

Regular Investment

Buy shares from only £1.75*



Rather than making a one-off lump sum investment, you can invest in one or more of the UK's leading companies each month using your Equiniti Investment Account and / or ISA.

This important investment strategy allows you to build up your investment over time and has a number of other benefits:

- + Low commission starting at £1.75*
- + Stock market fluctuations are smoothed out
- + You can invest in one or more of our most frequently traded shares. The full list is shown on the form attached
- + You don't have to worry about timing the market correctly as you are always invested
- + You can amend your Regular Investment instruction at any time

*Commission rate is 0.5% with a minimum charge of £1.75 per stock, per deal.

How does it work?

- + If you set up a Direct Debit to fund your purchase we take the money from your bank account on the 27th of each month (or the next business day).
- + We pool your money with that of other investors looking to trade the same stock and, on the 4th day of each month, we use all of the money to bulk buy that stock. So, rather than all of you each paying an individual dealing fee, a much reduced dealing fee is charged.
- + Any cash left over after whole shares have been purchased remains in your cash reserve.
- + The Regular Investment then continues automatically on a monthly basis.

You can amend or cancel your Regular Investment at any stage by either logging on to your account or calling our Customer Services team on 0845 300 0430.

How do I set it up?

You can either fill in the form overleaf or set up your Regular Investment online any time at www.shareview.co.uk/dealing. Alternatively call our Customer Services team on 0845 300 0430 and we will set up a Regular Investment for you.

Top 10 Regular Investments (October 2011)

1. BP
2. GlaxoSmithKline
3. BT Group
4. Royal Dutch Shell
5. Lloyds Banking Group
6. Tesco
7. Royal Bank of Scotland Group
8. Vodafone
9. Barclays
10. Imperial Tobacco

Shareview Newsletter – staying informed

For exclusive investment articles from leading industry journalists plus market news and much more, subscribe to the FREE Shareview Newsletter. Sign up today by entering your email address in the Regular Investment Form.

An investment strategy for volatile times

As an investor, what should your strategy be?

One investment technique worth considering is regular investment or pound cost averaging. With this approach, instead of making a one-off lump sum investment, you drip-feed your investment on a regular basis.

The benefits of regular investment

Pound cost averaging really comes into its own as an investment strategy when the market is not going in a specific direction and is prone to wild fluctuations. There are a number of benefits in implementing this strategy:

1. You don't have to time the market

Investing is difficult at the best of times. Not only do you have to choose which investment is right for you but also when to invest. At times like these, with the market up one day and down the next, timing the market correctly is even harder.

Regular investing takes the worry out of deciding when to invest. When prices are high, you will be able to buy fewer shares or fund units. When prices fall, your regular investment will go further, enabling you to purchase more shares or fund units. So, you can sleep well at night without worrying that you might have missed an ideal buying opportunity or that you have invested all your money at the top of the market.

2. You are always invested in the market

During periods of volatility, it is very tempting to put your feet up and wait for the markets to settle down before investing any new money in the markets. But what if you had done just that during the banking crisis? Well you could have missed out on significant gains with the FTSE 100 rebounding from a low of 3,512 in early 2009 to almost breaking through the 5,500 barrier less than a year later.

With regular investing, you are always in the market so you are guaranteed to benefit from any upswing in the price of your investment.

3. A smoother ride

Another benefit of pound cost averaging is that the peaks and troughs of the market are smoothed out making your investment's journey less of a roller coaster ride. You may not benefit fully from all the market's highs but the upside is that with pound cost averaging you may also limit your losses in any downturn.

For example, let's say you have £1,200 to invest. We'll compare buying £1,200 worth of ABC company shares in January or investing £100 per month over the whole year:

Date	ABC Company share price	Number of shares purchased (Bulk)	Number of shares purchased (Regular Investment)
Jan – Mar	200p	600	150
Apr – Jun	225p		132
Jul – Sep	200p		150
Oct – Dec	150p		198
Total		600	630

As the effects of the global recession continue to be felt by economies worldwide, it is likely that the markets will remain volatile for some time to come. Regular investment is a logical solution. With the Equiniti Investment Account it is easy to set up a regular investment and it will cost you from just £1.75 per deal*. There is no minimum Regular Investment value to invest, as long as there is enough money to buy at least one share plus commission and stamp duty. This is an ongoing instruction which can be cancelled at any time.

Your ISA can benefit too

You can set up a regular investment with an Equiniti ISA as well. Investors can make regular monthly contributions as long as the total invested during the tax year does not exceed the ISA allowance of £10,680. Don't forget, any capital gains and all income from your ISA investment will be tax free.

