



STRUTT & NIGHTINGALE

RISK GRADE 4 with

Winterthur Life

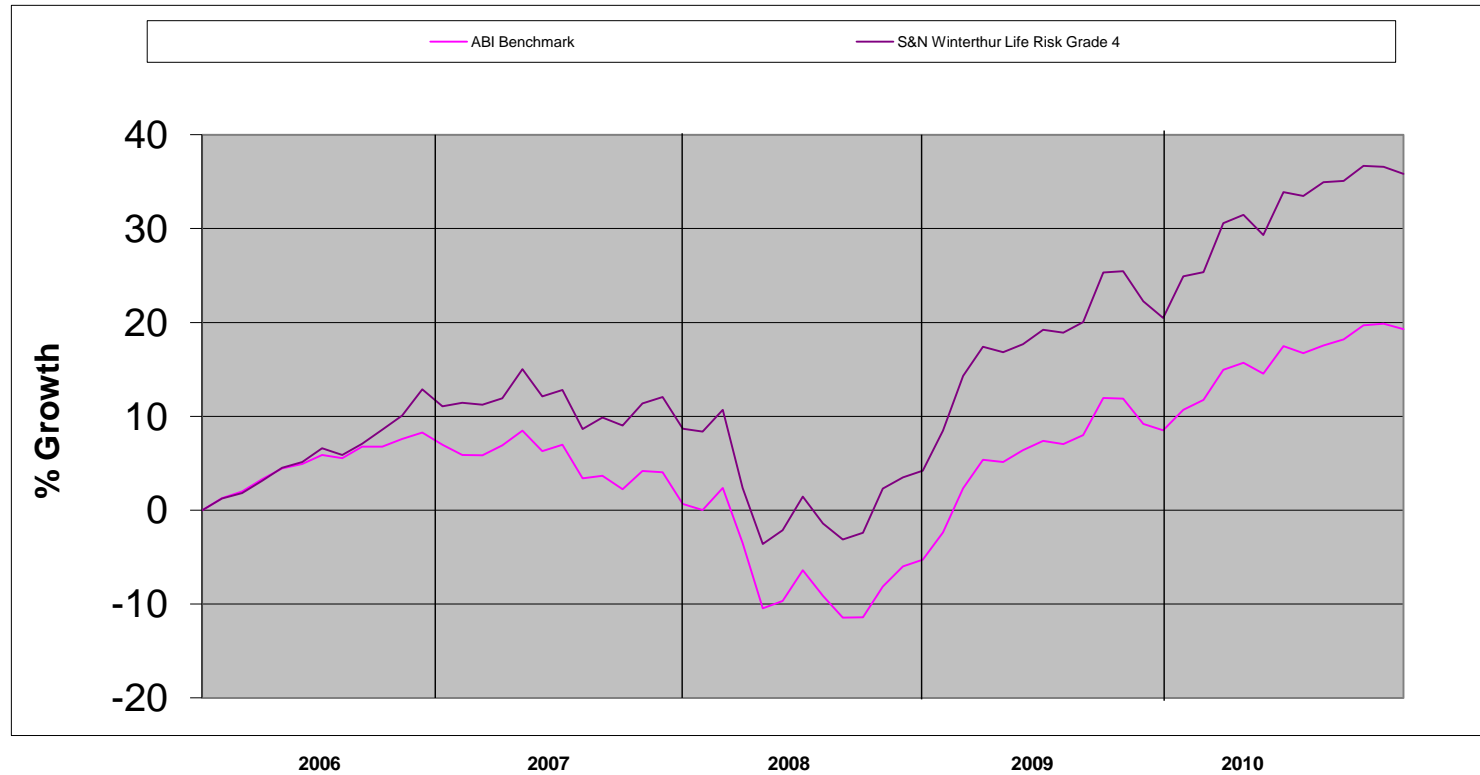
5 year Performance to

30th June, 2011

%

S&N Risk Grade 4 35.82

ABI Benchmark 19.28



Past performance is not a reliable indicator of future returns

The ABI Benchmark fund mix is made up as follows:
 ABI Defensive Fund 40%
 ABI Cautious Fund 60%

The ABI UK pension fund graph above is compiled from all the funds managed by members of the Association of British Insurers that possess certain investment criteria. This ABI fund mix most closely matches the criteria of your risk grade from the available categories of funds, but may have significant variances from those criteria. Only funds that have been available for investment throughout the period are included in the ABI index. As insurance companies tend to withdraw funds that are unsuccessful it may well be that this index overstates the actual performance of ABI members.

All charges are included except for fund based renewal commission and Insurance Company charges.

