



Woolwich Plan Managers  
PO Box  
Brentwood  
Essex  
CM14 9AQ

Customer Name  
Address  
Address  
Address  
Address

dd April 2010

Dear \*\*\*CUSTOMER\*\*\*

Your ref: -\*\*\*Mellon client number\*\*\*

## Your options for your maturing investment

Just over a year ago, you invested \*\*\*£INVESTMENT AMOUNT\*\*\* in the Defined Returns Plan (Annual Kick-out 100) February 2009 Edition. This will mature early on 26 April 2010 generating a return of 12% on your investment, provided the FTSE 00 Index is at or above 4156.0 on that date. If the FTSE 100 Index is below that level on the 26 April the plan will continue for at least another year.

We ask you to take time now to consider the options available to you should the plan mature.

So what are your options?

### Option 1 – Reinvest

There are a range of reinvestment opportunities which your financial adviser can discuss with you. A brochure is enclosed for your consideration although you will need to seek financial advice as your circumstances may have changed in the period since advice on the maturing product was taken. Please note we may reject your application if advice is not sought. Please refer to Section 3 of the Maturity Instruction Form for more details.

### Option 2 – Transfer out

If you have an ISA you can also transfer your maturing investment to another ISA manager. Your financial adviser can assist you here, but you do still need to return your Maturity Instruction Form so that we can action your request.

### Option 3 – Receive final proceeds

If you elect to receive cash proceeds from your investment, and your investment is outside of an ISA you have two options to choose from:

- i) you can do nothing and we will issue a maturity cheque which will be sent to you after 7 June 2010
- ii) The earliest your funds will be available to you is from **6 May 2010**. If you want your funds by this date, you should return the Maturity Instruction Form confirming this instruction **as soon as possible**.

Once you have made your decision can you please complete and return the enclosed Maturity Instruction Form. If possible we would like to hear back from you by 21 May 2010.

If we do not receive the form back from you we will do one of two things:

- 1) If you hold an ISA we will retain your investment in a non interest bearing client money account ensuring its tax-free status is retained. You should note that under HMRC rules this money cannot remain in this account indefinitely. As such we will only hold onto your investment for no more than six months before returning it to you by cheque.
- 2) If your investment is held outside of an ISA we will issue a cheque in respect of your cash proceeds.

If you have any questions or would like more information, your financial adviser is on hand to give you all the help you need. If you need any assistance regarding the options available to you, please do not hesitate to contact us on 0800-234-6021.\*

Yours sincerely,



David Simpson  
Director  
Woolwich Plan Manager

**The information in this letter and the brochure [enclosed] does not constitute tax, legal or investment advice and Woolwich Plan Managers has given you no such advice.**

\*Calls may be monitored and/or recorded for training purposes. Calls to 0800 numbers are free, if made from a UK landline.

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## Woolwich Plan Managers Structured Product

### Maturity Instruction Form

**This Maturity Instruction Form should be completed and returned to reach us no later than 21 May 2010.**

This Maturity Instruction Form seeks your instructions on how you wish Woolwich Plan Managers Limited (“we”, “us”, “our(s)”) to handle the maturity proceeds (the “Maturity Proceeds”) from the maturing product you have with us (the “Maturing Product”). Where you instruct us, in Section 3, to invest the Maturity Proceeds in another structured product with us (the “New Product”), this Maturity Instruction Form, together with the brochure issued by us for the New Product (the “New Brochure”), including the terms and conditions contained in the New Brochure (the “New Terms”), together with any information made available on applicable charges, commissions, tariffs and interest rates, sets out an agreement (the “New Agreement”) that seeks to define the basis on which we will provide you with the New Product. Except where stated otherwise, your point of contact with us in connection with the New Product will be the Contact Centre on 0800 234 6021\* (from abroad, please call +44 (0)131 605 3163\*).

The law favours written agreements, so it is important you read the documents setting out any agreement carefully, to ensure they contain everything you want, and nothing you are not prepared to agree. You should ensure you have been provided with all the documents setting out any agreement and keep a copy of these in a safe place for future reference. If you have any queries or concerns, please contact us using the appropriate contact details supplied.

Please complete this Maturity Instruction Form clearly, in BLOCK CAPITALS using a black ballpoint pen, ensuring all applicable signature blocks are duly signed and dated. If any of the pre-completed information is incorrect, please telephone us. Once this Maturity Instruction Form has been completed, please return it to us either through your financial adviser (if you have one) or by posting it to: Woolwich Plan Managers, P.O. Box 9283, Brentwood, Essex CM14 9AQ. Please note that returning this document incomplete may cause a delay in processing. Where you have more than one holding, for example one inside an ISA and one outside, you will receive a Maturity Instruction Form for each holding. Please make sure you return ALL Maturity Instruction Forms to ensure we carry out your instructions correctly.

