

**A discount service for investors who do not require advice**

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**[www.powerrobbins.com](http://www.powerrobbins.com)**

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.

Structured Capital-at-Risk products are always subject to conditions and varying levels of risk to either your capital or the returns from it – please ensure you have read the product literature carefully.

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

PRODUCT AND INVESTMENT TERM	AVAILABILITY	ONLY A BRIEF SUMMARY FROM THE PRODUCT PROVIDER'S DESCRIPTION	OFFER FROM POWER ROBBINS
<b>BARCLAYS</b>  <b>FTSE Returns Plan</b>  <b>May 2010</b>  6 year term	Available until 28/06/2010 Closing date for ISA and direct investments 28/06/2010  Closing date for ISA transfers 14/06/2010  Stocks & Shares ISA £3,600 – ISA limit Stocks & Shares ISA transfers £3,600 to £500,000  Direct Investment & SIPP £3,600 to £500,000	The Plan aims to provide a return of capital at maturity, plus the potential of:  1.5 times the rise of the Index, with a maximum return of 42%. Minimum return of 18% locked-in if Index on 2 <sup>nd</sup> anniversary has risen by 14%. Minimum return of 28% locked-in if Index on 4 <sup>th</sup> anniversary has risen by 28%.  <i>(see brochure for details)</i>  Please make sure you read the brochure to determine full plan details & level of risk	<b>CASHBACK</b>  2.00% for £ 3,600 - £ 7,499 2.25% for £ 7,500 - £24,999 2.50% for £25,000 - £49,999 2.75% for £50,000 and over
<b>BARCLAYS</b>  <b>Defined Returns Plan</b>  <b>(Annual Kick Out)</b> <b>April 2010</b>  Up to 6 year term	Available until 09/06/2010 Closing date for ISA and direct investments 09/06/2010  Closing date for ISA transfers 14/05/2010  Stocks & Shares ISA £3,600 – ISA limit Stocks & Shares ISA transfers £3,600 to £500,000  Direct Investment & SIPP £3,600 to £500,000	The Plan aims to provide a return of capital at maturity (not guaranteed), plus the potential of:  <b>AKO 90 option</b> : A return of 7% cumulative over each year the Plan is in force if conditions met.  <b>AKO 100 option</b> : A return of 7% cumulative over each year the plan is in force if conditions met.  <i>(see brochure for details)</i>  Please make sure you read the brochure to determine full plan details & level of risk	<b>CASHBACK</b>  2.00% for £ 3,600 - £ 7,499 2.25% for £ 7,500 - £24,999 2.50% for £25,000 - £49,999 2.75% for £50,000 and over
<b>BARCLAYS</b>  <b>Super Tracker</b>  <b>May 2010</b>  3 or 5 year term	Available until 28/06/2010 Closing date for ISA 2010/11 (5 year only) and direct investments 28/06/2010  Closing date for ISA transfers (5 year only) 14/06/2010  Stocks & Shares ISA £3,600 – ISA limit Stocks & Shares ISA transfers £3,600 to £500,000  Direct Investment & SIPP £3,600 to £500,000	The Plan aims to provide a return of capital at maturity (not guaranteed), plus the potential of:  <b>3 year option</b> 1.5 times the rise of the index, subject to a maximum return of 27%  <b>5 year option</b> 3 times the rise of the index, subject to a maximum return of 60%.  <i>(see brochure for details)</i>  Please make sure you read the brochure to determine full plan details & level of risk	<b>CASHBACK</b>  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  For 3 year option – cashbacks will be <u>0.5% lower</u> .
<b>BARCLAYS</b>  <b>Growthbuilder</b>  <b>June 2010</b>  6 year term	Available until 04/08/2010 Closing date for ISA and direct investments 04/08/2010  Closing date for ISA transfers 27/07/2010  Stocks & Shares ISA £3,600 – ISA limit ISA transfers £3,600 to £500,000  Direct Investment & SIPP's £3,600 to £500,000	The Plan aims to provide a return of capital at maturity, plus the potential of;  6.6% return locked in for every annual observation where the level of the FTSE 100 index is at or above the starting level of the Index. Maximum investment return 39.6%.  <i>(see brochure for details)</i>  Please make sure you read the brochure to determine full plan details & level of risk	<b>CASHBACK</b>  2.00% for £ 3,600 - £ 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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<b>BARCLAYS</b>  <b>Regular Income Bond</b>  <b>May 2010</b>  <b>6 year term</b>	Available until 05/07/2010 Closing date for ISA and direct investments 05/07/2010  Closing date for ISA transfers 21/06/2010  Stocks & Shares ISA £3,600 – ISA limit ISA transfers £3,600 to £500,000  Direct Investment & SIPP's £3,600 to £500,000	The Plan aims to provide a return of capital at maturity (not guaranteed), plus the potential of;  Rising scale of income payable annually increasing from 4.5% in year 1 to 6.5% in year 6. Monthly option available  <i>(see brochure for details).</i>  <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  <b>2.00% for £ 3,600 - £ 7,499</b> <b>2.25% for £ 7,500 - £24,999</b> <b>2.50% for £25,000 - £49,999</b> <b>2.75% for £50,000 and over</b>
