keyfacts®

Cofunds

The Cofunds Platform

One place for all your fund investments

Fund Key Features - 1108

This document is important as it governs your rights as an investor. If you are unsure about any of the information provided, or have any questions, please call your intermediary who will be able to advise you.

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Fund Key Features

This Fund Key Features provides you with the key facts of the funds available through Cofunds. This, together with the Key Features of the Cofunds Platform and/or relevant product Key Features, must be provided to you by your intermediary to enable you to assess the appropriateness of your investment. The charges shown in this document relate to collective investments on the Cofunds platform only and do not apply to funds provided by insurance companies (sometimes referred to as 'insured funds').

If you are investing within an International Investment Bond or a Self Invested Personal Pension, you need to check that the fund is available via your intermediary. Other charges may also be relevant, which means reduction in yield figures may differ. You should refer to the appropriate personal illustration and/or Key Features specific to the product to see the effect of charges.

This document includes the following:

Section 1 – FUND INDEX – this section contains a list of all available funds through Cofunds. A tick against the fund indicates that it is a top 250 selling fund and that the fund details are included in Section 6 within this Fund Key Features, listed alphabetically within their relevant sector. This index also tells you in which sector you will find the fund you are interested in. If the fund you wish to invest in is not in the top 250 best selling, your intermediary will supply you with the details as appropriate.

Section 2 – SECTOR INVESTMENT RISKS – highlights the typical risks attached to investments in each sector.

Section 3 – HOW WILL CHARGES AND EXPENSES AFFECT MY INVESTMENT? – details of how fund charges and additional expenses can affect your investment over the longer term. This shows examples of typical funds available through Cofunds. They are purely for illustration purposes and show how charges may reduce the investment return. This is known as the Reduction in Yield (RIY). RIY figures for each fund can be found in Section 6.

Section 4 – FUND DETAILS EXPLAINED – gives you a guide to how to read the fund details contained within Section 6.

Section 5 – SPECIAL RISK FACTORS – as well as the general risk factors listed below and those associated with each sector, individual funds within a sector may carry additional risks which the fund manager thinks are applicable. These risks are listed in this section.

Section 6 – FUND DETAILS – this section provides details of the top selling 250 funds through Cofunds over the previous 3 months including details of fund objectives, the charges and how they may affect your investment.

Where to get further information

If you wish to receive further information about the funds or copies of the scheme particulars or prospectuses, you will need to contact your intermediary or the fund management group direct. If you require a simplified prospectus relating to any UCITS scheme held on the Cofunds platform, please request this information directly from your intermediary. This should be supplied to you free of charge.

All fund information has been provided by the respective fund manager. Please note that Cofunds only offers retail funds. The information supplied within this document is an accurate and current as we can make it, but we cannot guarantee that the status of any fund has not changed since this document was published in August 2008.

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General Risk Factors

Like any investment there are risks involved in investing in the funds available through Cofunds. There are general risks which apply to all fund investments, as well as additional risks arising as a result of your fund selection. The general risks are listed below. Additional risks are highlighted in subsequent pages of this document.

- The value of your investment is not guaranteed, it may go down as well as up and income from it may fluctuate and you may not get back your original investment.
- Levels of taxation and tax relief are subject to change. The value of any tax relief will depend on your own individual circumstances.
- Funds available through Cofunds are not suited to short-term investment i.e. less than 5 years where, in most instances, investment into a bank or building society deposit account is likely to be more appropriate.
- For newly launched funds there is a risk that, if the assumed size is not achieved, the proportion of charges and expenses allocated to the fund may be higher and the value of the investment consequently reduced.
- Where a fund manager is the operator of an Open Ended Investment Company (OEIC) it is important to note that, although each sub-fund within the OEIC will be treated as being responsible for meeting its own liabilities, the Authorised Corporate Director may reallocate these in a manner which is fair to all the OEIC investors if any such sub-fund is unable to meet its liabilities. A shareholder will not, however, be liable for the debts of the OEIC after paying the purchase price of the shares.

Section 1 - FUND INDEX

Below is a list of all the funds available through Cofunds and their relevant sector. Section 6 contains fund key feature information for the top 250 best selling funds through Cofunds over the previous 3 months, and these are listed within their relevant sector. The funds included within this document are highlighted with a tick, together with a note of the sector in which it sits. Please see the key below for the sector codes:

Absolute Return	A	Global Bonds	M	Technology and Telecommunications	X
Active Managed	B	Global Emerging Markets	N	UK All Companies	Y
Asia Pacific Excluding Japan	C	Global Funds	O	UK Corporate Bond	Z
Asia Pacific Including Japan	D	Global Growth	P	UK Equity And Bond Income	A1
Balanced Managed	E	Japan	Q	UK Equity Income	B1
Cautious Managed	F	Japanese Smaller Companies	R	UK Gilt	C1
Europe Excluding UK	G	Money Market Fund	S	UK Index Linked Gilts	D1
Europe Including UK	H	North America	T	UK Other Bond	E1
European Collective Investment Vehicle	I	North America Smaller Companies	U	UK Smaller Companies	F1
European Smaller Companies	J	Protected / Guaranteed Funds	V	UK Zeros	G1
Far East Excluding Japan	K	Specialist	W	Unclassified	G2
Far East Including Japan	L				

Fund name	Sector	Fund details listed
Aberdeen American Growth A Fund	T	
Aberdeen Asia Pacific & Japan A Fund	D	
Aberdeen Asia Pacific A Fund	C	✓
Aberdeen Corporate Bond A Fund	Z	
Aberdeen Emerging Markets A Fund	N	✓
Aberdeen Ethical World A Fund	P	✓
Aberdeen European Growth A Fund	G	
Aberdeen European Opportunities A Fund	G	
Aberdeen European Smaller Companies A Fund	J	
Aberdeen Global China Opportunities D Fund	I	
Aberdeen Global Emerging Markets D Fund	I	
Aberdeen Global India Opportunities D Fund	I	
Aberdeen Japan Growth A Fund	Q	
Aberdeen Managed Distribution A Fund	F	
Aberdeen Multi-Asset A Fund	E	
Aberdeen Property Share A Fund	W	
Aberdeen UK Emerging Companies Fund	F1	
Aberdeen UK Equity Income A Fund	B1	
Aberdeen UK Growth A Fund	Y	
Aberdeen UK Mid Cap A Fund	Y	
Aberdeen UK Opportunities A Fund	Y	
Aberdeen World Equity A Fund	P	
AEGON American Equity A Fund	T	
AEGON Ethical Cautious Managed A Fund	F	
AEGON Ethical Corporate Bond A Fund	Z	✓
AEGON Ethical Equity A Fund	Y	✓
AEGON European Bond A Fund	M	

