

A discount service for investors
who do not require advice

Power Robbins Independent Financial Advisers
Authorised and regulated by the Financial Services Authority (125949)
FREEPOST Fileturn House Church Road Bookham LEATHERHEAD KT23 3BR
Fax 01372 450417 e mail discounts@power-robbins.co.uk
Partners P F Power Cert PFS Arkleywood Ltd

9th June 2010

www.powerrobbins.com

This list must be read in conjunction with the Investment company literature available from Power Robbins together with our service information including About our service, How to invest and Important notes on investments

To check current discounts or to request insurance company literature, applications and for a personal illustration (including top ups), please call our friendly staff.

FREEPHONE 0800 032 5433

TRUSTS

Discounts and terms may be different for bonds taken out with more complicated trusts, eg. Discounted Gift Trusts. Please request an illustration and full trust documentation from the company(s) of your choice to see the benefit of investing through Power Robbins

Insurance company & Product	Brief guide to charges from insurance company literature	Investment amount	Brief guide to allocation from insurance company literature	You will also receive Power Robbins offer for £25,000 + <small>offers for smaller amounts given below</small>
AVIVA (Norwich Union) Portfolio Bond Lives assured Min age 12, max age 89 for single/younger life Min age for policy owner 12 Approx 137 funds in total Includes Cash, Distribution funds, Property fund, & a With Profit Inflation Protected Guaranteed fund (94 externally managed)	Step Down Option Setting up charge 0.5% pa for 1 st 5 years (1% pa for 1 st 5 years for investments of under £10,000) Fund charges vary from 0% pa to 1%pa, please see Norwich Union literature Early exit charge in 1 st 5 years – 11%, 8%, 6%, 3%, 1%	Step Down Option £ 5,000 - £ 24,999 £ 25,000 - £ 49,999 £ 50,000 - £ 99,999 £100,000 and above Lower Allocation rates if over 75 -	101.50% PLUS 101.75% PLUS 102.00% PLUS 102.50% PLUS 1.50% for ages 75 – 79 3.00% for ages 80 – 84 4.50% for ages 85 – 89	5.1% into the bond as extra allocation 4.8% for £5,000 - £24,999 <small>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</small>
	Level Option No setting up charge Annual charge depends on amount invested Fund charges vary from 0% pa to 1%pa, please see Norwich Union literature Early exit charge in 1 st 5 years – 10%, 7%, 4%, 2%, 1%	Level Option £ 5,000 and above Lower Allocation rates if over 75 -	100.00% PLUS 1.50% for ages 75 – 79 3.00% for ages 80 – 84 4.50% for ages 85 – 89	
AXA Investment Bond Lives assured - no min age, Max age 85 for single/younger life Min age for policy owner 18 254 funds including Cash, Distribution, Income and Managed	Tiered allocation option Setting up charge in the form of larger annual charges in 1 st 3 years Annual charge - 2.35% for 3 years then 1% Early exit charges in first 5 years - 12%, 10%, 8%, 6%, 3% 110% Accidental death benefit	Tiered allocation option £ 5,000 - £ 14,999 £ 15,000 - £ 24,999 £ 25,000 - £ 49,999 £ 50,000 - £ 99,999 £100,000 - £ 149,999 £150,000 and over	Tiered allocation option 100.50% PLUS 101.50% PLUS 103.25% PLUS 103.50% PLUS 104.00% PLUS 104.25% PLUS Loyalty bonus year 10 Lower allocation for lives over 64, please request details	6% Into the bond as extra allocation 5.75% for £5,000 - £24,999 <small>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</small>
	Step down yearly charge Setting up charge taken as larger annual charges in earlier years – see below Annual charge - 1.65% for 5 years, 1.00% in years 6 – 10 & 0.75% per year from yr 11 Early exit charges in first 5 years – 12%, 10%, 8%, 6%, 3%	Step down yearly charge £ 5,000 and over	Step down yearly charge 100% PLUS Lower allocation for lives over 64, please request details	
CLERICAL MEDICAL Investment Bond Min age of policy owner 18 Maximum age 80 70 funds from 6 fund management companies including Cash, Distribution, Income and Managed	Initial Allocation Option Only Setting up charge – 0.7% p.a. for first 5 years Annual charge – varies 1% - 2.5% Early exit charges in 1 st 5 years 10%, 8%, 6%, 4%, 2%	Initial Allocation option £ 10,000 - £14,999 £ 15,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and over	Initial Allocation option 105.00% PLEASE NOTE → 106.00% PLEASE NOTE → 107.00% PLEASE NOTE → 107.75% PLEASE NOTE → 108.00% PLEASE NOTE →	For this bond, Clerical Medical reduce the allocation rate by the amount of commission paid to the broker <small>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</small>