<b>CATER ALLEN PRIVATE BANK</b>  <b>Guaranteed Step-up Income Plan</b>  <b>6 year term</b>	Available until 25/06/2010  Closing date for direct investments 25/06/2010  Minimum investment £10,000	The Plan aims to provide a return of capital at maturity, plus the potential of;  A fixed minimum income which steps up each year of the plan regardless of the performance of the FTSE100 (6 minimum income payments are equivalent to 6.75% of your original investment). Plus a possible bonus income payment each year subject to conditions of 6% per annum.  <i>(see brochure for details).</i>  <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  <b>2.00% for £ 3,600 - £ 7,499</b> <b>2.25% for £ 7,500 - £24,999</b> <b>2.50% for £25,000 - £49,999</b> <b>2.75% for £50,000 and over</b>
<b>CATER ALLEN PRIVATE BANK</b>  <b>Capital Guaranteed Defined Return Plan 11</b>  <b>5½ year term</b>	Available until 05/07/2010 Closing date for direct investments 05/07/2010  Closing date for ISA transfers – monies must be received by Cater Allen by 05/07/2010  Minimum investment £10,000	The Plan aims to provide a return of capital at maturity, plus the potential of <b>EITHER</b> ;  27% of your original investment if the FTSE 100 index has stayed the same or increased by any amount at maturity <b>OR</b> 0.5% of our original investment if the FTSE 100 index has gone down at maturity.  <i>(see brochure for details).</i> <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  <b>2.25% for £10,000 - £24,999</b> <b>2.50% for £25,000 - £49,999</b> <b>2.75% for £50,000 and over</b>
<b>CATER ALLEN PRIVATE BANK</b>  <b>Capital Guaranteed Defined Return Plan 11</b>  <b>3¾ year term</b>	Available until 05/07/2010  Closing date for direct investments 05/07/2010  Minimum investment £10,000	The Plan aims to provide a return of capital at maturity, plus the potential of <b>EITHER</b> ;  15% of your original investment if the FTSE 100 index has stayed the same or increased by any amount at maturity <b>OR</b> 0.25% of our original investment if the FTSE 100 index has gone down at maturity.  <i>(see brochure for details).</i> <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  <b>1.75% for £10,000 - £24,999</b> <b>2.00% for £25,000 - £49,999</b> <b>2.25% for £50,000 and over</b>
<b>CATER ALLEN PRIVATE BANK</b>  <b>Capital Guaranteed Enhanced Growth Plan 1</b>  <b>6 year term</b>	Available until 13/08/2010  Closing date for direct investments 05/07/2010  Minimum investment £10,000	The Plan aims to provide a return of capital at maturity, plus the potential of;  An amount that reflects 200% of the percentage growth of the FTSE 100 index up to a maximum return of 50% return since the start of the plan.  <i>(see brochure for details).</i>  <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  <b>2.25% for £10,000 - £24,999</b> <b>2.50% for £25,000 - £49,999</b> <b>2.75% for £50,000 and over</b>
<b>INVESTEC FTSE 100</b>  <b>Kick-Out Deposit Plan 13</b>  <b>5 year term</b>	Available until 09/07/2010 Closing date for ISA and direct investments 09/07/2010  Closing date for ISA transfers 25/06/2010  Cash ISA £1,500 – ISA limit Cash 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;  <u><b>Option 1</b></u> Potential for maturity at the end of years 2, 3, 4 or 5 with a fixed payment equivalent to 5.25% per annum (not compounded) <u><b>Option 2</b></u> Potential for maturity at the end of years 3, 4 or 5 with a fixed payment equivalent to 6% per annum (not compounded)  <i>(see brochure for details)</i> <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  <b>1.25% for £1,500 - £ 7,499</b> <b>1.50% for £7,500 - £24,999</b> <b>1.75% for £25,000 - £49,999</b> <b>2.00% for £50,000 and over</b>