Fund name	Sector	Fund details listed
AEGON European Equity A Fund	G	
AEGON Global Bond A Fund	M	✓
AEGON Global Equity A Fund	P	
AEGON High Yield Bond A Fund	E1	✓
AEGON Investment Grade Bond A Fund	Z	
AEGON Sterling Corporate Bond A Fund	Z	
AEGON UK Cautious Managed A Fund	F	
AEGON UK Equity A Fund	Y	
AEGON UK Opportunities A Fund	Y	
AEGON UK Smaller Companies A Fund	F1	
Allianz PIMCO Gilt Yield A Fund	C1	✓
Allianz PIMCO Sterling Total Return Fund	E1	
Allianz PIMCO UK Corporate Bond A Fund	Z	
Allianz RCM BRIC Stars A Fund	N	✓
Allianz RCM Continental European A Fund	G	
Allianz RCM Global EcoTrends A Fund	P	✓
Allianz RCM Japan A Fund	Q	
Allianz RCM Total Return Asian Equity A Fund	C	
Allianz RCM UK Equity Income A Fund	B1	✓
Allianz RCM UK Growth A Fund	Y	
Allianz RCM UK High Alpha A Fund	Y	
Allianz RCM UK Mid-Cap A Fund	Y	
Allianz RCM US Equity A Fund	T	
Architas Multi-Manager Balanced R Fund	E	
Architas Multi-Manager Dynamic R Fund	B	
Architas Multi-Manager Growth R Fund	B	
Architas Multi-Manager Inv Reserve R Fund	W	

Fund name	Sector	Fund details listed
Artemis Capital Fund	Y	✓
Artemis European Growth Fund	G	
Artemis Global Growth Fund	P	✓
Artemis High Income Fund	E1	✓
Artemis Income Fund	B1	
Artemis New Enterprises Fund	X	
Artemis Strategic Bond Q Fund	E1	✓
Artemis UK Growth Fund	Y	
Artemis UK Smaller Companies Fund	F1	
Artemis UK Special Situations Fund	Y	✓
Assetmaster Balanced Fund Inc	I	
Assetmaster Cautious Fund Inc	I	
Assetmaster Growth Fund Inc	I	
Assetmaster International Growth Fund Inc	I	
Aviva Global Convertible Ax Fund Inc (	I	
AXA American Growth R Fund	T	
AXA Cautious Managed R Fund	F	
AXA Distribution R Fund	F	
AXA Ethical R Fund	Y	
AXA European Growth R Fund	G	
AXA Framlington American Growth Fund	T	✓
AXA Framlington Biotech Fund	W	
AXA Framlington Emerging Markets Fund	N	✓
AXA Framlington Equity Income Fund	B1	
AXA Framlington European Fund	G	
AXA Framlington Financial Fund	W	
AXA Framlington Global Opportunities Fund	P	
AXA Framlington Global Technology Fund	X	
AXA Framlington Health Fund	W	
AXA Framlington Japan Fund	Q	
AXA Framlington Japan Smaller Companies Fund	R	
AXA Framlington Managed Balanced Fund	E	✓
AXA Framlington Managed Income Fund	E1	
AXA Framlington Monthly Income Fund	B1	
AXA Framlington Pan European Bond Fund	M	
AXA Framlington UK Growth Fund	Y	✓
AXA Framlington UK Select Opportunities Fund	Y	✓
AXA Framlington UK Smaller Companies Fund	F1	
AXA Global Distribution R Fund	F	
AXA Global Growth R Fund	P	
AXA Global High Income R Fund	E1	
AXA Japan Growth R Fund	Q	
AXA Pacific Growth R Fund	C	
AXA Sterling Corporate Bond R Fund	Z	
AXA Talents R Fund	P	
AXA UK Equity Income R Fund	B1	
AXA UK Growth R Fund	Y	
AXA UK Opportunities R Fund	Y	
Baillie Gifford American A Fund	T	
Baillie Gifford British 350 A Fund	Y	
Baillie Gifford British Smaller Cos A Fund	F1	
Baillie Gifford Corporate Bond A Fund	E1	
Baillie Gifford Devlpd Asia Pac A Fund	C	
Baillie Gifford Emerging Mrks Growth A Fund	N	
Baillie Gifford Emg Mkts Large Cap A Fund	N	
Baillie Gifford European A Fund	G	
Baillie Gifford European Sm Cos A Fund	J	
Baillie Gifford Gilt A Fund	G2	
Baillie Gifford High Yield Bond A Fund	E1	
Baillie Gifford Income A Fund	B1	
Baillie Gifford International A Fund	P	
Baillie Gifford Investment Grade Bond A Fund	Z	
Baillie Gifford Japanese A Fund	Q	
Baillie Gifford Managed A Fund	E	
Baillie Gifford Pacific A Fund	C	
Barclays The Global Balanced Inc A Fund	W	
Barclays The Global Cautious Inc A Fund	W	
Baring China Growth R Trust	W	
Baring Directional Global Bond Trust	M	
Baring Eastern Trust	C	
Baring Equity Income Trust	B1	
Baring Europe Select Trust	J	
Baring European Growth Trust	G	
Baring German Growth Trust	W	✓
Baring Global Bond Trust	M	
Baring Global Growth Trust	P	
Baring Japan Growth Trust	Q	
Baring Korea Trust	W	
Baring Portfolio Fund	E	
Baring UK Growth Trust	Y	
Baring UK Smaller Companies Trust	F1	
BlackRock Balanced Portfolio A Fund	E	✓
BlackRock Continental European A Fund	G	✓
BlackRock Emerging Markets A Fund	N	
BlackRock European Dynamic A Fund	G	
BlackRock Global Bond A Fund	M	