Insurance company & Product	Brief guide to charges from insurance company literature	Investment amount	Brief guide to allocation from insurance company literature	You will also receive Power Robbins offer for £25,000 + offers for smaller amounts given below
<p>COFUNDS L&G Portfolio Bond</p> <p>Lives assured – no min age Max age 89 for single/younger life</p> <p>Min age of policy owner 18</p> <p>Choice of over 310 funds including, Legal & General and external funds including Cash, Distribution, Income and Managed</p>	<p>Standard Charging Version Establishment charge 0.25% pa for 5 years (taken monthly)</p> <p>Annual charge - 1.3% for Legal & General funds. Externally managed funds annual charges range between 1.59% and 3.35%</p> <p>Early exit charges in 1st 5 years 9.0%, 8.0%, 6.5%, 4.75%, 3.0% <i>Loyalty bonus - please see literature</i></p>	<p>Standard Charging version</p> <p>£ 5,000 - £ 24,999 £ 25,000 - £ 49,999 £ 50,000 - £ 99,999 £100,000 - £249,999 £250,000 and over</p>	<p>Standard Charging Version</p> <p>100.25% PLUS 100.75% PLUS 101.25% PLUS 101.50% PLUS 102.00% PLUS</p> <p>Lower Allocation rates apply if over 60</p>	<p>5.25%</p> <p>Into the bond as extra allocation</p> <p>5% for £5,000 - £24,999</p> <p><i>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</i></p>
<p>FRIENDS PROVIDENT Protected Investment Portfolio Bond</p> <p>Lives assured – no min age Max age 74 single or younger life Min age for policy owner 18</p> <p>24 internal funds including Cash, Distribution, Income and Managed funds</p>	<p>Setting up charge 1% taken initially, for clients up to age 64</p> <p>1.5% for clients aged 65 – 74</p> <p>Annual charge varies from 1.25% to 2.35% depending on fund</p> <p>Early exit charges in 1st 5 years – 8.5%, 7%, 5.5%, 4%, 2.5%</p>	<p>£ 5,000 - £ 9,999 £ 10,000 - £19,999 £ 20,000 - £49,999 £ 50,000 - £99,999 £100,000 and above</p>	<p>99.00% 99.99% 100.73% 100.98% 101.22%</p> <p>Lower allocation rates apply if single or younger joint life is aged 65 and over</p>	<p>6.25%</p> <p>into the bond as premium enhancement</p> <p>6% for £5,000 - £24,999</p> <p><i>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</i></p>
<p>FRIENDS PROVIDENT Wealth Solutions Bond</p> <p>Lives assured – no min age Max age 89 single or younger life Min age for policy owner 18</p> <p>Over 100 funds including internally & externally managed. Includes distribution, property, with profits, cash</p>	<p>Setting up charge 1.4% p.a. for first 5 years</p> <p>Annual charge varies from 0.8% to 1.7%</p> <p>Early exit charges in 1st 5 years – 11%, 9%, 7%, 5%, 3%</p>	<p>£ 10,000 - £ 19,999 £ 20,000 - £ 49,999 £ 50,000 - £ 99,999 £100,000 - £249,999 £250,000 and above</p>	<p>101.25% 102.00% 102.50% 102.75% 103.00%</p> <p>Lower allocation rates apply for single or younger joint life aged below 18, and 70 plus</p>	<p>6.25%</p> <p>into the bond as premium enhancement</p> <p>6% for £5,000 - £24,999</p> <p><i>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</i></p>
<p>LEGAL & GENERAL Portfolio Bond</p> <p>No min. age for lives assured – max age 89 for single or younger life</p> <p>Min age for policy owner 18</p> <p>Over 300 funds including, Cash, Distribution, Income and Managed</p>	<p>Standard Allocation Version only</p> <p>Annual charge - 1.3% to 2.63% for Legal & General funds. Externally managed funds annual charges range between 1.59% and 3.36%</p> <p>Establishment charge 0.25% of bonds value for five years</p> <p>Early exit charges in 1st 5 years 9%, 8%, 6.5%, 4.75, 3%</p>	<p>Standard allocation</p> <p>£ 5,000 - £ 24,999 £ 25,000 - £ 49,999 £ 50,000 - £ 99,999 £100,000 - £249,999 £250,000 and above</p>	<p>Standard Allocation</p> <p>100.25% PLUS 100.75% PLUS 101.25% PLUS 101.50% PLUS 102.00% PLUS</p> <p>Lower Allocation rates apply if over 60.</p>	<p>5.25%</p> <p>into the bond as extra allocation</p> <p>5% for £5,000 - £24,999</p> <p><i>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</i></p>
<p>LV Flexible Guarantee Bond</p> <p>Lives assured – min age 17, max 89 (younger life on joint basis)</p> <p>Min age for policy owner 18</p> <p>3 fund options within LV with profits fund but only one fund choice available per bond.</p> <p>Optional five year guarantee – can be added at any time – increased AMC applies – see fund options</p>	<p>Annual charge 1.5% for investments under £10K and 1.3% for investments</p> <p>Optional 5 year guarantee increases to AMC are:-</p> <p>Managed Growth +2.2% pa Balanced Series 2 +1.2% pa Cautious Series 2 +0.5% pa (see charges section)</p> <p>Early exit charges 1st 5 years – 8.5%, 6%, 4%, 2%, 1%</p>	<p>£ 5,000 - £ 24,999 £ 25,000 - £ 49,999 £ 50,000 - £ 99,999 £100,000 - £500,000</p>	<p>100% 100.5% 101% 101.25%</p> <p>Lower allocation rates apply - Age 70-74 - 0.5% lower Age 75-76 - 1% lower Age 80-84 - 2.25% lower Age 85-89 - 3% lower</p>	<p>5.5%</p> <p>into the bond as extra allocation</p> <p>5.25% for £10,000 - £24,999</p> <p><i>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</i></p>