Source: Produced by the Investment Manager, Strutt & Nightingale Ltd.

Use Left & Right arrows to view other Risk Grades



STRUTT & NIGHTINGALE

RISK GRADE 5 with

Winterthur Life

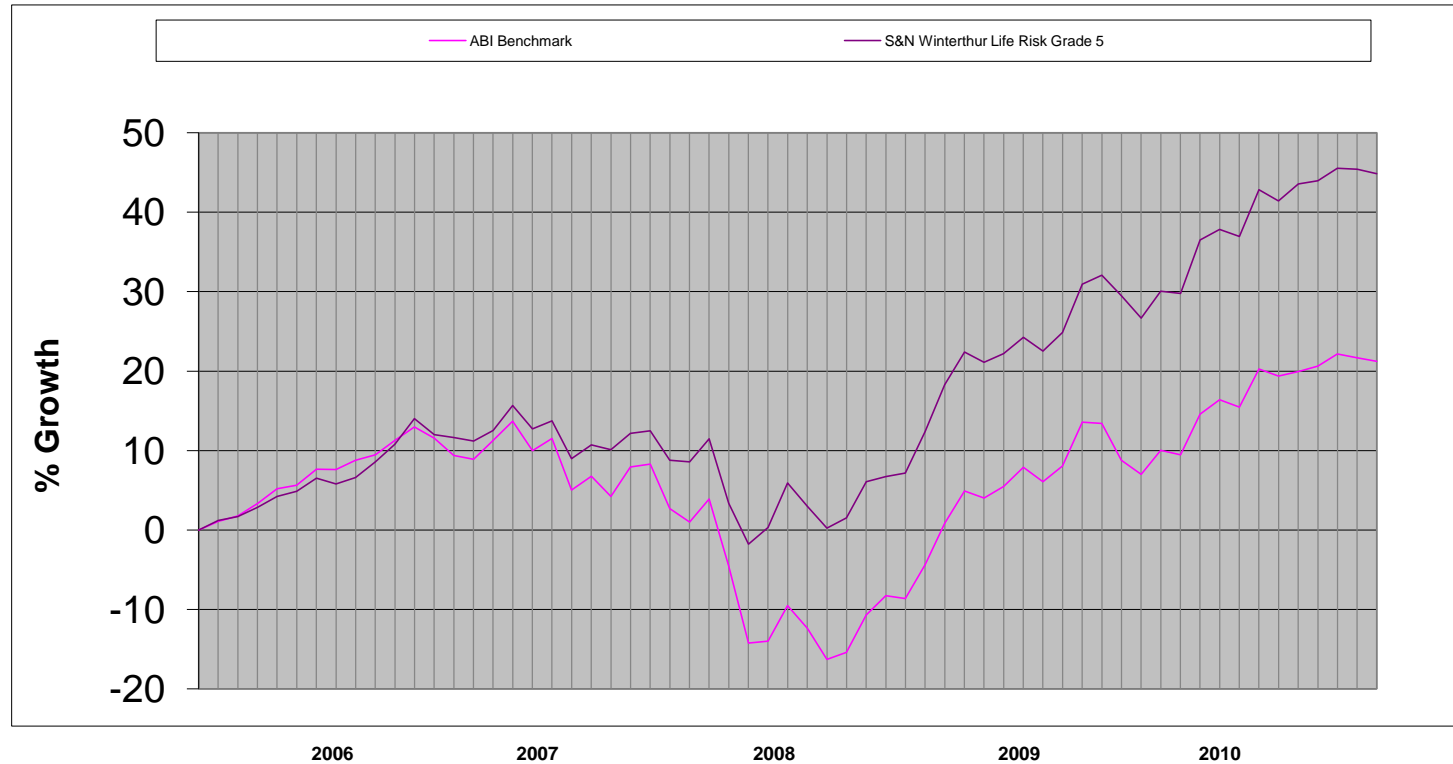
5 year Performance to

30th June, 2011

%

S&N Risk Grade 5 44.84

ABI Benchmark 21.22



Past performance is not a reliable indicator of future returns

The ABI Benchmark fund mix is made up as follows:
 ABI Cautious Fund 40%
 ABI Balanced Fund 60%

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All charges are included except for fund based renewal commission and Insurance Company charges.

Source: Produced by the Investment Manager, Strutt & Nightingale Ltd.