*Regular Investment commission 0.5% minimum £1.75

Investment Account & ISA Terms & Conditions are available at www.shareview.co.uk/dealing

Please note: as with all investments the value of shares may go up or down. If you are not sure if a financial product is suitable for you, speak to an authorised financial adviser.

Regular Investment Instruction Form

Mandatory fields are marked with*

- + To set up a regular purchase, please complete and sign this form and post it to the address at the end of this form. Please contact Customer Services on 0845 300 0430 if you have any questions about completing this form. +

Your personal details – please use CAPITALS

Account number* Telephone number*

Your title* Mr Mrs Miss Ms Other title

Your last name*

Your first name*

Email

Regular Investment Instruction

Please indicate into which account you wish to make your Regular Investment* Investment Account or ISA

To set up a Regular Investment write the value you would like to invest next to the security name. Only the amount you specify will be invested with the monthly purchase and any cash left over after whole shares have been purchased will remain in your cash reserve. All Regular Investments will be made on the 4th day of each month (or the next business day).

Please note that the total amount specified will be debited from your available cash (within your Investment Account or ISA). Trades will only be executed if there are sufficient cleared funds to pay for them in your relevant account.

STOCK NAME	SYMBOL	Amount to invest £	STOCK NAME	SYMBOL	Amount to invest £
Anglo American PLC Ord USD0.54945	AAL	<input type="text"/>	Cookson Group PLC Ord 100p	CKSN	<input type="text"/>
Anite PLC Ord 11.25p	AIE	<input type="text"/>	Daily Mail & General Trust PLC 'A' Ord	DMGT	<input type="text"/>
Associated British Foods PLC Ord 5-15/22p	ABF	<input type="text"/>	Dairy Crest Group PLC Ord 25p	DCG	<input type="text"/>
Astrazeneca PLC Ord Shs \$0.25	AZN	<input type="text"/>	Desire Petroleum PLC Ord 1p	DES	<input type="text"/>
Aviva PLC Ord 25p	AV.	<input type="text"/>	Deutsche Post AG Ord Shares	0H3Q	<input type="text"/>
BAE Systems PLC Ord 2.5p	BA.	<input type="text"/>	Diageo PLC Ord 28-101/108p	DGE	<input type="text"/>
Banco Santander SA Eur0.50	BNC	<input type="text"/>	Experian PLC USD0.10	EXPN	<input type="text"/>
Barclays PLC Ord 25p	BARC	<input type="text"/>	Firstgroup PLC Ord 5p	FGP	<input type="text"/>
Berkeley Mineral Resources PLC Ord 1p	BMR	<input type="text"/>	GKN PLC Ord 10p	GKN	<input type="text"/>
BG Group PLC Ord 10p	BG.	<input type="text"/>	Glaxosmithkline PLC Ord 25p	GSK	<input type="text"/>
Blue Planet International Financials IT PLC Ord 50p	BLP	<input type="text"/>	Glencore International PLC Ord USD0.01	GLEN	<input type="text"/>
Blue Planet Worldwide Financials IT PLC Ord 50p	BPW	<input type="text"/>	Go-Ahead Group PLC Ord 10p	GOG	<input type="text"/>
BP PLC \$0.25	BP.	<input type="text"/>	Hays PLC Ord 1p	HAS	<input type="text"/>
British American Tobacco PLC Ord 25p	BATS	<input type="text"/>	Home Retail Group PLC Ord 10p	HOME	<input type="text"/>
British Sky Broadcasting Group PLC Ord 50p	BSY	<input type="text"/>	HSBC Holdings PLC Ord \$0.50	HSBA	<input type="text"/>
Britvic PLC Ord 20p	BVIC	<input type="text"/>	Iberdrola SA Ord Shares	OHIT	<input type="text"/>
BT Group PLC Ord 5p	BTA	<input type="text"/>	ICAP PLC Ord 10p	IAP	<input type="text"/>
Carillion PLC Ord 50p	CLLN	<input type="text"/>	IMI PLC Ord 25p	IMI	<input type="text"/>
Centrica PLC Ord 6-14/81p	CNA	<input type="text"/>	Imperial Tobacco Group PLC Ord 10p	IMT	<input type="text"/>
Cobham PLC Ord 2.5p	COB	<input type="text"/>	Intercontinental Hotels Group PLC Ord 13-29/47p	IHG	<input type="text"/>
Compass Group PLC Ord 10p	CPG	<input type="text"/>			