#### Section 1 – Personal details

We must comply with legislation regarding money laundering, so may ask you to provide documents evidencing your identity.

##### A. 1st Holder

Title Mr/Mrs/Miss/Ms/Dr/Other

Name

Permanent residential address

Post/zip code

Date of birth

Nationality

Telephone details

International code  Area code  Telephone number

##### B. 2nd Holder

Title Mr/Mrs/Miss/Ms/Dr/Other

Name

##### C. 3rd Holder

Title Mr/Mrs/Miss/Ms/Dr/Other

Name

##### D. 4th Holder

Title Mr/Mrs/Miss/Ms/Dr/Other

Name

## Section 2 – Maturing Product

Name

Defined Returns Plan (Annual Kick-out 100) February 2009 Edition

Initial investment amount

£

Client reference number

Investment gain

£

Investment type

Maturing amount

£

## Section 3 – Maturity instructions

Please indicate how you wish us to act on maturity of the Maturing Product (tick one box only):

(A) Invest all the Maturity Proceeds in the following New Product

Please state the product / option clearly; e.g. 'Annual Income', '5-year', 'November' etc. If you choose this option, you should seek financial advice. We can only accept your application if you have received advice and the maturity form is returned by your adviser.

Where the Maturing Product is not currently held in an ISA, if you would like to invest up to the maximum overall subscription limit in the New Product in a 2009/10 stocks and shares ISA and that the New Product allows investments into an ISA, please discuss this with us.

(B) Where the Maturing Product is held in an ISA with us, transfer the Maturity Proceeds to a third-party ISA provider. If you choose this option, you should approach a financial adviser for advice on the range of products, from Barclays Wealth and other providers, available to you.

(C) Payment direct to you to be made by cheque and sent to the registered holder(s) at the address in Section 1A

Please note that, if you do not instruct us by ticking one of the options above:

- If the Maturing Product is not held in an ISA with us, we will pay the Maturity Proceeds direct to you after 7 June 2010, by cheque sent to the registered holder(s) at the address in Section 1A;
- If the Maturing Product is held in an ISA with us, we will hold the funds in a non-interest-bearing account. If we have received no instructions after 6 months, a cheque covering the Maturity Proceeds will be paid to the registered holder(s) at the address in Section 1A.

## Section 4 – Declaration

### A. Relevant only where you have indicated Section 3(A)

The New Agreement is our standard client agreement for the New Product (indicated in Section 3(A)), upon which we intend to rely. For your own benefit and protection, you should read all the documents setting out the New Agreement carefully before signing Section 4C (on page 4), which documents include the New Brochure (including the New Terms) and this Maturity Instruction Form. If you do not understand any point, please ask us for further information.

By signing Section 4C, you accept and declare the following:

- (A) You wish us to provide the New Product in accordance with the New Agreement. If we require any amendment to the New Agreement before we accept your application, we will seek your agreement to the amended terms and conditions before accepting your application;
- (B) Any information you have provided to us for the purposes of establishing the arrangements contemplated by the New Agreement (including as to your status, residence and domicile for tax purposes) is complete and correct in all material respects. You will notify us promptly if there is any material change to this information and will provide any further information that we reasonably request in order to enable us to perform the Agreement or comply with all applicable law or regulation. Failure to do so may adversely affect the quality of the service that we are able to provide;
- (C) Local regulations prevent certain products and services from being made available in certain jurisdictions; we will not be able to supply the New Product where local regulations prohibit us from doing so. You are not resident in Australia, Canada, Japan, Malaysia or the US, and will immediately notify us if you become resident, whether permanently or temporarily, in any of these countries; please note that we may need to terminate the products and services if you become so resident;
- (D) Relevant only where you instruct us to subscribe the New Product to an ISA with us: you wish us to provide the New Product within a stocks and shares ISA with us ("this ISA"), in each tax year until further notice, in accordance with the New Agreement, and:

