



**STRUTT & NIGHTINGALE**

**RISK GRADE 4 with**

**WINDSOR LIFE**

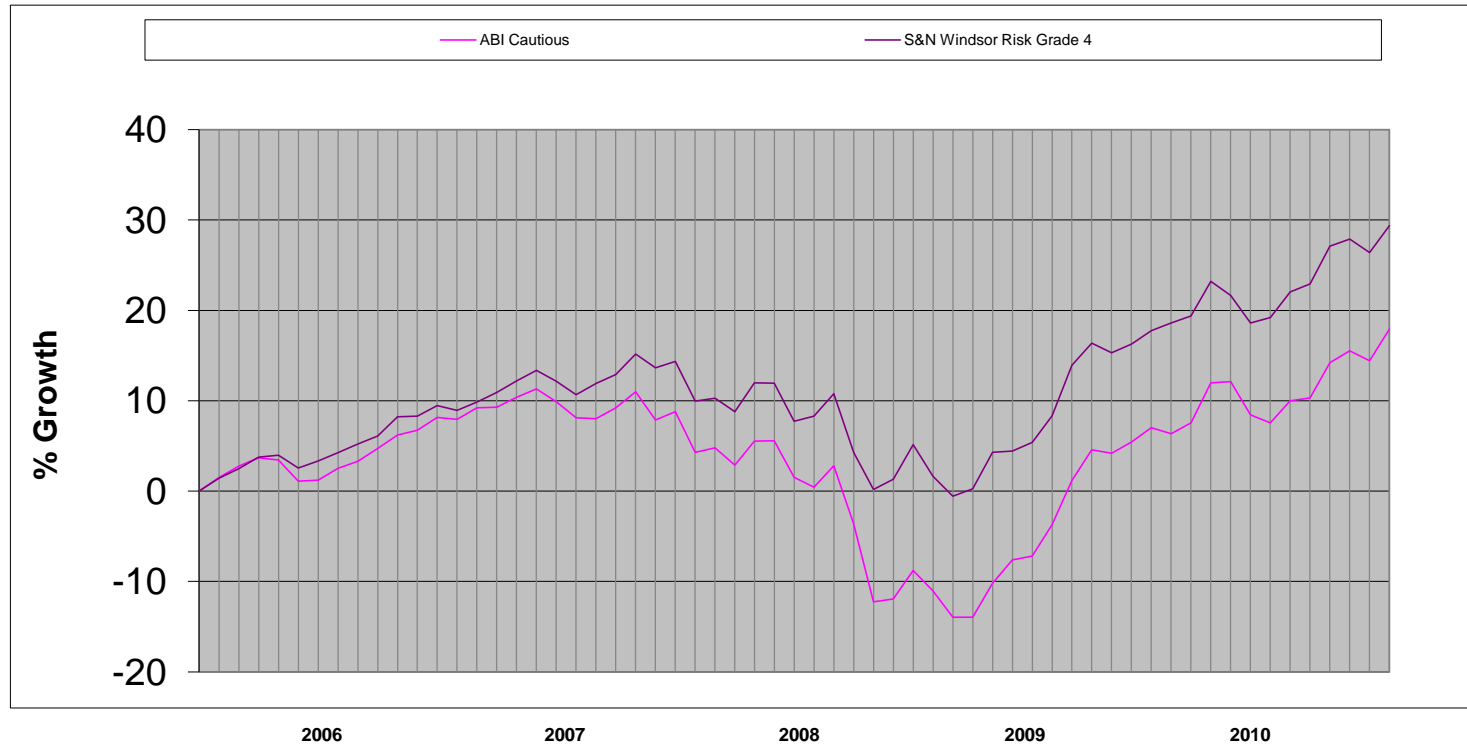
**5 year Performance to**

**31st December, 2010**

%

**S&N Risk Grade 4** 29.37

**ABI Cautious** 17.94



**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**



**STRUTT & NIGHTINGALE**

**RISK GRADE 5 with**

**WINDSOR LIFE**

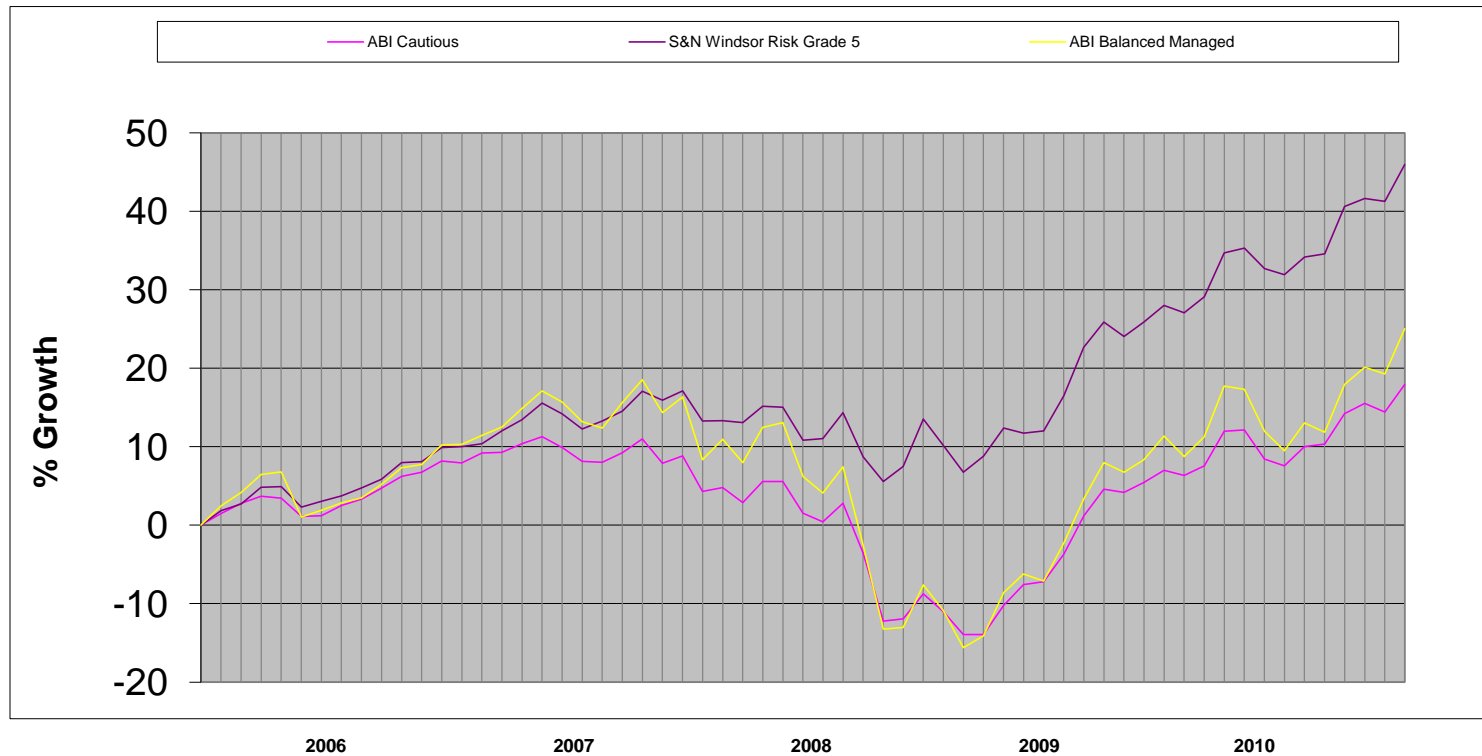
**5 year Performance to**

**31st December, 2010**

**S&N Risk Grade 5** 45.94

**ABI Cautious** 17.94

**ABI Balanced** 25.00



**Past performance is not a reliable indicator of future returns**

The Investment Manager can take more risk with S&N risk grade 5 than the ABI Cautious Index, but less risk than the ABI Balanced Managed Index