PRODUCT AND INVESTMENT TERM	AVAILABILITY	ONLY A BRIEF SUMMARY FROM THE PRODUCT PROVIDER'S DESCRIPTION	OFFER FROM POWER ROBBINS
<b>INVESTEK FTSE 100</b>  <b>Deposit Plan 18</b>  <b>3 year term</b>	Available until 09/07/2010 Closing date for ISA and direct investments 09/07/2010 Closing date for ISA transfers 25/06/2010 Cash ISA £1,500 – ISA limit Cash 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><b>Option 1</b></u> 15% return if the final index level is higher than the initial index level after 3 years. <u><b>Option 2</b></u> 3% minimum return or 12% if the final index level is higher than the initial index level after 3 years. <i>(see brochure for details)</i> Please make sure you read the brochure to determine full plan details & level of risk	<b>CASHBACK</b>  <b>1.25% for £1,500 - £ 7,499</b> <b>1.50% for £7,500 - £24,999</b> <b>1.75% for £25,000 - £49,999</b> <b>2.00% for £50,000 and over</b>
<b>INVESTEK FTSE 100</b>  <b>Deposit Plan 18</b>  <b>INVESTEK VERSION</b>  <b>5 year term</b>	Available until 09/07/2010 Closing date for ISA and direct investments 09/07/2010 Closing date for ISA transfers 25/06/2010 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><b>Option 1</b></u> 36% return if the FTSE 100 is higher after 5 years <u><b>Option 2</b></u> 26% return if the FTSE 100 is higher after 5 years or 10% minimum return. <i>(see brochure for details).</i> Please make sure you read the brochure to determine full plan details & level of risk	<b>CASHBACK</b>  <b>2.00% for £ 1,500 - £ 7,499</b> <b>2.25% for £ 7,500 - £24,999</b> <b>2.50% for £25,000 - £49,999</b> <b>2.75% for £50,000 and over</b>
<b>INVESTEK FTSE 100</b>  <b>Deposit Plan 18</b>  <b>LLOYDS VERSION</b>  <b>5 year term</b>	Available until 09/07/2010 Closing date for ISA and direct investments 09/07/2010 Closing date for ISA transfers 25/06/2010 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><b>Option 1</b></u> 30% return if the FTSE 100 is higher after 5 years <u><b>Option 2</b></u> 25% return if the FTSE 100 is higher after 5 years or 5% minimum return. <i>(see brochure for details).</i> Please make sure you read the brochure to determine full plan details & level of risk	<b>CASHBACK</b>  <b>2.00% for £ 1,500 - £ 7,499</b> <b>2.25% for £ 7,500 - £24,999</b> <b>2.50% for £25,000 - £49,999</b> <b>2.75% for £50,000 and over</b>
<b>INVESTEK FTSE 100</b>  <b>Deposit Growth Plan 1</b>  <b>5 year term</b>	Available until 09/07/2010 Closing date for ISA and direct investments 09/07/2010 Closing date for ISA transfers 25/06/2010 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; 100% of any rise in the FTSE 100 subject to a maximum return of 62.5%. <i>(see brochure for details).</i> Please make sure you read the brochure to determine full plan details & level of risk	<b>CASHBACK</b>  <b>2.50% for £ 1,500 - £ 7,499</b> <b>2.75% for £ 7,500 - £24,999</b> <b>3.00% for £25,000 - £49,999</b> <b>3.25% for £50,000 and over</b>
<b>INVESTEK FTSE 100</b>  <b>Growth Plan 17</b>  <b>5 year term</b>	Available until 09/07/2010 Closing date for ISA and direct investments 09/07/2010 Closing date for ISA transfers 25/06/2010 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; 100% of any rise in the FTSE 100 subject to a maximum return of 62.5%. <i>(see brochure for details).</i> Please make sure you read the brochure to determine full plan details & level of risk	<b>CASHBACK</b>  <b>2.50% for £ 1,500 - £ 7,499</b> <b>2.75% for £ 7,500 - £24,999</b> <b>3.00% for £25,000 - £49,999</b> <b>3.25% for £50,000 and over</b>
<b>INVESTEK FTSE 100</b>  <b>Enhanced Kick-out Plan 13</b>  <b>5 year term</b>	Available until 09/07/2010 Closing date for ISA and direct investments 09/07/2010 Closing date for ISA transfers 25/06/2010 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); <u><b>Investec Version:</b></u> Potential for early maturity at the end of years 1, 2 3 or 4 with a fixed payment equivalent to 11% per annum (not compounded) <u><b>RBS Version:</b></u> Potential for early maturity at the end of years 1, 2, 3 or 4 with a fixed payment equivalent to 9.5% 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	<b>CASHBACK</b>  <b>2.00% for £ 1,500 - £ 7,499</b> <b>2.25% for £ 7,500 - £24,999</b> <b>2.50% for £25,000 - £49,999</b> <b>2.75% for £50,000 and over</b>

