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

All structured products are subject to varying conditions and levels of risk to either your capital or the returns from it. Deposit plans offer capital protection based on conditions ie. holding the investment until maturity. Please ensure you have read the product literature carefully which explains the risks.

For product provider literature and application forms see the providers website or
FREEPHONE 0800 032 5433

Please call us with details of any Structured Product that is not on the list or if one has just expired to see if we are able to offer a discount.

SIPP DISCOUNTS ARE NOW AVAILABLE WHERE MARKED
Please tell us if you require the special application form for a SIPP

COMPANY AND PRODUCT	AVAILABILITY	ONLY A BRIEF SUMMARY FROM THE PRODUCT PROVIDER'S DESCRIPTION	OFFER FROM POWER ROBBINS
CATER ALLEN PRIVATE BANK Enhanced Growth Plan 9 6 year term	Available until 03/02/2012 Closing date for direct investments and cash ISA 03/02/2012 Closing date for cash ISA transfer 27/01/2012 Minimum investment £5,340	The Plan aims to provide a return of capital at maturity, plus the potential of: Five times (500%) the percentage growth (subject to averaging) of the FTSE 100 index over the term, up to a maximum 40% gross return (equivalent to 5.77% AER) <i>(see brochure for details).</i> Please make sure you read the brochure to determine full plan details & level of risk	CASHBACK 2.00% for £ 5,100 - £ 7,499 2.25% for £ 7,500 - £24,999 2.50% for £25,000 - £49,999 2.75% for £50,000 and over
INVESTEC FTSE 100 Accelerated Growth Plan 31 5 year term	Available until 24/02/2012 Closing date for ISA and direct investments 24/02/2012 Closing date for ISA transfers 10/02/2012 Stocks & Shares ISA £1,500 – ISA limit ISA transfers £1,500 - £1,000,000 Direct Investments & SIPP's £1,500 - £1,000,000	The Plan aims to provide a return of capital at maturity (not guaranteed), plus the potential of: 220% of any rise in the FTSE 100 with no upper limit on the maximum return. <i>(see brochure for details)</i> Please make sure you read the brochure to determine full plan details & level of risk	CASHBACK 2.50% for £ 1,500 - £ 7,499 2.75% for £ 7,500 - £24,999 3.00% for £25,000 - £49,999 3.25% for £50,000 and over
INVESTEC FTSE 100 Enhanced Kick-out Plan 26 5 year term	Available until 24/02/2012 Closing date for ISA and direct investments 24/02/2012 Closing date for ISA transfers 10/02/2012 Stocks & Shares ISA £1,500 – ISA limit ISA transfers £1,500 - £1,000,000 Direct Investments & SIPP's £1,500 - £1,000,000	The Plan aims to provide a return of your initial deposit at maturity (not guaranteed), plus the potential of: <u>Investec Option</u> Early maturity at the end of years, 1, 2, 3 or 4 with a payment equal to 13.5% per annum (not compounded). <u>UK 5 option</u> Early maturity at the end of years, 1, 2, 3 or 4 with a payment equal to 11.5% per annum (not compounded). <i>(see brochure for details)</i> Please make sure you read the brochure to determine full plan details & level of risk	CASHBACK 2.00% for £ 1,500 - £ 7,499 2.25% for £ 7,500 - £24,999 2.50% for £25,000 - £49,999 2.75% for £50,000 and over