[Use Left & Right arrows to view other Risk Grades](#)

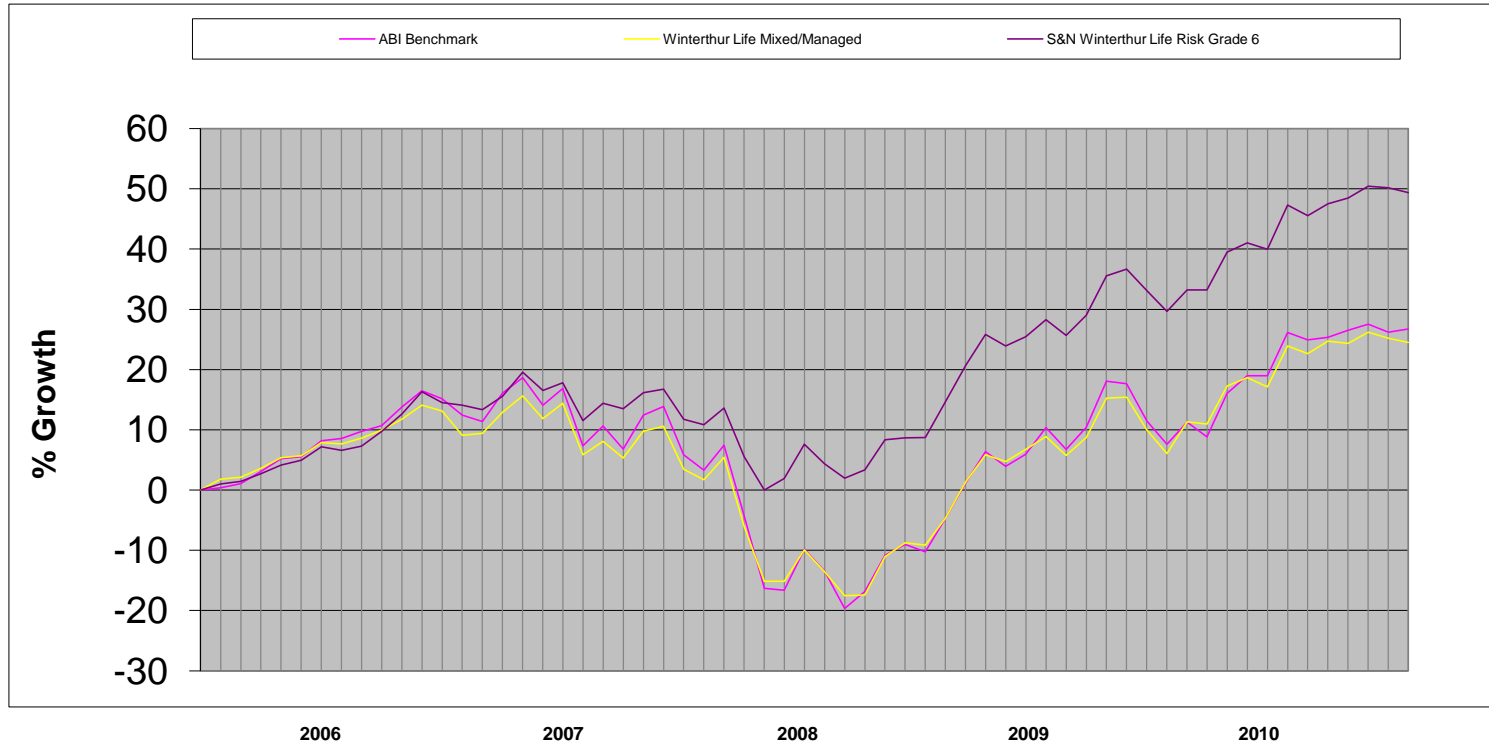


STRUTT & NIGHTINGALE

**RISK GRADE 6 with
Winterthur Life**

**5 year Performance to
30th June, 2011**

%	
S&N Risk Grade 6	49.39
ABI Benchmark	26.75
Winterthur Mixed/Managed	24.53



Past performance is not a reliable indicator of future returns

The ABI Benchmark fund mix is made up as follows:
 ABI Balanced Fund 34%
 ABI Global Equities Fund 66%

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All charges are included except for fund based renewal commission and Insurance Company charges.

Source: Produced by the Investment Manager, Strutt & Nightingale Ltd.