Insurance company & Product	Brief guide to charges from insurance company literature	Investment amount	Brief guide to allocation from insurance company literature	You will also receive Power Robbins offer for £25,000 + offers for smaller amounts given below																							
<p>PRUDENTIAL Flexible Investment Plan</p> <p>Lives assured Min age 3 months, Max age 89 for single/younger life</p> <p>Min age for policy owner 18</p> <p>5 different "bonds within a bond" – Cautious Bond, Corporate Bond, Distribution Bond, Property Bond, Prudence (With Profit) Bond, and Managed Bond. Many different fund choices available</p>	<p>Initial Charge Option</p> <p>Setting up charge – 5% Annual management charge varies between funds 1.25% - 1.9%</p> <p>Early exit charges – 5 year option 6%, 4%, 3%, 2%, 1%. 3 year option 6%, 4%, 3%</p> <p>No Initial Charge Option</p> <p>Setting up charge – spread over the whole life of the policy as 0.3% higher annual management charge than Initial Charge Option</p> <p>Early exit charges – 5 year option 9%, 7%, 5%, 3%, 1%. 3 year option 9%, 7%, 5%</p>	<p>Initial Charge Option</p> <table border="0"> <tr><td>£10,000 - £19,999</td><td>102.00%*</td><td>PLUS</td></tr> <tr><td>£20,000 - £49,999</td><td>102.50%*</td><td>PLUS</td></tr> <tr><td>£50,000 - £74,999</td><td>103.50%*</td><td>PLUS</td></tr> <tr><td>£75,000 and above</td><td>103.75%*</td><td>PLUS</td></tr> </table> <p>Lower allocation rates if over 75- 2.00% for ages 75 – 79 3.00% for ages 80 – 84 4.00% for ages 85 – 89</p> <p>*1% lower allocation rates for 3 year option</p> <p>No Initial Charge Option</p> <table border="0"> <tr><td>£10,000 - £19,999</td><td>100.00%*</td><td>PLUS</td></tr> <tr><td>£20,000 - £49,999</td><td>100.25%*</td><td>PLUS</td></tr> <tr><td>£50,000 - £74,999</td><td>101.00%*</td><td>PLUS</td></tr> <tr><td>£75,000 and above</td><td>101.25%*</td><td>PLUS</td></tr> </table> <p>Lower allocation rates if over 75 - 2.00% for ages 75 – 79 3.00% for ages 80 – 84 4.00% for ages 85 – 89</p> <p>*1% lower allocation rates for 3 year option</p>	£10,000 - £19,999	102.00%*	PLUS	£20,000 - £49,999	102.50%*	PLUS	£50,000 - £74,999	103.50%*	PLUS	£75,000 and above	103.75%*	PLUS	£10,000 - £19,999	100.00%*	PLUS	£20,000 - £49,999	100.25%*	PLUS	£50,000 - £74,999	101.00%*	PLUS	£75,000 and above	101.25%*	PLUS	<p>6.25%*</p> <p>into the bond as premium enhancement</p> <p>6.0% for £10,000 - £24,999</p> <p><i>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</i></p>
£10,000 - £19,999	102.00%*	PLUS																									
£20,000 - £49,999	102.50%*	PLUS																									
£50,000 - £74,999	103.50%*	PLUS																									
£75,000 and above	103.75%*	PLUS																									
£10,000 - £19,999	100.00%*	PLUS																									
£20,000 - £49,999	100.25%*	PLUS																									
£50,000 - £74,999	101.00%*	PLUS																									
£75,000 and above	101.25%*	PLUS																									
<p>Prudence Bond top up's Prudential are paying reduced commission levels for top ups which reduces the discount we are able to offer. We will not take any initial commission which normally is 3%, so please request a quotation with your policy number to see how the discount enhances your premium.</p>																											