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<b>INVESTEC FTSE 100</b>  <b>Geared Returns Plan 18</b>  5 year term	Available until 09/07/2010  Closing date for ISA and direct investments 09/07/2010  Closing date for ISA transfers 25/06/2010  Stocks & Shares ISA* £1,500 – ISA limit ISA transfers £1,500 - £1,000,000 * ISA only available under option 2  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><b>Investec version</b></u> 75% return if the Final Index Level is higher than the Initial Index Level after 5 years.  <u><b>RBS version</b></u> 62.5% return if the Final Index Level is higher than the Initial Index Level after 5 years.  <i>(see brochure for details)</i> <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  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
<b>INVESTEC FTSE 100</b>  <b>Accelerated Growth Plan 18</b>  5 year term	Available until 09/07/2010  Closing date for ISA and direct investments 09/07/2010  Closing date for ISA transfers 25/06/2010  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;  200% of any rise in the FTSE 100 with no upper limit on the maximum return.  <i>(see brochure for details)</i> <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  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
<b>INVESTEC FTSE 100</b>  <b>Income Deposit Plan 11</b>  5 year term	Available until 09/07/2010  Closing date for Cash ISA & direct investments 09/07/2010  Closing date ISA transfers 25/06/2010  Cash ISA £1,500 – ISA limit Cash 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, plus the potential of;  <u><b>Option 1</b></u> 5 annual payments increasing by 1% pa, starting at 2.75% for year 1 & increasing to 6.75% for year 5 or 60 monthly payments increasing by 0.08% pa starting at 0.21% for year 1 & increasing to 0.53% for year 5.  <u><b>Option 2</b></u> 5 annual payments of 4.5% or 60 monthly payments of 0.36%.  <i>(see brochure for details)</i> <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  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
<b>INVESTEC FTSE 100</b>  <b>Bonus Income Plan 8</b>  5 year term	Available until 09/07/2010  Closing date for ISA and direct investments 09/07/2010  Closing date for ISA transfers 25/06/2010  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><b>Option 1</b></u> 5 annual fixed payments equal to 6.5%, with potential annual bonus payments of 0.75%  <u><b>Option 2</b></u> 60 monthly fixed payments equal to 0.52%, with potential monthly bonus payments of 0.06%  <i>(see brochure for details)</i> <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  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
<b>MORGAN STANLEY FTSE</b>  <b>INCOME PLAN</b>  6 year term	Available until 07/07/2010  Closing date for ISA and direct investments 07/07/2010  Closing date for ISA transfers 30/06/2010  Minimum Investment £3,000	The Plan aims to provide a return of capital at maturity (not guaranteed), plus the potential of;  A fixed annual income of 7.5% pa.  <i>(see brochure for details).</i> <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  2.00% for £ 3,600 - £ 7,499 2.25% for £ 7,500 - £24,999 2.50% for £25,000 - £49,999 2.75% for £50,000 and over
<b>MORGAN STANLEY FTSE</b>  <b>BONUS GROWTH PLAN</b>  6 year term	Available until 07/07/2010  Closing date for ISA and direct investments 07/07/2010  Closing date for ISA transfers 30/06/2010  Minimum Investment £3,000	The Plan aims to provide a return of capital at maturity (not guaranteed), plus the potential of;  The opportunity to lock in fixed returns at the annual observation date (see brochure) – if the FTSE 100 is equal to or more than the starting level the 'bonus feature' activates and you will lock in a fixed return (equal to 9.5% multiplied by the number of years since the plan start date).  <i>(see brochure for details).</i> <i>Please make sure you read the brochure to determine full plan details &amp; level of risk</i>	<b>CASHBACK</b>  2.00% for £ 3,600 - £ 7,499 2.25% for £ 7,500 - £24,999 2.50% for £25,000 - £49,999 2.75% for £50,000 and over

**NB SIPP investors may not receive cashback cheques, 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.