

Realisation value of Lump Sum (£1,000) and Regular Savings Plan (£50 pm) invested over 5,10 and 15 years by sector - As at 1st January 1999.

SECTOR	COMMODITY & ENERGY			EUROPE			FAR EAST EXCLUDING JAPAN			FAR EAST INCLUDING JAPAN			PROPERTY			FUND OF FUNDS		
	Years Invested	5	10	15	5	10	15	5	10	15	5	10	15	5	10	15	5	10
Lump Sum	575	1,266	1,453	2,020	4,115	10,216	541	2,176	4,298	605	1,403	3,365	1,263	-	-	1,352	2,467	-
Savings Plan	1,909	5,332	9,306	4,711	13,614	31,141	2,174	6,439	15,407	2,261	5,676	12,237	3,488	-	-	3,611	9,567	-

SECTOR	GLOBAL EMERGING MARKETS			INDEX BEAR FUNDS			INTERNATIONAL EQUITY INCOME			INTERNATIONAL FIXED INTEREST			INTERNATIONAL EQUITY & BOND			INTERNATIONAL GROWTH		
	Years Invested	5	10	15	5	10	15	5	10	15	5	10	15	5	10	15	5	10
Lump Sum	509	1,805	-	598	-	-	1,511	3,102	6,608	1,130	1,981	2,799	1,425	2,837	10,716	1,383	2,923	5,853
Savings Plan	2,013	5,772	-	2,129	-	-	4,098	11,488	24,000	3,407	8,284	14,881	3,885	10,468	25,760	3,705	10,367	22,081

SECTOR	INVESTMENT TRUST UNITS			JAPAN			MANAGED			MONEY MARKET			NORTH AMERICA			OTHER UK FIXED INTEREST		
	Years Invested	5	10	15	5	10	15	5	10	15	5	10	15	5	10	15	5	10
Lump Sum	1,269	2,947	5,951	697	820	2,509	1,484	3,138	6,951	1,246	1,798	-	1,980	4,783	6,152	1,377	2,232	3,738
Savings Plan	3,533	10,093	21,918	2,304	4,750	9,153	3,947	10,831	23,996	3,442	7,878	-	4,684	14,595	29,499	3,932	9,897	18,535

SECTOR	PENSON UNIT TRUSTS			UK EQUITY & BOND			UK EQUITY & BOND INCOME			UK EQUITY INCOME			UK GILT			UK GROWTH		
	Years Invested	5	10	15	5	10	15	5	10	15	5	10	15	5	10	15	5	10
Lump Sum	1,464	2,732	-	1,586	3,236	9,795	1,469	2,598	6,201	1,589	2,999	8,468	1,362	2,327	3,454	1,632	2,953	7,303
Savings Plan	3,820	10,247	-	4,082	11,608	27,839	3,942	10,445	21,683	4,121	11,324	25,317	3,991	9,798	18,238	4,092	11,234	24,002

INDICES	UK GROWTH & INCOME			UK SMALLER COMPANIES			UK SAVINGS £2,500 INSTANT ACCESS			FT-SE A ALL-SHARE			RETAIL PRICE INDEX		
	Years Invested	5	10	15	5	10	15	5	10	15	5	10	15	5	10
Lump Sum	1,667	3,186	7,992	1,403	2,279	6,639	1,149	1,610	2,329	1,857	4,017	9,256	1,161	1,495	1,897
Savings Plan	4,273	11,675	25,524	3,357	9,589	21,119	3,228	7,229	13,038	4,622	13,252	29,757	3,290	7,118	12,115

Figures on an offer to bid basis, with net income reinvested.

Source : Reuters HSW, Standard & Poors Micropal