### ISA conditions

- (a) You are 18 years of age or over;
- (b) All subscriptions made, and to be made, belong to you. All transfers made, and to be made, belong to you. You will inform us promptly if any amount paid into this ISA does not belong to you;
- (c) You have not subscribed, and will not subscribe, more than the maximum overall subscription limit in total to a cash ISA and a stocks and shares ISA in the same tax year;
- (d) You have not subscribed, and will not subscribe, to another stocks and shares ISA in the same tax year that you subscribe to this ISA;
- (e) You are resident and ordinarily resident in the UK for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the UK, or you are married to, or in a civil partnership with, a person who performs such duties. You will inform us if you cease to be so resident and ordinarily resident, or to perform such duties, or be married to, or in a civil partnership with, a person who performs such duties;
- (f) You authorise us:
  - (i) To hold your cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
  - (ii) To make on your behalf any claims to relief from tax in respect of ISA investments;
  - (iii) On your written request, to transfer or pay to you (as the case may be) ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any other cash held for this ISA;
  - (iv) To provide HM Revenue & Customs with all relevant information about this ISA and investments in this ISA;
- (g) Relevant only if Section 4C is being signed by an authorised representative acting on behalf of the investor in the ISA: The signatory to Section 4C is the legally appointed representative of the investor, by authority granted by (tick as appropriate):
  - Guardianship;
  - Continuing Power of Attorney
  - Power of Attorney
  - Enduring/Lasting Power of Attorney
  - Appointment under Court Order

### (E) Your information

- (a) We and other members of the Barclays Group may:
  - (i) Make and perform credit reference, identity, electoral register, fraud, money laundering, and other enquiries and searches in respect of you;
  - (ii) Disclose your full account information to credit reference agencies, fraud prevention agencies and insurance companies. Credit reference agencies will maintain a record of our searches and the information we provide them. If you give us false or inaccurate information, or we suspect fraud, we will record this with fraud prevention agencies. Such records and information may be used by members of the Barclays Group and third parties: to make decisions on you or other members of your household on credit, motor, household, life and other insurance facilities (including handling any claims); for debt tracing; and to prevent fraud and money laundering. Records held by credit reference agencies may be linked to records about persons financially associated with you, which may be taken into account when assessing applications;
  - (iii) In order to make payments from your accounts, send the details of any such payment (including information relating to those involved in the payment) abroad, where they may be accessible by overseas regulators and other authorities in connection with their legitimate duties (e.g. the prevention of crime);
  - (iv) Collect and use information about you as set out in the 'Your information' clause of the Terms, including: collecting and using information about how you use and manage your accounts (e.g. transactions made); informing you about products and services; transferring your information within the Barclays Group or to service providers located in the UK or overseas; and using information relating to your medical, health, lifestyle, and ethnic background, and to criminal offences (alleged or otherwise), for the purposes of administration and of product and service identification;
  - (v) Relevant only if there is more than one applicant: update records held by members of the Barclays Group or third parties on any applicants, using information given at any time by any of the other applicants; and make and perform the enquiries and searches in Section 4A(E)(a)(i) on any applicants if any of the other applicants at any time request a loan or increased lending;
- (b) Under data protection legislation, you can request certain information about you by writing to us; a fee may be charged for this service, as permitted by appropriate law or regulation;
- (c) We may record and monitor telephone calls, for your protection and ours, to check instructions and to ensure we are meeting our service standards.

**Keeping in touch**

From time to time, we and other members of the Barclays Group would like to keep you up-to-date about products and services which we think you will find useful. As we are concerned about the environment, our aim is to use email instead of mail whenever practical. Please tick the following box if you would prefer NOT to benefit from these communications:

To receive details of those fraud prevention agencies from whom we obtain and with whom we record information about you, contact the Barclays Information Line on 0800 400 100. If calling from outside the UK, please call +44 (0)247 6842 100. Lines are open 7am to 11pm (GMT). Calls may be recorded so we can monitor the quality of our service and for security purposes.

**B. Relevant only where you have indicated**

**Section 3(B) or 3(C)**

By signing Section 4C, you confirm your instructions in Section 3.

**C. Signatures**

**Signature: 1st Holder**

Investor

Date

OR

Authorised Representative

Name

Date

**Signature: 2nd Holder**

Date

**Signature: 3rd Holder**

Date

**Signature: 4th Holder**

Date

**Adviser section - Please complete all sections**

Company name

Adviser name

Agent reference:

Telephone

Company FSA no:

mission given up  .  %



This item can be provided in Braille, large print or audio by calling 0800 400 100\*\* (via TextDirect if appropriate).

\*\*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline. Other call costs may vary – please check with your telecoms provider.

\*Lines are open 9.30am to 5.30pm UK time Monday to Friday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline. Other call costs may vary – please check with your telecoms provider.

Woolwich Plan Managers Limited is authorised and regulated by the Financial Services Authority. FSA Number: 183887. Woolwich Plan Managers is registered in England, Registered Number 3230386. Registered Office: 1 Churchill Place, London E14 5HP. Correspondence address: PO Box 9283, Brentwood, Essex CM14 9AQ.

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