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INVESTEC FTSE 100 Geared Returns Plan 31 5 year term	Available until 24/02/2012 Closing date for ISA and direct investments 24/02/2012 Closing date for ISA transfers 10/02/2012 Stocks & Shares ISA £1,500 – ISA limit ISA transfers £1,500 - £1,000,000 Direct Investments & SIPP's £1,500 - £1,000,000	The Plan aims to provide a return of your initial deposit at maturity (not guaranteed), plus the potential of; <u>Investec Option</u> 80% return if the FTSE 100 is higher after 5 years. <u>UK 5 option</u> 65% return if the FTSE 100 is higher after 5 years. <i>(see brochure for details)</i> <i>Please make sure you read the brochure to determine full plan details & level of risk</i>	CASHBACK 2.50% for £ 1,500 - £ 7,499 2.75% for £ 7,500 - £24,999 3.00% for £25,000 - £49,999 3.25% for £50,000 and over
INVESTEC FTSE 100 Bonus Income Plan 21 5 year term	Available until 24/02/2012 Closing date for ISA and direct investments 24/02/2012 Closing date for ISA transfers 10/02/2012 Stocks & Shares ISA £1,500 – ISA limit ISA transfers £1,500 - £1,000,000 Direct Investments & SIPP's £1,500 - £1,000,000	The Plan aims to provide a return of capital at maturity (not guaranteed), plus the potential of; <u>Investec Option</u> Annual version – 5 annual fixed payments equal to 7% with potential annual bonus payments of 0.5% Monthly version – 60 monthly fixed payments equal to 0.57% with potential monthly bonus payments of 0.04% <u>UK 5 Option</u> Annual version – 5 annual fixed payments equal to 6.25% with potential annual bonus payments of 0.5% Monthly version – 60 monthly fixed payments equal to 0.50% with potential monthly bonus payments of 0.04% <i>(see brochure for details)</i> <i>Please make sure you read the brochure to determine full plan details & level of risk</i>	CASHBACK 2.00% for £ 1,500 - £ 7,499 2.25% for £ 7,500 - £24,999 2.50% for £25,000 - £49,999 2.75% for £50,000 and over
INVESTEC Deposit Growth Plan 14 5 year term	Available until 24/02/2012 Closing date for ISA and direct investments 24/02/2012 Closing date for ISA transfers 10/02/2012 Stocks & shares ISA £1,500 – ISA limit ISA transfers £1,500 - £1,000,000 Direct Investments & SIPP's £1,500 - £1,000,000	The Plan aims to provide a guaranteed return of initial deposit at maturity plus the potential of; <u>Option 1 (FTSE 100)</u> 100% of any rise in the FTSE 100 <u>Option 2 (EVEN 30™)</u> 150% of any rise in the EVEN 30™ <i>(see brochure for details).</i> <i>Please make sure you read the brochure to determine full plan details & level of risk.</i>	CASHBACK 2.00% for £ 1,500 - £ 7,499 2.25% for £ 7,500 - £24,999 2.50% for £25,000 - £49,999 2.75% for £50,000 and over
INVESTEC FTSE 100 Kick Out Deposit Plan 26 5 year term	Available until 24/02/2012 Closing date for ISA and direct investments 24/02/2012 Closing date for ISA transfers 10/02/2012 Stocks & shares ISA £1,500 – ISA limit ISA transfers £1,500 - £1,000,000 Direct Investments & SIPP's £1,500 - £1,000,000	The Plan aims to provide a guaranteed return of initial deposit at maturity, plus the potential of; <u>Option 1*</u> Maturity at the end of years 1, 2, 3, 4 or 5 with a payment equal to 6% per annum (not compounded) if the FTSE 100 is above the starting level. <u>Option 2</u> Maturity at the end of years 3, 4 or 5 with a payment equal to 6.25% per annum (not compounded) if the FTSE 100 is above the starting level. <i>(see brochure for details).</i> <i>Please make sure you read the brochure to determine full plan details & level of risk</i>	CASHBACK* 1.25% for £ 1,500 - £ 7,499 1.50% for £ 7,500 - £24,999 1.75% for £25,000 - £49,999 2.00% for £50,000 and over *for Option 1 cashbacks are 1.25% lower (cash backs start at £7,500 as reduced commission available).
INVESTEC FTSE 100 3 Year Deposit Plan 31 3 year term	Available until 24/02/2012 Closing date for ISA and direct investments 24/02/2012 Closing date for ISA transfers 10/02/2012 Stocks & shares ISA £1,500 – ISA limit ISA transfers £1,500 - £1,000,000 Direct Investments & SIPP's £1,500 - £1,000,000	The Plan aims to provide a guaranteed return of initial deposit at maturity, plus the potential of; <u>Option 1*</u> 19% return if the FTSE 100 is higher after 3 years. <u>Option 2</u> 16% return if the FTSE 100 is higher after 3 years or 3% minimum return. <i>(see brochure for details).</i> <i>Please make sure you read the brochure to determine full plan details & level of risk</i>	CASHBACK* 1.25% for £ 1,500 - £ 7,499 1.50% for £ 7,500 - £24,999 1.75% for £25,000 - £49,999 2.00% for £50,000 and over *for Option 1 cashbacks are 1.25% lower (cash backs start at £7,500 as reduced commission available).

COMPANY AND PRODUCT	AVAILABILITY	ONLY A BRIEF SUMMARY FROM THE PRODUCT PROVIDER'S DESCRIPTION	OFFER FROM POWER ROBBINS
<p>LEGAL & GENERAL</p> <p>EARLY BONUS PLAN 4</p> <p>6 year term</p>	<p>Available until 24/02/2012</p> <p>Closing date for ISA and direct investments 24/02/2012</p> <p>Closing date for ISA transfers 10/02/2012</p> <p>Minimum Investment £3,000</p>	<p>The Plan aims to provide a return of capital at maturity (not guaranteed), plus the potential of;</p> <p>A bonus of 66% if the FTSE 100 is the same or higher than the starting level.</p> <p><i>(see brochure for details).</i></p> <p><i>Please make sure you read the brochure to determine full plan details & level of risk</i></p>	<p>CASHBACK</p> <p>2.00% for £ 3,600 - £ 7,499</p> <p>2.25% for £ 7,500 - £24,999</p> <p>2.50% for £25,000 - £49,999</p> <p>2.75% for £50,000 and over</p>
<p>LEGAL & GENERAL</p> <p>INFLATION PROTECTED DEPOSIT BOND 2</p> <p>5 year term</p>	<p>Available until 02/03/2012</p> <p>Closing date for cash ISA and direct investments 02/03/2012</p> <p>Closing date for cash ISA transfers 17/02/2012</p> <p>Minimum Investment £500</p>	<p>The Plan aims to provide a return of capital at maturity, plus the potential of;</p> <p>A minimum return of 16% (3.01% AER) or; if greater, 100% of any growth in the RPI.</p> <p><i>(see brochure for details).</i></p> <p><i>Please make sure you read the brochure to determine full plan details & level of risk</i></p>	<p>CASHBACK</p> <p>1.50% for £ 3,600 - £ 7,499</p> <p>1.75% for £ 7,500 - £24,999</p> <p>2.00% for £25,000 - £49,999</p> <p>2.25% for £50,000 and over</p>

NB SIPP investors may not receive a cash back cheque, because of our understanding of current government legislation. Please call us to see if we can discount a SIPP investment in the Plan of your choice.

The information on the preceding table has been obtained from the product providers' literature, and is intended as a brief summary of the investments listed, as detailed in that literature. Investors are expected to have read the product providers literature thoroughly to ascertain all the facts before investing, including the levels of risk involved to capital return, and therefore potential risks to future income from any reinvestment of reduced capital. Plan investment dates may be earlier in the event of over-subscription. Investors must not use the above information as the basis for their investment – as directed please request and read the full plan details including the FSA guide to structured products.

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 words were needed to give a brief summary of the product provider's description.

Sometimes product providers offer SIPP investments, but we do not have a cost-saving offer. This is because that particular provider will not use part of our commission to reduce the plan charges, and cash back payments are not permitted for pension subscriptions.