Fund name	Sector	Fund details listed
BlackRock Global Equity A Fund	P	
BlackRock Gold & General A Fund	W	✓
BlackRock Government Securities A Fund	C1	
BlackRock Growth Portfolio A Fund	P	
BlackRock High Income Bond A Fund	Z	
BlackRock Income Portfolio A Fund	A1	✓
BlackRock Japan A Fund	Q	
BlackRock Target Return A Fund	F	
BlackRock UK A Fund	Y	✓
BlackRock UK Absolute Alpha P Fund	A	✓
BlackRock UK Dynamic A Fund	Y	✓
BlackRock UK Income A Fund	B1	✓
BlackRock UK Smaller Companies A Fund	F1	
BlackRock UK Special Situations A Fund	Y	✓
BlackRock US Dynamic A Fund	T	
BlackRock US Opportunities A Fund	U	
Brunel Distribution Portfolio Fund	F	
Brunel Growth Portfolio Fund	E	
Cazenove European B Fund	G	
Cazenove Multi-Manager Diversity Fund	F	✓
Cazenove Multi-Manager Global (ex-UK) Fund	P	
Cazenove Multi-Manager Managed Equity Fund	B	
Cazenove Multi-Manager UK Growth Fund	Y	
Cazenove Strategic Bond B Fund	E1	
Cazenove UK Absolute Target P1 Fund	A	
Cazenove UK Corporate Bond B Fund	Z	
Cazenove UK Dynamic B Fund	Y	
Cazenove UK Equity Income B Fund	B1	
Cazenove UK Growth and Income B Fund	Y	
Cazenove UK Opportunities B Fund	Y	
Cazenove UK Smaller Companies B Fund	F1	
CF 7IM AAP Adventurous D Fund	B	
CF 7IM AAP Balanced D Fund	F	
CF 7IM AAP Moderately Adventurous D Fund	E	
CF 7IM AAP Moderately Cautious D Fund	G2	
CF 7IM Adventurous D Fund	B	
CF 7IM Balanced D Fund	F	✓
CF 7IM Ethical D Fund	F	
CF 7IM Income D Fund	G2	
CF 7IM Moderately Adventurous D Fund	E	
CF 7IM Moderately Cautious D Fund	G2	
CF Cornelian Balanced B Fund	F	
CF Cornelian British Opportunities B Fund	Y	

Fund name	Sector	Fund details listed
CF Cornelian Growth B Fund	E	
CF Eclectica Agriculture A Fund	W	✓
CF Eclectica Continental European A Fund	G	
CF Eclectica European A Fund	H	
CF iimia Growth & Income Fund	E	
CF iimia Growth Fund	B	✓
CF iimia Income Fund	F	✓
CF J.M. Finn Global Opportunities R Fund	P	✓
CF J.M. Finn UK Portfolio R Fund	Y	
CF Macquarie Global Infrastructure Sec A Fund	W	✓
CF Macquarie Global Private Equity Sec A Fund	W	
CF Macquarie Global Property Sec A Fund	W	
CF Midas Balanced Growth Fund	E	✓
CF Midas Balanced Income Fund	F	✓
CF Miton Arcturus A Fund	F	✓
CF Miton Cautious Income Portfolio A Fund	F	✓
CF Miton Global Portfolio A Fund	B	✓
CF Miton Special Situations Portfolio A Fund	E	✓
CF Miton Strategic Portfolio A Fund	E	✓
CF Noble UK Smaller Companies A Fund	F1	✓
CF OPM Balanced Managed A Fund	E	
CF OPM Balanced Managed B Fund	E	
CF OPM Balanced Managed R Fund	E	
CF OPM Fixed Interest A Fund	E1	
CF OPM Fixed Interest B Fund	E1	
CF OPM Fixed Interest R Fund	E1	
CF OPM Property A Fund	W	
CF OPM Property B Fund	W	
CF OPM Property R Fund	W	
CF OPM UK Equity B Fund	Y	
CF OPM UK Equity R Fund	Y	
CIS Sustainable Leaders Trust	Y	
CIS UK Growth Trust	Y	
CIS UK Income with Growth Trust	A1	
City Fin Diversified Absolute Return A Fund	P	
City Fin Multi Manager Growth A Fund	P	✓
City Fin Multi Manager Income A Fund	F	✓
City Fin Strategic Gilt A Fund	C1	✓
City Fin Strategic Global Bond A Fund	M	
City Fin UK Select Alpha A Fund	Y	
Close Beacon Investment Fund	F1	
Close Capital Account Fund	S	✓
Close European Escalator 95 Fund	V	

Fund name	Sector	Fund details listed
Close FTSE techMARK Fund	X	
Close Reserve Equity Fund	G1	
Close Special Situations Fund	F1	
Close UK Escalator 100 Fund	V	✓
Close UK Escalator 95 Fund	V	
Close World Escalator 95 Fund	V	
Credit Suisse Alpha Growth Fund	Y	
Credit Suisse Alpha Income R Fund	B1	
Credit Suisse Corp Bond Monthly Income R Fund	Z	
Credit Suisse European Frontiers R Fund	N	
Credit Suisse European R Fund	G	
Credit Suisse Fellowship R Fund	Y	
Credit Suisse Global Income Plus R Fund	P	
Credit Suisse Income R Fund	B1	
Credit Suisse Managed Assets R Fund	E	
Credit Suisse Monthly Income R Fund	B1	✓
Credit Suisse Orient R Fund	C	
Credit Suisse Smaller Companies R Fund	F1	
Credit Suisse UK Mid 250 Fund	Y	
Credit Suisse UK Thematic R Fund	Y	
Credit Suisse US Systematic Alpha Equ R Fund	T	
CS Multi Manager Balanced Mgd Port R Fund	E	
CS Multi Manager Cautious Managed R Fund	F	
CS Multi Manager Constellation Portfolio R	P	
CS Multi Manager Emerging Markets Portfolio R	N	
CS Multi Manager Equity Managed R Fund	B	
CS Multi Manager Ethical Port R Fund	W	✓
CS Multi Manager Intl Growth Port R Fund	P	
CS Multi Manager Multi Asset Dist.R Fund	F	✓
CS Multi Manager Multi Asset Growth R Fund	B	
CS Multi Manager Sterling Bond Portfolio R	Z	
CS Multi Manager UK Growth Portfolio R	Y	
CS Multi Manager UK Income Portfolio R	B1	
EFA Allenbridge Strategic Alpha B Fund	B	
EFA OPM Equity High Income B Fund	B1	
Elite RAB Continental European Dynamic R Fund	G	
Elite RAB UK Dynamic R Fund	Y	
Elite RAB UK Equity Income R Fund	B1	
F&C Blue Fund	F	
F&C Corporate Bond 1 Fund	Z	
F&C Emerging Markets 1 Fund	N	
F&C Ethical Bond 1 Fund	Z	
F&C European 1 Fund	G	

