industrial and agricultural properties, and may also finance developments and acquire land for development.

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

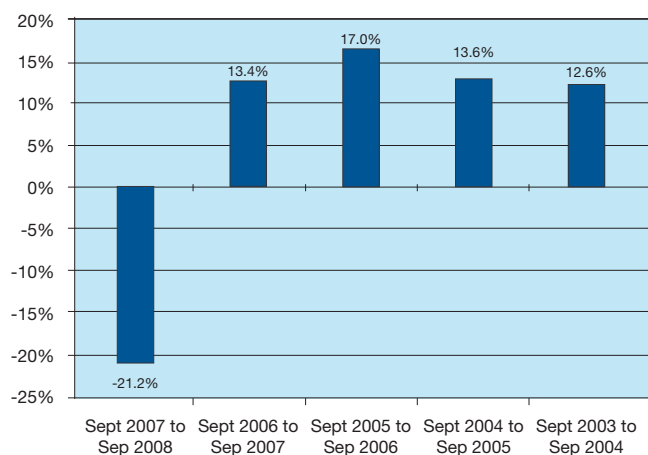
The Fund has achieved the following returns. The figures for 3 and 5 years show the equivalent annual return during those periods



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 2008.

You can find more information about the HBOS Group Money Purchase Scheme on the Scheme website at [www.hbosgmps.co.uk](http://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](mailto:GroupPensions@hbosplc.com) if you are e-mailing externally).