STOCK NAME	SYMBOL	Amount to invest £
Int Consolidated Airlines Group SA Ord Eur0.50	IAG	
International Power PLC Ord 50p	IPR	
ITV PLC Ord 10p	ITV	
Johnson Matthey PLC Ord £1	JMAT	
Kingfisher PLC Ord 15-5/7p	KGF	
Land Securities Group PLC Ord 10p	LAND	
Legal & General Group PLC Ord 2-1/2p	LGEN	
Lloyds Banking Group PLC Ord 10p	LLOY	
Man Group PLC USD0.03428571	EMG	
Marks & Spencer Group PLC Ord 25p	MKS	
Misys PLC Ord 1-1/7p	MSY	
Mitchells & Butler PLC Ord 8-13/24p	MAB	
Morrison (Wm) Supermarkets PLC Ord 10p	MRW	
Mouchel Group PLC Ord 0.25p	MCHL	
National Express Group PLC Ord 5p	NEX	
National Grid PLC Ord 11-17/43p	NG.	
Next PLC Ord 10p	NXT	
Pearson PLC Ord 25p	PERSON	
Pennon Group PLC Ord 40.7p	PNN	
Primary Health Properties PLC Ord 50p	PHP	
Prudential PLC Ord 5p	PRU	
Psion PLC Ord 15p	PON	
Qinetiq Group PLC Ord 1p	QQ.	
Rank Group PLC Ord 13-8/9p	RNK	
Redrow PLC Ord 10p	RDW	

STOCK NAME	SYMBOL	Amount to invest £
Reed Elsevier PLC Ord 14-51/116p	REL	
Rio Tinto PLC Ord 10p	RIO	
Rolls-Royce Holdings PLC Ord 20p	RR.	
Royal Bank of Scotland Group PLC Ord 25p	RBS	
Royal Dutch Shell PLC 'A' Ord Eur0.07	RDSA	
Royal Dutch Shell PLC 'B' Ord Eur0.07	RDSB	
RSA Insurance Group PLC Ord 27.5p	RSA	
Sainsbury (J) PLC Ord 28-4/7p	SBRY	
Schroders PLC Vtg Shares £1	SDR	
Scottish and Southern Energy PLC Ord 50p	SSE	
Severn Trent PLC Ord 97-17/19p	SVT	
Smith & Nephew PLC Ord USD0.20	SN.	
Smiths Group PLC Ord 37.5p	SMIN	
Spirent Communications PLC Ord 3-1/3p	SPT	
Standard Life PLC Ord 10p	SL.	
Tate & Lyle PLC Ord 25p	TATE	
Taylor Wimpey PLC Ord 1p	TW.	
Templeton Emerging Markets IT PLC Ord 25p	TEM	
Tesco PLC Ord 5p	TSCO	
TUI Travel PLC Ord 10p	TT.	
Tullow Oil PLC Ord 10p	TLW	
Unilever PLC Ord 3-1/9p	ULVR	
United Utilities Group PLC Ord 5p	UU.	
Vodafone Group PLC Ord USD0.11-3/7	VOD	
Xcite Energy Limited Ord Shares	XEL	

The above list of securities is correct as at 1 October 2011. If the stock you have selected no longer exists we will contact you. This is not a recommendation by Equiniti Financial Services Limited to purchase one of these stocks. Any instruction given on a stock will replace any existing Regular Investment instruction on that stock. You can cancel an existing instruction online by logging into your account using your account number and PIN or by calling Customer Services on 0845 300 0430.

Direct Debit

This section is to be completed if you need to amend your existing direct debit instruction from your nominated bank account to ensure there is enough money in your cash reserve to fund the deal:



I would like to **increase** my existing direct debit instruction by £ per month.

or

I would like to **change** my direct debit instruction to £ per month.

Payments will be debited from your bank account on the 27th of each month or the nearest business day thereafter:

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
 - If there are any changes to the amount, date or frequency of your Direct Debit Equiniti Financial Services Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Equiniti Financial Services Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
 - If an error is made in the payment of your Direct Debit, by Equiniti Financial Services Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Equiniti Financial Services Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Declaration

I authorise Equiniti Financial Services Limited to undertake the transactions set out in this form. I confirm I have set up a regular direct debit (if required) as set out in the section above.

Signature* Date

Please return your application form to: Equiniti, PO Box 4605, Aspect House, Spencer Road, Worthing, BN99 6QY, United Kingdom.

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