<p>PRUDENTIAL "Prufunds Investment Plan"</p> <p>Lives assured Min age 3 months, Max age 75 for single/younger life</p> <p>Min age for policy owner 18</p> <p>Choice With Profits Growth or With Profits Growth & Income Fund</p>	<p>Establishment charge 0.25% pa for 1st 5 years (no regular withdrawals) or 0.45% pa for 1st 5 years (with regular withdrawals)</p> <p>Annual management charge 1.25% pa for 1st 10 years, then 1% (no regular withdrawals) 1.45% pa for 1st 10 years, then 1% (with regular withdrawals)</p> <p>Early exit charges – 5 year option 9%, 7%, 5%, 3%, 1% 3 year option 9%, 7%, 5% (1% initial charge for this option)</p>	<p>AMOUNT INVESTED</p> <p>£5,000 - £1 million</p>	<p>100%</p>	<p>6.25%</p> <p>into the bond as premium enhancement</p> <p>6% for £10,000 - £24,999</p> <p><i>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</i></p>																							
<p>SCOTTISH WIDOWS Flexible Options Bond</p> <p>No min age for life assured – max age 84 single life (89 for younger of joint lives)</p> <p>Minimum age for policy owner 18</p> <p>94 funds including Cash, Managed and With Profits</p>	<p>Nil Establishment charge option</p> <p>Setting up charge Nil</p> <p>Annual charge 1% (except with profits income fund, 1.25%)</p> <p>Early exit charges in first 5 years – 5%, 4%, 3%, 2%, 1%</p> <p>Establishment charge option</p> <p>Setting up charge 1% per annum for 5 years</p> <p>Annual charge 1% (except with profits income fund, 1.25%)</p> <p>Early exit charges in 1st 5 years – 10%, 8%, 6%, 4%, 2%</p>	<p>Nil Establishment Charge Option</p> <p>£ 5,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and above</p> <p>Establishment Charge Option</p> <p>£ 5,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and above</p>	<p>Nil Establishment Charge Option</p> <p>97.25% 97.75% 98.25% 98.75% Lower Allocation rates apply if over 75</p> <p>Establishment Charge Option</p> <p>102.25% 102.75% 103.25% 103.75% Lower Allocation rates apply if over 75</p>	<p>5.25%</p> <p>into the bond as extra allocation*</p> <p>5% for £5,000 - £24,999</p> <p>*Establishment Charge option – maximum allocation allowed is 108%, so balance of our offer paid by cashback cheque.</p> <p><i>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</i></p>																							
<p>SKANDIA MultiBOND Capital and Income Bond</p> <p>Min age life assured 3 months, max 89. Bond owner min age 18, max 89</p> <p>Access to a wide range of fund managers and their funds. Please see key features</p>	<p>Establishment charge 1% pa for 6 yrs Annual management charge 0.75% pa</p> <p>Early exit charges years 1st 6 years 11%, 9%, 7%, 5%, 3%, 1%</p> <p>Early exit charges REDUCED where allocation less than 103%, by difference between allocation rate, & 103%</p>	<p>£10,000 - £24,999 £25,000 - £49,999 £50,000 - £74,999 £75,000 and above</p>	<p>100.50% 101.50% 102.50% 103.00%</p> <p>Lower allocation rates Aged 65 - 74 - 1% lower Aged 75 - 89 - 1.5% lower</p>	<p>6.25%</p> <p>into the bond as extra allocation</p> <p>6% for £10,000 - £24,999</p> <p><i>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</i></p>																							

