

RMPP AVC Shariah Law Fund

September 2011

Fund information (as at 30/09/2011)

Launch date	12/04/2010
Unit price	504.20p
Fund size (£m)	0.010
Yearly fund charge	0.582%
Benchmark†	Dow Jones Islamic Titans Index

* 0.282% is taken by unit cancellation and 0.300% is deducted within the unit price.

†This is the benchmark that has been selected to compare the performance of the fund.

Fund Holdings:

Funds	Target fund holdings
Zurich [†] HSBC Amanah ZP	100.00%

[†]Zurich is not a fund manager - the Zurich funds invest in the underlying fund.



Fund objective

To provide long term growth in line with returns on the Dow Jones Islamic Titans Index.



Fund features

The fund invests in equities in UK and overseas companies which are compliant with the Islamic Shariah principles. This fund may be appropriate for members who wish to invest in line with Islamic religious beliefs.

Asset type:

International Equities	99.33%	
Money Market	0.67%	

Region:

International	99.33%	
Money Market	0.67%	

This data is based on available data for the underlying Zurich pension fund(s) and target fund holdings as shown.

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Things you need to know

We've based this information on our current understanding of law and practice. We make every effort to ensure that this information is helpful, accurate and correct, but it may change or may not apply to your personal circumstances.

All funds carry some risk and you should consider these risks before making an investment decision. Investment returns are not guaranteed and the value can fluctuate. The main factors which may increase the risk of this fund include:

- * The amount invested in company shares
- * The split between government and corporate bonds
- * The extent to which the fund invests in high yield assets
- * The amount held in overseas assets
- * Any concentration in specific areas or sectors

Cumulative performance (as at 30/09/2011)

	3 months	6 months	1 year	3 years	5 years
Fund	-8.85%	-8.69%	2.35%	-	-
Benchmark	-10.99%	-9.78%	1.35%	21.02%	25.02%

Discrete performance (as at 30/09/2011)

	30/09/2006 - 30/09/2007	30/09/2007 - 30/09/2008	30/09/2008 - 30/09/2009	30/09/2009 - 30/09/2010	30/09/2010 - 30/09/2011
Fund	-	-	-	-	2.35%
Benchmark	14.86%	-10.06%	11.26%	7.33%	1.35%

Annualised performance (as at 30/09/2011)

	3 years	5 years	10 years
Fund	-	-	-
Benchmark	6.57%	4.57%	2.73%

Fund vs Benchmark

The graph below illustrates the performance of the fund from launch up until 30/09/2011. The fund is designed to provide a return in line with the benchmark. This is expected to be the case over the long term. However, there may be times when the fund performance does not match the benchmark. This may be due to a number of reasons. For example, cash flows in and out of the fund resulting in unit price movements and slight timing differences for the period over which performance is measured.



Source: Financial Express as at 30/09/2011. You shouldn't use past performance as a suggestion of future performance. It shouldn't be the main or sole reason for making an investment decision. The value of investments and any income from them can fall as well as rise and will be reduced in real terms by the effects of inflation. You may not get back the amount you invested. HM Revenue and Customs (HMRC) practice and law are complex. Tax concessions are not guaranteed, their value will depend on individual circumstances and may change in the future.

Fund performance data is based on a unit price basis and doesn't take into account fees and expenses which are specific to individual plans.

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