[Use Left & Right arrows to view other Risk Grades](#)



STRUTT & NIGHTINGALE

RISK GRADE 7 with

Winterthur Life

5 year Performance to

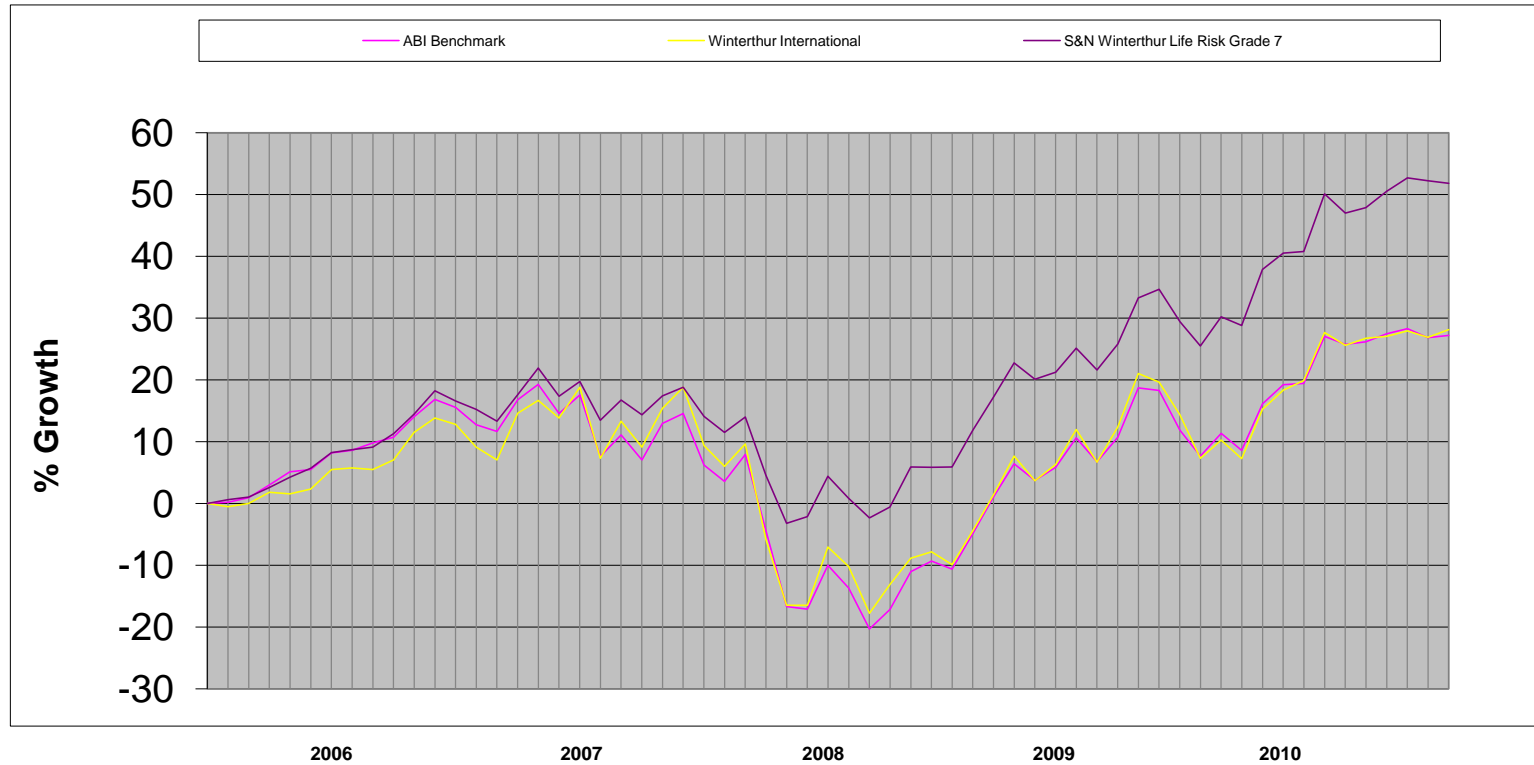
30th June, 2011

%

S&N Risk Grade 7 51.79

ABI Benchmark 27.21

Winterthur International 28.12



Past performance is not a reliable indicator of future returns

The ABI Benchmark fund mix is made up as follows:
 ABI Balanced Fund 25%
 ABI Global Equities Fund 75%

The ABI UK pension fund graph above is compiled from all the funds managed by members of the Association of British Insurers that possess certain investment criteria. This ABI fund mix most closely matches the criteria of your risk grade from the available categories of funds, but may have significant variances from those criteria. Only funds that have been available for investment throughout the period are included in the ABI index. As insurance companies tend to withdraw funds that are unsuccessful it may well be that this index overstates the actual performance of ABI members.

All charges are included except for fund based renewal commission and Insurance Company charges.

Source: Produced by the Investment Manager, Strutt & Nightingale Ltd.