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**STRUTT & NIGHTINGALE**

**RISK GRADE 6 with**

**WINDSOR LIFE**

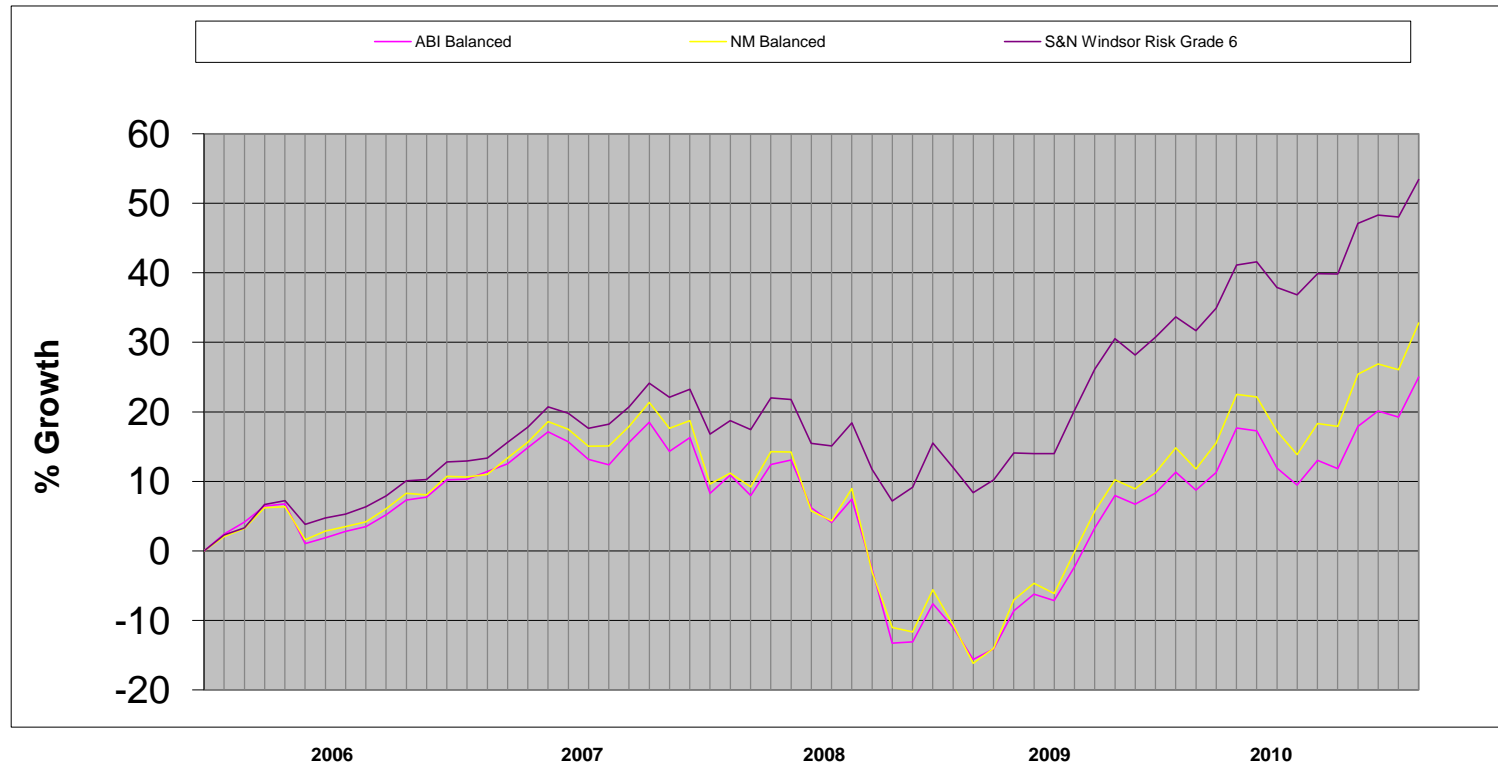
**5 year Performance to**

**31st December, 2010**

**S&N Risk Grade 6** 53.43

**ABI Balanced** 25.00

**NM Balanced** 32.80



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

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**Use Left & Right arrows to view other Risk Grades**



**STRUTT & NIGHTINGALE**

**RISK GRADE 7 with**

**WINDSOR LIFE**

**5 year Performance to**

**31st December, 2010**

%

**S&N Risk Grade 7 50.95**

**ABI Global Equities 27.80**

**NM Global 37.04**



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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 8 with**

