

INVESTMENT CHOICE

Secure Income

Pre 17 December 2012 plans

<u>Fund name</u>	<u>Fund Category</u>	<u>Currency</u>
*50/50 Core Portfolio B (restrictions – see below)	Core	GBP
* Only eligible to invest in if the policy was issued on or before 23 March 2012. This restriction only applies where guarantees are still active.		
60/40 Core Portfolio B	Core	GBP
70/30 Core Portfolio B	Core	GBP
80/20 Core Portfolio B	Core	GBP
UK Cash B	Cash	GBP

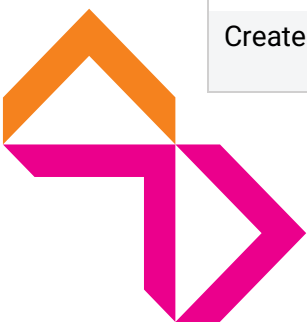
NON-GUARANTEE FUNDS

You can choose from the following list of funds in addition to those in the above table **only** where:

- the guarantees on your bond/plan have ended
- You didn't choose any guarantees when you took out your bond/plan.

You can access all funds referenced in the above table. The restrictions only apply when guarantees are still active.

<u>Fund name</u>	<u>Fund Category</u>	<u>Currency</u>
CreateRange Kames Enhanced Corporate Bond	Create - category A	GBP
CreateRange UK Corporate Bond	Create - category A	GBP



<u>Fund name</u>	<u>Fund Category</u>	<u>Currency</u>
CreateRange UK Fixed Interest	Create - category A	GBP
CreateRange UK Government Bond	Create - category A	GBP
CreateRange Overseas Corporate Bond Tracker	Create - category A	GBP
CreateRange Overseas Government Bond Tracker	Create - category A	GBP
CreateRange Continental European Tracker	Create - category B	GBP
CreateRange Japan Equity Tracker	Create - category B	GBP
CreateRange North American Equity Tracker	Create - category B	GBP
CreateRange UK Index Tracker	Create - category B	GBP
CreateRange Pacific Ex Japan Equity Tracker	Create - category B	GBP
CreateRange Developed World Tracker	Create - category B	GBP
CreateRange Emerging Markets Equity Tracker	Create - category B	GBP