Fund name	Sector	Fund details listed
F&C European Dynamic 1 Fund	G	
F&C Extra Income Bond 1 Fund	E1	
F&C FTSE 100 Tracker 1 Fund	Y	
F&C Global Growth 1 Fund	P	
F&C High Income Fund	A1	✓
F&C Japan Growth Fund	Q	
F&C Latin American Equity 1 Fund	W	✓
F&C Lifestyle Balanced 1 Fund	E	
F&C Lifestyle Cautious 1 Fund	F	
F&C Lifestyle Defensive 1 Fund	F	
F&C Lifestyle Growth 1 Fund	B	
F&C Managed Balanced Fund	E	
F&C Managed Distribution 1 Fund	A1	
F&C Managed Growth Fund	B	✓
F&C Maximum Income Bond 1 Fund	M	
F&C Multi Manager Balanced 1 Fund	E	
F&C Multi Manager Cautious 1 Fund	F	
F&C Multi Manager Distribution 1 Fund	F	
F&C Multi Manager Growth 1 Fund	B	
F&C North American 1 Fund	T	
F&C Pacific Growth 1 Fund	C	
F&C Progressive Growth 1 Fund	G1	
F&C Special Situations 1 Fund	Y	
F&C Sterling Enhanced Cash 1 Fund	S	
F&C Stewardship Growth 1 Fund	Y	
F&C Stewardship Income 1 Fund	B1	
F&C Stewardship International 1 Fund	P	
F&C Strategic Bond Fund	E1	✓
F&C UK Dynamic 1 Fund	Y	
F&C UK Equity 1 Fund	Y	
F&C UK Equity Income Fund	B1	
F&C UK Growth & Income 1 Fund	B1	✓
F&C UK Mid-Cap 1 Fund	Y	
F&C UK Opportunities 1 Fund	Y	
F&C UK Smaller Companies 1 Fund	F1	
F&C US Smaller Companies 1 Fund	U	
Fidelity American A Fund	T	✓
Fidelity American Special Situations A Fund	T	✓
Fidelity Asian Aggressive Fund	C	
Fidelity Emg Eur Mid East & Africa A Fund	N	✓
Fidelity European A Fund	G	✓
Fidelity European Opportunities A Fund	G	✓
Fidelity Extra Income A Fund	E1	

Fund name	Sector	Fund details listed
Fidelity Funds Asian Special Sits A Fund Inc	I	
Fidelity Funds China Focus A Fund Inc	I	
Fidelity Funds Emerging Markets A Fund Inc	I	
Fidelity Funds Emg Eur MEast&Africa A Fund Inc	I	
Fidelity Funds Global Consumer Ind. A Fund Inc	I	
Fidelity Funds Global Health Care A Fund Inc	I	
Fidelity Funds Global Tech. A Fund Inc	I	
Fidelity Funds India Focus A Fund Inc	I	
Fidelity Funds Latin America A Fund Inc	I	
Fidelity Funds Sterling Bond A Fund Inc	I	
Fidelity Global Property A Fund	W	
Fidelity Global Special Situations A Fund	P	
Fidelity Growth & Income A Fund	Y	
Fidelity Income Plus A Fund	B1	
Fidelity International A Fund	P	
Fidelity Japan A Fund	Q	✓
Fidelity Japan Special Situations A Fund	Q	
Fidelity Managed International A Fund	P	
Fidelity MM Distribution A Fund	F	
Fidelity MM Equity Income Port A Fund	B1	
Fidelity MM Growth Portfolio A Fund	B	
Fidelity MM Income Portfolio A Fund	F	
Fidelity MM Special Situations Port A Fund	Y	
Fidelity Moneybuilder Balanced A Fund	A1	✓
Fidelity Moneybuilder Global A Fund	P	✓
Fidelity Moneybuilder Growth A Fund	Y	✓
Fidelity Moneybuilder Income A Fund	Z	✓
Fidelity Moneybuilder UK Index A Fund	Y	
Fidelity Multi Asset Strategic A Fund	F	
Fidelity Portfolio A Fund	E	✓
Fidelity South East Asia A Fund	C	✓
Fidelity Special Situations A Fund	Y	
Fidelity Sterling Bond Fund	Z	
Fidelity UK Aggressive A Fund	Y	
Fidelity UK Growth A Fund	Y	
Fidelity Wealthbuilder Fund	P	
Fidelity WealthBuilder Target 2010 A Fund	F	
Fidelity WealthBuilder Target 2015 A Fund	E	
Fidelity WealthBuilder Target 2020 A Fund	B	
First State Asia Pacific A Fund	C	
First State Asia Pacific Leaders A Fund	C	✓
First State Asia Pacific Sustainability A Fund	C	
First State Asian Property Securities A Fund	W	
First State Gbl Emerging Mkts Leaders A Fund	N	✓
First State Gbl Listed Infrastructure A Fund	W	✓
First State Global Emerging Markets A Fund	N	
First State Global Growth A Fund	P	
First State Global Opportunities A Fund	P	
First State Global Property Securities A Fund	W	
First State Global Resources A Fund	W	✓
First State Greater China Growth A Fund	C	
First State Indian Subcontinent A Fund	W	
Franklin Biotechnology A Fund	W	
Franklin Global REITs A Fund	W	
Franklin India A Fund Inc	I	
Franklin Mutual Shares A Fund	T	
Franklin US Equity A Fund	T	
Gartmore Cautious Managed Ret Fund	F	✓
Gartmore China Opportunities Ret Fund	C	✓
Gartmore Corporate Bond Ret Fund	Z	
Gartmore Emerging Markets Opps Ret Fund	N	✓
Gartmore European Focus Ret Fund	G	
Gartmore European Growth Ret Fund	G	
Gartmore European Selected Opps Ret Fund	G	✓
Gartmore Global Focus Ret Fund	P	
Gartmore High Yield Corporate Bond Ret Fund	E1	
Gartmore Japan Opportunities Ret Fund	Q	
Gartmore MultiManager Active Fund	B	
Gartmore MultiManager Balanced Fund	E	
Gartmore MultiManager Cautious Fund	F	
Gartmore MultiManager Global High Alpha Fund	P	
Gartmore MultiManager UK High Alpha Fund	Y	
Gartmore Pacific Opportunities Ret Fund	C	
Gartmore Safeguard Ret Fund	V	
Gartmore UK & Irish Smaller Cos Ret Fund	F1	
Gartmore UK Equity Income Ret Fund	B1	✓
Gartmore UK Focus Ret Fund	Y	
Gartmore UK Growth Ret Fund	Y	
Gartmore UK Index Ret Fund	Y	
Gartmore UK Tracker Fund	Y	
Gartmore US Growth Ret Fund	T	✓
Gartmore US Opportunities Ret Fund	T	✓
Gartmore US Smaller Companies Ret Fund	U	
Henderson Asia Pacific Capital Growth A Fund	C	
Henderson European Opportunities A Fund	G	
Henderson European Smaller Companies A Fund	J	