Use Left & Right arrows to view other Risk Grades



STRUTT & NIGHTINGALE

RISK GRADE 8 with

Winterthur Life

5 year Performance to

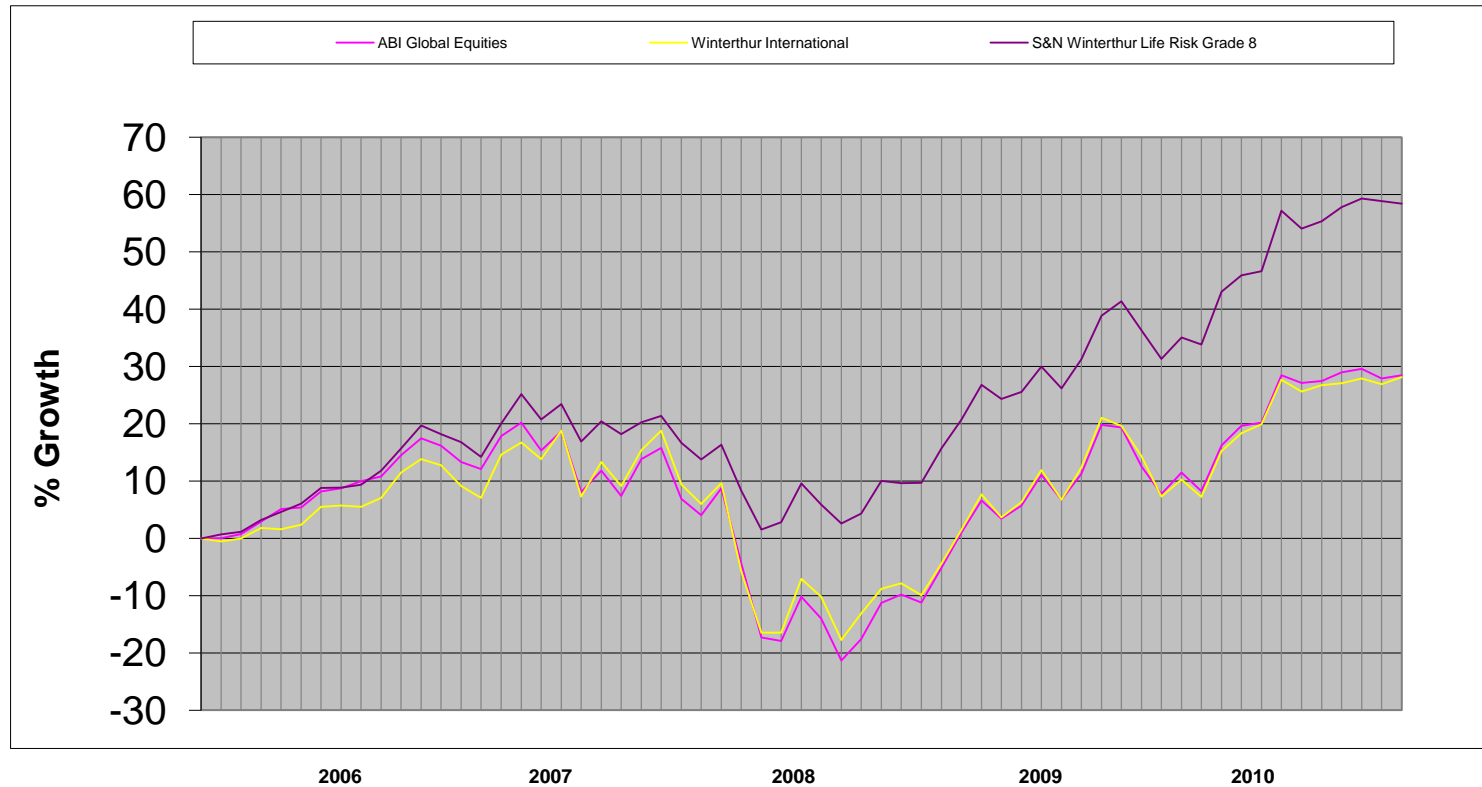
30th June, 2011

%

S&N Risk Grade 8 58.44

ABI Global Equities 28.50

Winterthur International 28.12



Past performance is not a reliable indicator of future returns

The ABI UK pension fund graph above is compiled from all the funds managed by members of the Association of British Insurers that possess certain investment criteria. This ABI fund most closely matches the criteria of your risk grade from the available categories of funds, but may have significant variances from those criteria. Only funds that have been available for investment throughout the period are included in the ABI index. As insurance companies tend to withdraw funds that are unsuccessful it may well be that this index overstates the actual performance of ABI members.

All charges are included except for fund based renewal commission and Insurance Company charges.

Source: Produced by the Investment Manager, Strutt & Nightingale Ltd.

Use Left & Right arrows to view other Risk Grades