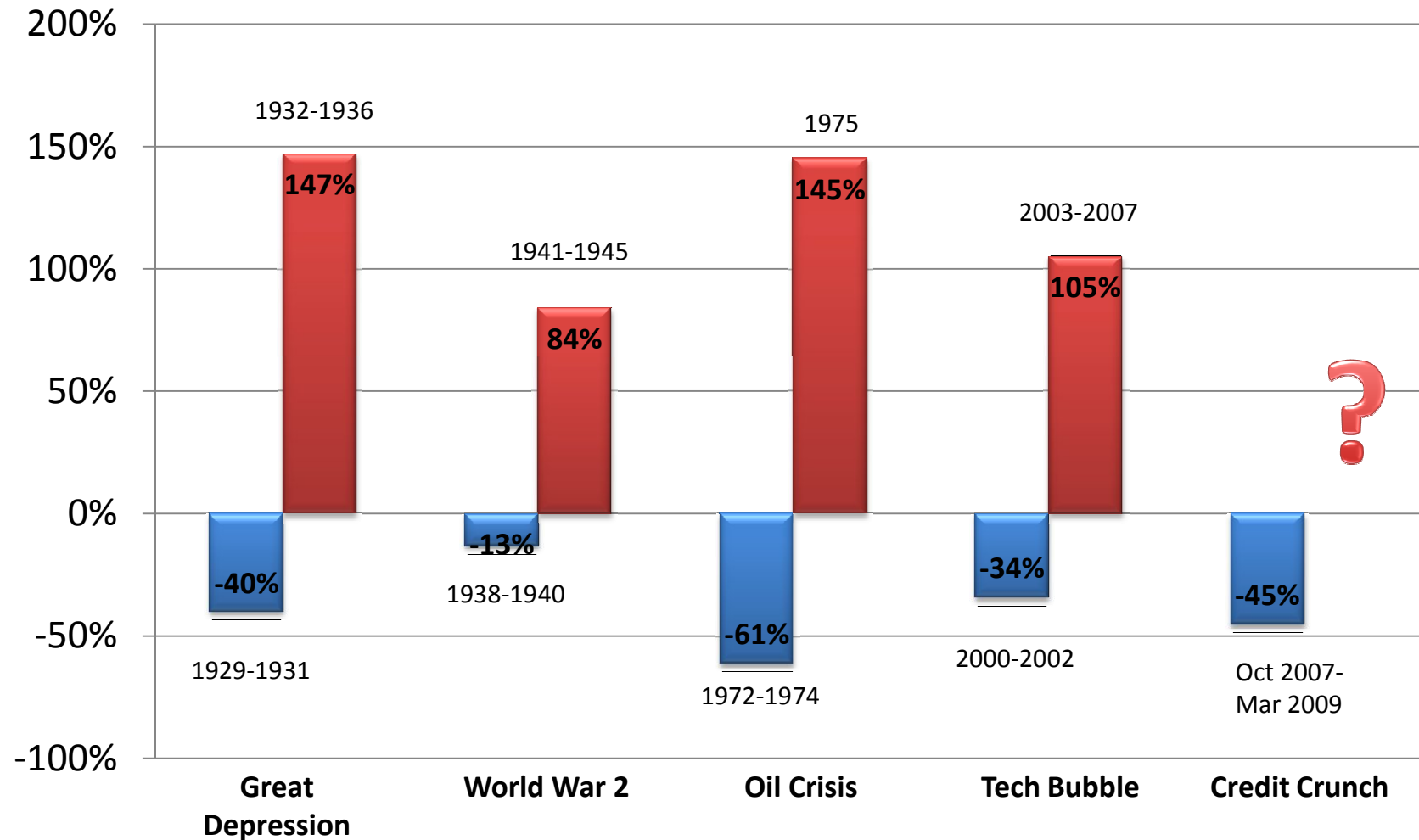


UK market returns after consecutive down years



Source: ABN AMRO/LBS and "The Triumph of the Optimists", Princeton University Press 2002. Fact set, FTSE All Share from 2000 onwards, Financial Express. Returns in sterling, dividends reinvested, for complete calendar years, except where stated otherwise. Past performance is not indicative of future returns. Navigator Financial Planning Ltd is an Appointed Representative of Investments Limited, which is Authorised and Regulated by the Financial Services Authority.