Insurance company & Product	Brief guide to charges from insurance company literature	Investment amount	Brief guide to allocation from insurance company literature	You will also receive Power Robbins offer for £25,000 + <small>offers for smaller amounts given below</small>
<p>SKANDIA MultiBOND Investment Bond</p> <p>Min age life assured 18, max 89. Bond owner min age 18 max 89.</p> <p>This bond offers a range of over 450 funds from approx 40 fund managers, including Skandia managed funds.</p>	<p>Setting up charge 5% Annual management charge 0.75% pa Annual fund management charges - these vary considerably for Skandia funds and for externally managed funds. Please ask us for the fact sheets for the funds you are interested in. These show the annual charges. Early exit charges may apply for the 1st 5 years please see Key Features.</p>	<p>£10,000 - £24,999 £25,000 - £49,999 £50,000 - £74,999 £75,000 and above</p>	<p>100.50% 101.50% 102.50% 103.00%</p> <p>Lower allocation rates Aged 65 - 74 - 1% lower Aged 75 - 89 - 1.5% lower</p>	<p>6.25%</p> <p>into the bond as extra allocation</p> <p>6% for £10,000 - £24,999</p> <p><small>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</small></p>
<p>STANDARD LIFE Capital Investment Bond</p> <p>No min age life assured – max 84 (but max age 75 for with profit bond) Min age bond owner 18</p> <p>Includes cash, bonds, equities and property funds.</p>	<p>STEPPED OPTION ONLY</p> <p>Setting up charge spread over 1st 5 yrs in form of extra 0.5% annual management charge</p> <p>Early exit charges 1st 5 years – 10%, 8%, 6%, 4%, 2%.</p>	<p>Stepped Option</p> <p>£ 5,000 - £14,999 £ 15,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and above</p> <p>NB Minimum investment amount for with profit bond £10,000</p>	<p>Stepped Option</p> <p>100.00% 101.50% 101.75% 102.00% 102.50%</p> <p>Lower allocation rates Aged for 70 and over – see brochure for details</p>	<p>3%</p> <p>into the bond as premium enhancement</p> <p><small>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</small></p>
<p>STERLING Investment bond</p> <p>Over 190 funds from more than 30 fund managers. Includes property and protected profits funds</p> <p>Min age life assured 3 months, Max 79 Min age bond owner 18</p>	<p>High allocation option Setting up charge – 5% Yearly charge – 1% Monthly charge – 0.5% pa for 5 yrs Early exit charges in 1st 5 years – 9%, 8%, 6%, 4%, 2% Extra charge varying between funds from 0.07% to 1.99%</p> <p>Standard option Setting up charge – 5% Yearly charge – 1% Monthly charge – none Early exit charges in 1st 5 years – 7.5%, 6%, 4.5%, 3%, 1.5% Extra charge varying between funds from 0.07% to 1.99%</p>	<p>High Allocation</p> <p>£ 5,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and above</p> <p>Standard Option</p> <p>£ 5,000 - £24,999 £ 25,000 - £49,999 £ 50,000 - £99,999 £100,000 and above</p> <p>Minimum investment for Distribution Fund £10,000</p>	<p>High Allocation</p> <p>105.25% 106.75% 107.00% 107.75%</p> <p>Standard Option</p> <p>102.25% 103.75% 104.25% 105.25%</p> <p>Lower allocation rates Aged 70 – 74 – 1% lower 75 – 79 – 2% lower</p>	<p>6.25%</p> <p>cashback cheque</p> <p>6% for £5,000 - £24,999</p> <p><small>(see brochure for details). Please make sure you read the brochure to determine full plan details & level of risk</small></p>

Our discounts shown may change, should any of the following happen –

- Special offers from investment companies may end, or new special offers may start
- Should the investment company pay additional allocation/commission for any reason and this is included in the standard charges this will be passed onto you, the client.
- Investment companies may change their charges, funds or the amount of commission payable
- Power Robbins may have to change their terms in light of the above, we will always contact you on the number stated on your investment agreement if the discount you have stated is not current. If we do not have a contact number we will submit your application and you must contact us on receipt of your investment receipt at which point, if you do not wish to proceed, we can arrange to cancel the application at your request.

The information on this table has been obtained from the insurance companies, and is intended as a rough guide to some of the features of the investment bonds listed. Investors are expected to have read the full insurance company literature thoroughly to ascertain all facts including risk before investing. Personal illustrations prepared by the insurance companies are available on request which is the best guide to current terms.

Power Robbins do not offer any recommendation or criticism of any one product over another. If more space is taken up on some products than others, it is because more space was needed to give a rough guide to similar information on the product.