**WINDSOR LIFE**

**5 year Performance to**

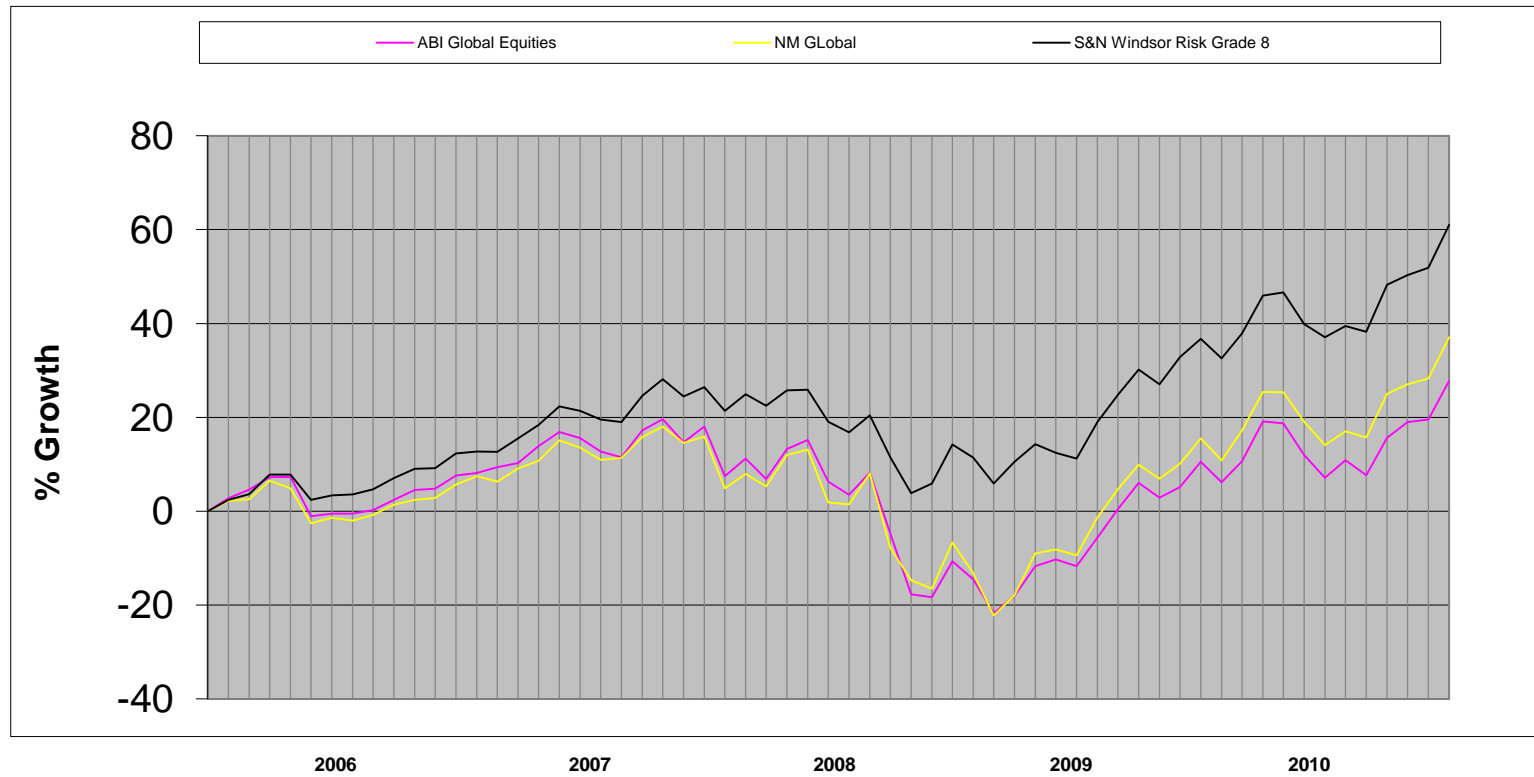
**31st December, 2010**

%

**S&N Risk Grade 8** 61.03

**ABI Global Equities** 27.80

**NM Global** 37.04



**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**