



STERLING

## Investment Bond information sheet

In your terms and conditions, we explain that we can change some minimum and maximum limits and cut off times. This document sets out the position as at November 2009. If any of the information below changes, we will update this document.

| Terms and Conditions section  | Description  | Current position                                   |
|---|--|--|
| 2.2 New Payments  | The minimum amount we will accept  | £1,000   |
| 3.1 Range of funds  | Minimum amount of a Payment or New Payment that can go into a fund                               | 1%   |
|   | Maximum number of funds at any one time  | 20   |
|   | Maximum number of funds over the lifetime of the Investment Bond                                 | 50   |
| 4.2 Buying and selling units  | The time, on a Business Day, we must receive all requirements to action your request on that day | 9.30am   |
| 5.1 Fund switching  | Charge for fund switching  | Free   |
|   | The time, on a Business Day, we must receive all requirements to action your request on that day | 9.30am   |
|   | Minimum value of units to be switched  | £100   |
| 6.1 Cashing in your Investment Bond                                   | The time, on a Business Day, we must receive all requirements to action your request on that day | 9.30am   |
| 6.2 One-off withdrawals   | The time, on a Business Day, we must receive all requirements to action your request on that day | 9.30am   |
|   | Minimum amount for a one-off withdrawal  | £50  |
|   | Minimum amount that must be left in the Investment Bond after a one-off withdrawal               | £1,000   |
| 6.3 Regular withdrawals   | Minimum amount for a regular withdrawal  | £50  |
|   | Minimum amount that must be left in the Investment Bond after a regular withdrawal               | £1,000   |
|   | Maximum regular withdrawal   | 7.5% of the value of the Investment Bond each year |
| 7.1 Level of cover  | The time, on a Business Day, we must receive all requirements to deal with a claim on that day   | 9.30am   |
| 10.1 Investing in the Distribution or Distribution 2 fund             | Distribution Dates   | 1 March and 1 September                            |
| 10.2 Regular withdrawals from the Distribution or Distribution 2 fund | The date of each month on which we will cancel units   | 15th   |
|   | Minimum amount that must be left in the Investment Bond after a regular withdrawal               | £1,000   |

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We may record or monitor calls to improve our service.