Fund name	Sector	Fund details listed
Henderson Global Care Growth A Fund	P	
Henderson Global Care Income A Fund	B1	
Henderson Global Care Managed A Fund	E	
Henderson Global Technology A Fund	X	
Henderson Index Linked Bond A Fund	D1	✓
Henderson Industries of the Future A Fund	P	
Henderson International A Fund	P	
Henderson Japan Capital Growth A Fund	Q	
Henderson Long Dated Credit A Fund	Z	
Henderson MM Distribution A Fund	F	
Henderson MM Growth A Fund	B	
Henderson MM Income & Growth A Fund	F	
Henderson Nth American Enhanced Equity A Fund	T	
Henderson Preference & Bond A Fund	E1	
Henderson Strategic Bond A Fund	E1	✓
Henderson UK Equity Income A Fund	B1	
Henderson UK Extra Income A Fund	A1	
Henderson UK Gilt A Fund	C1	
Henderson UK Growth & Income A Fund	Y	
Henderson UK Opportunities A Fund	Y	
Henderson UK Smaller Companies A Fund	F1	
HHF Asia Pacific Property Equities A1 Fund Inc	I	
HHF Asia Pacific Property Equities A2 Fund Acc	I	
HHF Global Property Equities A1 Fund Inc	I	
HHF Global Property Equities A2 Fund Acc	I	
HSBC American Growth Retail Fund	T	
HSBC American Index Retail Fund	T	
HSBC Asian Growth Retail Fund	C	
HSBC Balanced Retail Fund	E	
HSBC Corporate Bond Retail Fund	Z	
HSBC European Growth Retail Fund	G	
HSBC European Index Retail Fund	G	
HSBC FTSE 100 Index Retail Fund	Y	
HSBC FTSE 250 Index Retail Fund	Y	
HSBC FTSE All-Share Index Retail Fund	Y	
HSBC Greater China Retail Fund	C	
HSBC Income Retail Fund	B1	
HSBC Japan Index Retail Fund	Q	
HSBC Monthly Income Retail Fund	A1	
HSBC Open Global Distribution Fund	F	
HSBC Open Global Property Retail Fund	W	
HSBC Open Global Return Fund	E	✓
HSBC Pacific Index Retail Fund	C	

Fund name	Sector	Fund details listed
HSBC UK Freestyle Retail Fund	Y	
HSBC UK Growth & Income A Fund	Y	
HSBC UK Smaller Companies Retail Fund	F1	
IFDS Chartwell Balanced Income B Fund	F	✓
IFDS Chartwell Cautious Growth B Fund	F	✓
IFDS Chartwell Strategic Growth B Fund	E	
IFSL Bestinvest Growth Portfolio Fund	G2	✓
IFSL Bestinvest Income & Growth Portfolio Fund	G2	✓
IFSL Bestinvest Income Portfolio Fund	G2	✓
IFSL Impax Environmental Leaders A Fund	P	
Insight Absolute Insight C Fund	F	
Insight Diversified Dynamic Return A Fund	B	✓
Insight Diversified High Income A Fund	F	✓
Insight Diversified Target Return A Fund	F	✓
Insight Equity High Income A Fund	B1	✓
Insight European Alpha A Fund	G	
Insight European Small Cap A Fund	J	
Insight Evergreen A Fund	P	
Insight Global Alpha A Fund	P	
Insight Monthly Income A Fund	A1	✓
Insight Monthly Income Bond A Fund	E1	
Insight UK Alpha A Fund	Y	
Insight UK Corporate Bond A Fund	Z	
Insight UK Discretionary A Fund	Y	
Insight UK Dynamic Managed A Fund	Y	
Insight UK Small Cap A Fund	F1	
Insight Wealth Builder Balanced A Fund	E	✓
INVESCO PERPETUAL Asian Fund	C	
INVESCO PERPETUAL Corporate Bond Fund	Z	✓
INVESCO PERPETUAL Distribution Fund	F	✓
INVESCO PERPETUAL Emerging Countries Fund	N	
INVESCO PERPETUAL Emerging European Fund	W	
INVESCO PERPETUAL European Equity Fund	G	✓
INVESCO PERPETUAL European Equity Income Fund	G	
INVESCO PERPETUAL European High Income Fund	F	✓
INVESCO PERPETUAL European High Yield Fund	M	
INVESCO PERPETUAL European Opportunities Fund	G	
INVESCO PERPETUAL European Smaller Cos Fund	J	
INVESCO PERPETUAL Global Bond Fund	M	✓
INVESCO PERPETUAL Global Dynamic Theme Fund	P	
INVESCO PERPETUAL Global Smaller Cos Fund	P	
INVESCO PERPETUAL High Income Fund	B1	✓
INVESCO PERPETUAL Hong Kong and China Fund	C	

