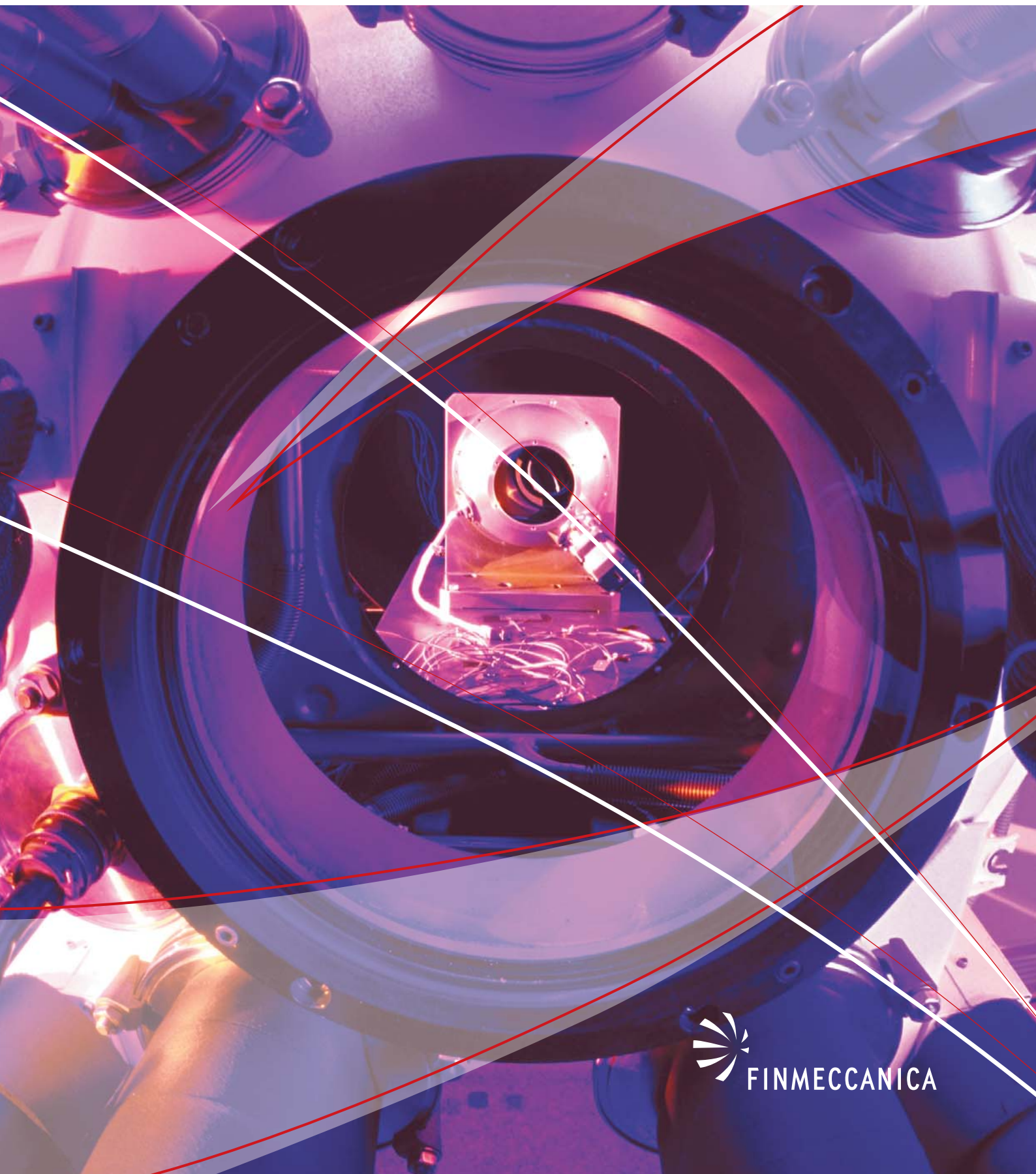


INFORM

The newsletter for members of **FUTUREPLANNER**



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Welcome to the third edition of **INFORM**, the newsletter for members of FuturePlanner.

In this edition you will find:

- A reminder of the opportunity to change your contribution rate as at 1 November;
- A summary of the annual report & accounts for FuturePlanner as at 5 April 2010;
- A reminder to make the most of our Scheme website;
- A comment on new developments for FuturePlanner.

1 November 2010

– An opportunity to change your contribution rate

Any contributions you make to FuturePlanner up to 5% are matched on a ‘two for one’ basis by your employer. So for every £1 you put into FuturePlanner, your employer will put in £2.



Increasing your contributions

If you are paying less than 5% you can increase your contribution up to a higher matching level. Your increased contribution will then be matched by your employer on the “two for one” basis (up to the maximum 10%). It will also be subject to Smart if you have previously chosen to participate in Smart.

Reducing your contributions

You are able to reduce your ordinary 1%-5% contributions once a year at each 1 November, subject to you having been a member of FuturePlanner for at least 12 months.

If you would like to change your matched contribution rate in time for this 1 November, please contact Aon (see contact details on page 4) to obtain the necessary form or download the ‘Contribution Change Form’ from www.futureplanner.co.uk.

THIS FORM WILL NEED TO BE RETURNED TO AON BY MONDAY 1 NOVEMBER 2010.

Voluntary contributions and changes at other times in the year

Please note that it is possible to change your contributions at other times of the year, provided that you give one month’s notice.

Any increase above your normal contribution will be classed as a voluntary contribution until the next following 1 November. From then on the increased amount will start to be matched by your employer (up to the maximum 5%/10%) and be subject to smart if you have chosen to participate in Smart.

You can pay voluntary contributions (in excess of 5%) which can be increased, reduced or stopped at any time during the year on one month’s notice.