Fund name	Sector	Fund details listed
INVESCO PERPETUAL Income and Growth Fund	B1	
INVESCO PERPETUAL Income Fund	B1	✓
INVESCO PERPETUAL International Equity Fund	P	
INVESCO PERPETUAL International Growth Fund	P	
INVESCO PERPETUAL Japan Fund	Q	
INVESCO PERPETUAL Japanese Smaller Cos Fund	R	
INVESCO PERPETUAL Latin American Fund	W	✓
INVESCO PERPETUAL Monthly Income Plus Fund	E1	✓
INVESCO PERPETUAL Pacific Fund	D	
INVESCO PERPETUAL UK Aggressive Fund	Y	
INVESCO PERPETUAL UK Focus Fund	Y	
INVESCO PERPETUAL UK Growth Fund	Y	✓
INVESCO PERPETUAL UK Opportunities Fund	Y	
INVESCO PERPETUAL UK Smaller Cos Equity Fund	F1	
INVESCO PERPETUAL UK Smaller Cos Growth Fund	F1	
INVESCO PERPETUAL US Equ. Benchmark Plus Fund	T	
INVESCO PERPETUAL US Equity Fund	T	
INVESCO PERPETUAL World Growth Portfolio Fund	B	
INVESCO PERPETUAL World Income Fund	E	
Investec Africa & Middle East P Fund	W	
Investec American A Fund	T	✓
Investec American B Fund	T	
Investec Asia Ex Japan A Fund	C	
Investec Balanced Managed A Fund	E	
Investec Capital Accumulator A Fund	G1	
Investec Cautious Managed A Fund	F	
Investec Emerging Markets Debt A Fund	M	
Investec Enhanced Natural Resources P Fund	W	
Investec European A Fund	G	
Investec Global Bond A Fund	M	
Investec Global Dynamic A Fund	X	
Investec Global Energy A Fund	W	✓
Investec Global Equity A Fund	P	
Investec Global Ex UK Equity A	P	
Investec Global Extension A Fund	P	
Investec Global Free Enterprise A Fund	P	✓
Investec Global Gold A Fund	W	
Investec Japan A Fund	Q	
Investec Managed Distribution A Fund	F	
Investec Managed Growth A Fund	B	
Investec Monthly High Income A Fund	E1	✓
Investec Pan European Equity A Fund	H	
Investec Sterling Bond A Fund	Z	

Fund name	Sector	Fund details listed
Investec Target Return A Fund	G2	
Investec UK Alpha A Fund	Y	
Investec UK Blue Chip A Fund	Y	
Investec UK Smaller Companies A Fund	F1	
Investec UK Special Situations A Fund	Y	✓
JOHCM Continental Select Values R Fund	G	
JOHCM UK Equity Income R Fund	B1	
JOHCM UK Opportunities R Fund	Y	✓
JPM Asia A Fund	C	
JPM Balanced Total Return A Fund	E	
JPM Cautious Total Return A Fund	F	✓
JPM Emerging Markets A Fund	N	✓
JPM Europe A Fund	G	✓
JPM Europe Dynamic (ex-UK) A Fund	G	
JPM Europe Smaller Companies A Fund	J	
JPM Global (Ex UK) Bond A Fund	M	
JPM Global A Fund	P	
JPM Global Consumer Trends A Fund	W	
JPM Global Equity Income A Fund	P	
JPM Global Financials A Fund	W	
JPM Global High Yield Bond A Fund	E1	✓
JPM Global Property Securities A Fund	W	
JPM Japan A Fund	Q	
JPM Multi-Manager Growth A Fund	P	✓
JPM Natural Resources A Fund	W	✓
JPM New Europe A Fund	W	✓
JPM Portfolio A Fund	B	
JPM Premier Equity Growth A Fund	Y	
JPM Premier Equity Income A Fund	B1	
JPM Sterling Corporate Bond A Fund	Z	
JPM UK Active 350 A Fund	Y	
JPM UK Dynamic A Fund	Y	✓
JPM UK Equity & Bond Income A Fund	A1	✓
JPM UK Focus A Fund	Y	
JPM UK Managed Equity A Fund	Y	✓
JPM UK Smaller Companies A Fund	F1	
JPM UK Strategic Equity Income A Fund	Y	✓
JPM US A Fund	T	✓
JPM US Select A Fund	T	
JPM US Smaller Companies A Fund	U	
Jupiter Asian Fund	C	
Jupiter China Fund	C	
Jupiter Corporate Bond Fund	Z	

Fund name	Sector	Fund details listed
Jupiter Distribution Fund	F	
Jupiter Ecology Fund	P	✓
Jupiter Emerging European Opportunities Fund	W	✓
Jupiter Environmental Income Fund	Y	
Jupiter European Fund	G	
Jupiter European Income Fund	G	
Jupiter European Special Situations Fund	G	✓
Jupiter Financial Opportunities Fund	W	✓
Jupiter Fund of Investment Trusts	P	
Jupiter Global Managed Fund	P	✓
Jupiter Global Technology Fund	X	
Jupiter Growth & Income Fund	Y	
Jupiter High Income Fund	A1	✓
Jupiter Income Trust	B1	
Jupiter India Fund	W	✓
Jupiter Japan Income Fund	Q	✓
Jupiter Merlin Balanced Portfolio Fund	E	✓
Jupiter Merlin Growth Portfolio	B	✓
Jupiter Merlin Income Portfolio	F	✓
Jupiter Merlin Worldwide Portfolio	P	✓
Jupiter Monthly Income Fund	A1	
Jupiter North American Income Fund	T	
Jupiter Strategic Bond Fund	E1	✓
Jupiter UK Growth Fund	Y	✓
Jupiter UK Smaller Companies Fund	F1	
Jupiter UK Special Situations Fund	Y	
Jupiter Undervalued Assets Fund	Y	
L&G (A&L) Capital Growth Fund	Y	
L&G (A&L) European Growth Fund	H	
L&G (A&L) Extra Income Fund	E1	
L&G (A&L) Income Fund	Z	
L&G (A&L) UK 100 Index Tracker Fund	Y	
L&G (Barclays) MM Europe (ex-UK) Alpha B Fund	G	
L&G (Barclays) MM Sterling Bond B Fund	Z	
L&G (Barclays) MM UK Alpha B Fund	Y	
L&G (Barclays) MM UK Lower Cap B Fund	F1	
L&G (Barclays) MM US Alpha B Fund	T	
Lazard Emerging Markets R Fund	N	✓
Lazard European Alpha R Fund	G	
Lazard European Smaller Companies R Fund	J	
Lazard Global Equity Income R Fund	P	
Lazard UK Alpha R Fund	Y	
Lazard UK Income R Fund	B1	