Annual report & accounts

The Trustees are currently finalising the third annual report & accounts for FuturePlanner.

The accounts will be available on www.futureplanner.co.uk should you wish to review them. Set out below are some of the key facts and figures. These figures are not expected to change materially before the accounts are signed.

FuturePlanner has continued to grow rapidly with a further 400 members joining this year. Significant growth can also be seen in the assets which we hold which increased from £2.2m as at 5 April 2009 to £13.8m as at 5 April 2010. This increase was due partly to recovery in global financial markets. For example the Global Equity 50:50 Index fund in which most of FuturePlanner's assets are held grew by 48.7% over the year. Assets also grew due to the bulk transfer from the SELEX Communications Limited Group Personal Pension Plan whose members joined in the previous Scheme year.

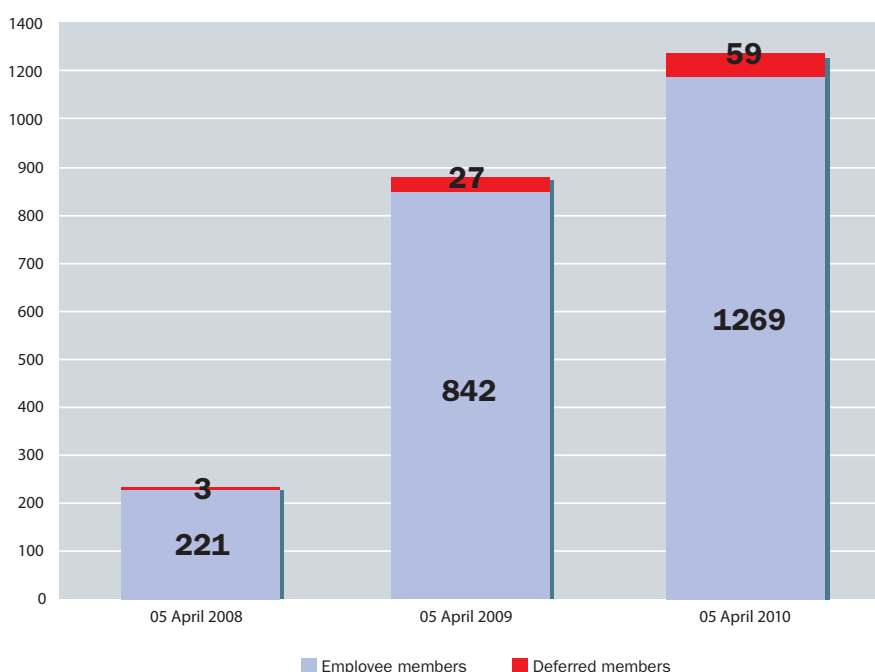
Scheme assets

Assets of FuturePlanner at 5 April 2009		£ 2,240,896
+ Income (company contributions, member contributions and other income)		£ 5,769,043
+ Bulk transfer (SELEX Communications GPP)		£ 4,494,053
- Outgoings (expenses, insurance premiums)		£ 778,823
+ Net return on investments (market value of investment movements after allowing for expenses)		£ 2,036,827
Assets of FuturePlanner at 5 April 2010		£ 13,761,996

Membership numbers

FuturePlanner is a young scheme, having been launched in November 2007, and the majority of our members are employees who are currently paying contributions and building up benefits.

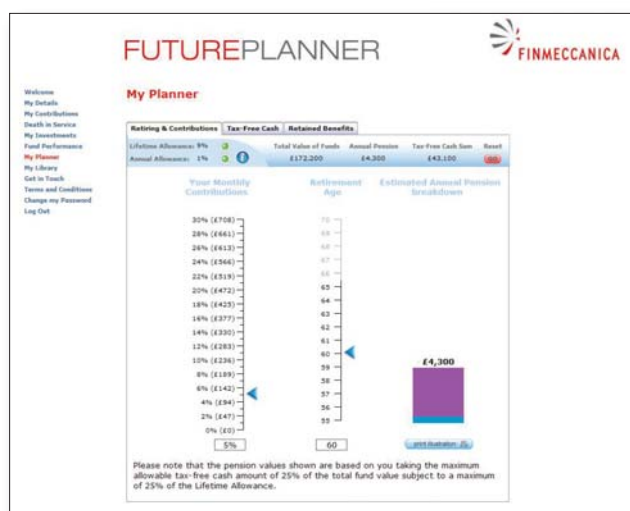
The chart to the right shows the membership numbers as at 5 April 2010 and the rapid growth in the size of FuturePlanner so far:



Are you using your website?

FuturePlanner has a website for members which can be accessed at www.futureplanner.co.uk. This contains additional information about FuturePlanner, all your personal details and details of your investments.

There is also an online planner which allows you to model your benefits and see how your predicted pension at retirement might be affected if you increased your contributions or changed your proposed retirement date. You can also review fund performance for each of the FuturePlanner investments and make investment switches online.



IF YOU HAVEN'T REGISTERED FOR THE WEBSITE PLEASE CONTACT AON WHO CAN ISSUE A PASSWORD TO YOU.

Coming soon...

The Trustees are looking for opportunities to enhance FuturePlanner services to members. Two of the latest initiatives are:

- **Easier website** – we know people don't always have log on details to hand so to make it easier to find basic information about FuturePlanner we will soon be providing more information on the front pages of our website. You would only have to log on if you want to investigate your own personal data.
- **Developing investment** – the Trustees have been reviewing our investment options, including the "lifestyle" strategy that is used by most members. Look out for news of some new developments next year.

You can contact the FUTUREPLANNER administration team at Aon by:

Emailing: futureplanner@aon.co.uk

Telephoning: 01252 768500

Writing to: FuturePlanner, Aon Consulting, Briarcliff House, Kingsmead, Farnborough, Hampshire GU14 7TE