Fund name	Sector	Fund details listed
Lazard UK Omega R Fund	Y	
Lazard UK Smaller Companies R Fund	F1	
Legal & General Cash R Trust	S	✓
Legal & General Distribution R Trust	F	
Legal & General Dynamic Bond A Trust	E1	
Legal & General Ethical R Trust	Y	
Legal & General European Index R Trust	G	✓
Legal & General European R Trust	G	
Legal & General Far Eastern R Trust	D	
Legal & General Fixed Interest A Trust	Z	
Legal & General Fixed Interest R Trust	Z	
Legal & General Global 100 Index R Trust	P	
Legal & General Global Hlth & Pharm Ind R Trst	W	
Legal & General Global Technology Index RTrust	X	
Legal & General Growth R Trust	Y	
Legal & General High Income A Trust	E1	✓
Legal & General High Income R Trust	E1	
Legal & General International Index R Trust	P	
Legal & General Japan Index R Trust	Q	
Legal & General Japanese R Trust	Q	
Legal & General Managed Income R Trust	Z	
Legal & General Managed Monthly Income R Trust	Z	
Legal & General MM Balanced R Trust	E	
Legal & General MM Growth R Trust	B	
Legal & General MM Income R Trust	F	
Legal & General North American R Trust	T	
Legal & General Pacific Growth R Trust	C	
Legal & General Pacific Index R Trust	C	
Legal & General UK 100 Index R Trust	Y	
Legal & General UK Active Opps R Trust	Y	
Legal & General UK Alpha R Trust	Y	
Legal & General UK Index R Trust	Y	✓
Legal & General UK Property R Trust	W	
Legal & General UK Smaller Companies R Trust	F1	
Legal & General US Index R Trust	T	✓
Legg Mason Asia Pacific Equity A Fund	C	
Legg Mason Continental European Equity A Fund	G	
Legg Mason Global Equity Income A Fund	P	
Legg Mason Global Multi Strategy Bond A Fund	M	
Legg Mason Japan Equity A Fund	Q	
Legg Mason Sterling Corporate Plus Bond A Fund	E1	
Legg Mason UK Equity A Fund	Y	
Legg Mason UK Income A Fund	B1	

Fund name	Sector	Fund details listed
Legg Mason US Equity A Fund	T	
Legg Mason US Smaller Companies A Fund	U	✓
Lincoln Corporate Bond Trust	Z	
Lincoln Emerging Markets Trust	N	
Lincoln European Trust	G	
Lincoln Far East Trust	C	
Lincoln Japan Trust Fund	Q	
Lincoln North American Trust	T	
Lincoln Opportunities Trust	Y	
Liontrust Continental Europe Fund	G	
Liontrust First Growth Fund	Y	✓
Liontrust First Income Fund	B1	
Liontrust First Large Cap. Fund	Y	✓
Liontrust First Opportunities Fund	Y	
Liontrust Focus 350 Fund	Y	
Liontrust Intellectual Capital Trust	F1	
Liontrust Top 100 Fund	Y	
Lord Abbett European Growth A Fund	H	
Lord Abbett Global Growth & Income A Fund	P	
Lord Abbett Limited Bond Debenture A Fund	M	
Lord Abbett UK Growth & Income A Fund	Y	
Lord Abbett US Affiliated A Fund	T	
M&G American A Fund	T	✓
M&G American X Fund	T	
M&G Asian A Fund	C	
M&G Asian X Fund	C	
M&G Balanced Portfolio A Fund	E	
M&G Cautious Managed Portfolio A Fund	F	
M&G Cautious Multi Asset A Fund	F	✓
M&G Corporate Bond A Fund	Z	✓
M&G Corporate Bond X Fund	Z	✓
M&G Dividend A Fund	B1	✓
M&G Dividend X Fund	B1	
M&G Emerging Markets Bond A Fund	M	
M&G European A Fund	G	
M&G European Corporate Bond A Fund	M	
M&G European High Yield Bond A Fund	M	✓
M&G European High Yield Bond X Fund	M	
M&G European Smaller Companies A Fund	J	
M&G European Smaller Companies X Fund	J	
M&G European Special Situations A Fund	H	
M&G European Strategic Value A Fund	H	
M&G European X Fund	G	
M&G Extra Income A Fund	A1	✓
M&G Extra Income X Fund	A1	
M&G Fund of Investment Trust A Fund	P	
M&G Gilt & Fixed Interest Income A Fund	C1	✓
M&G Global Basics A Fund	P	✓
M&G Global Basics X Fund	P	
M&G Global Convertible A Fund	W	
M&G Global Dividend A Fund	P	
M&G Global Leaders A Fund	P	✓
M&G Global Leaders X Fund	P	
M&G Global Macro Bond A Fund	M	✓
M&G Global Real Estate Securities A Fund	W	
M&G Global Technology A Fund	X	
M&G Global Technology X Fund	X	
M&G Growth Portfolio A Fund	B	
M&G High Interest A Fund	S	
M&G High Yield Corporate Bond A Fund	E1	
M&G High Yield Corporate Bond X Fund	E1	✓
M&G Income A Fund	B1	✓
M&G Income X Fund	B1	
M&G International Growth A Fund	P	
M&G International Growth X Fund	P	✓
M&G Japan A Fund	Q	
M&G Japan Smaller Companies A Fund	R	
M&G Japan X Fund	Q	
M&G Managed A Fund	E	✓
M&G Managed Growth A Fund	B	✓
M&G Managed Growth X Fund	B	✓
M&G Managed X Fund	E	✓
M&G North American Value A Fund	T	
M&G Optimal Income A Fund	E1	✓
M&G Pan European A Fund	H	
M&G Pan European Dividend A Fund	G	
M&G Pan European X Fund	H	
M&G Property Portfolio A Fund	W	✓
M&G Recovery A Fund	Y	✓
M&G Recovery X Fund	Y	
M&G Smaller Companies A Fund	F1	
M&G Smaller Companies X Fund	F1	
M&G Strategic Corporate Bond A Fund	Z	✓
M&G Strategic Corporate Bond X Fund	Z	
M&G UK Growth A Fund	Y	✓
M&G UK Growth Portfolio A Fund	Y	

Fund name	Sector	Fund details listed
M&G UK Growth X Fund	Y	
M&G UK Select A Fund	Y	✓
M&G UK Select X Fund	Y	✓
Marlborough Balanced Fund	E	
Marlborough Bond Income Fund	Z	
Marlborough Cautious Fund	F	
Marlborough ETF Absolute Return A Fund	W	
Marlborough ETF Commodity A Fund	W	
Marlborough ETF Global Growth A Fund	W	
Marlborough ETF Global Income A Fund	W	
Marlborough Ethical A Fund	Y	
Marlborough Extra Income Fund	A1	
Marlborough Far East Growth A Fund	C	
Marlborough Global Bond Fund	M	
Marlborough Global Fund	P	
Marlborough High Yield Fixed Interest Fund	E1	✓
Marlborough Quantock UK Growth A Fund	Y	
Marlborough Special Situations Fund	F1	✓
Marlborough UK Equity Growth Fund	Y	
Marlborough UK Equity Income Fund	B1	
Marlborough UK Large Cap Growth A Fund	Y	
Marlborough UK Leading Companies Fund	Y	
Marlborough UK Micro-Cap Growth Fund	F1	✓
Martin Currie Emerging Markets A Fund	N	
Martin Currie IF Asia Pacific A Fund	C	✓
Martin Currie IF European A Fund	G	
Martin Currie IF Global A Fund	P	
Martin Currie IF Global Alpha A Fund	P	
Martin Currie IF Japan A Fund	Q	
Martin Currie IF North American A Fund	T	✓
Martin Currie IF North American Alpha A Fund	T	✓
Martin Currie IF UK Equity Income A Fund	B1	
Martin Currie IF UK Growth A Fund	Y	
Martin Currie Japan Alpha A Fund	Q	
MFM Maze Balanced Managed A Fund	E	✓
MFM Maze Cautious Managed A Fund	F	✓
MFM Slater Pension Fund	Y	
MFM W.H. Ireland UK Growth A Trust	Y	
Neptune Asia Pacific Opportunities A Fund	C	
Neptune Balanced Fund	E	✓
Neptune China A Fund	C	
Neptune European Opportunities A Fund	G	✓
Neptune Global Alpha A Fund	B	✓

Fund name	Sector	Fund details listed
Neptune Global Equity A Fund	P	✓
Neptune Green Planet A Fund	W	
Neptune Income A Fund	B1	✓
Neptune India A Fund	W	
Neptune Japan Opportunities A Fund	Q	✓
Neptune Latin America A Fund	W	
Neptune Quarterly Income A Fund	B1	✓
Neptune Russia & Greater Russia A Fund	W	✓
Neptune UK Equity A Fund	Y	
Neptune UK Special Situations A Fund	Y	
Neptune US Opportunities A Fund	T	✓
New Star Active Portfolio A Fund	B	✓
New Star American Portfolio A Fund	T	
New Star Asia Portfolio A Fund	C	
New Star Balanced Portfolio A Fund	E	
New Star Balanced Portfolio B Fund	E	✓
New Star Cautious Portfolio Fund	F	
New Star Diversified Absolute Return R Fund	G1	
New Star Equity Income Unit Trust	B1	
New Star European Growth R Fund	G	
New Star European Leaders R Fund	G	
New Star European Portfolio A Fund	G	
New Star European Value R Fund	G	
New Star Extra High Yield Bond Unit Trust	E1	
New Star Fixed Interest Unit Trust	E1	
New Star Global Equity A Fund	P	
New Star Global Financials A Fund	W	
New Star Global Strategic Capital Trust	B	
New Star Heart of Africa A Fund	W	✓
New Star Hidden Value A Fund	Y	
New Star High Yield Bond R Fund	E1	
New Star Higher Income R Fund	B1	
New Star Indian Equity Fund Inc (	I	
New Star International Property Fund	W	✓
New Star Managed Distribution R Fund	F	
New Star Managed Portfolio A Fund	E	✓
New Star Managed Portfolio B Fund	E	
New Star Monthly Income Unit Trust	A1	
New Star Pacific Growth Unit Trust	C	
New Star Select Opportunities R Fund	Y	
New Star Sterling Bond Unit Trust	Z	✓
New Star Tactical Portfolio A Fund	P	✓
New Star Tactical Portfolio B Fund	P	

Fund name	Sector	Fund details listed
New Star Technology Unit Trust	X	
New Star UK Alpha R Fund	Y	✓
New Star UK Growth R Fund	Y	
New Star UK Property Unit Trust	W	
New Star UK Strategic Capital Trust	Y	
New Star UK Strategic Income Trust	B1	
Newton Absolute Intrepid Fund A Shares	B	✓
Newton American Fund	T	
Newton Asian Income Fund	C	
Newton Balanced Fund	E	✓
Newton Continental European R Fund	G	✓
Newton Equity & Bond Fund	A1	
Newton European High Yield Bond R Fund	M	
Newton European Higher Income R Fund	G	
Newton Global Dynamic Bond Fund	M	
Newton Global Higher Income R Fund	P	✓
Newton Growth Fund	Y	
Newton Higher Income R Fund	B1	
Newton Income R Fund	Y	✓
Newton International Bond R Fund	M	✓
Newton International Growth R Fund	P	
Newton Japan Fund	Q	
Newton Managed R Fund	B	
Newton Oriental R Fund	C	✓
Newton Pan-European Fund	H	
Newton Phoenix Multi Asset Fund	F	✓
Newton Strategic Corporate Bond Fund	Z	
Newton UK Opportunities R Fund	Y	
Norwich Active Protector 1 Fund	V	
Norwich Balanced Fund of Funds 1 Fund	E	
Norwich Balanced Managed A Fund	E	
Norwich Blue Chip Tracking 1 Fund	Y	
Norwich Cash 1 Fund	S	✓
Norwich Cautious Fund of Funds 1 Fund	F	
Norwich Corporate Bond 1 Fund	Z	
Norwich Corporate Bond A Fund	Z	
Norwich Distribution 1 Fund	F	
Norwich European Equity 1 Fund	G	
Norwich European Equity A Fund	G	
Norwich European Property Bx Fund	I	
Norwich Global Property 1 Fund	W	
Norwich Growth Fund of Funds 1 Fund	B	
Norwich Higher Income Plus 1 Fund	E1	✓

Fund name	Sector	Fund details listed
Norwich Higher Income Plus A Fund	E1	
Norwich International Index Tracking 1 Fund	P	
Norwich Managed High Income 1 Fund	E1	
Norwich Manager of Managers Balanced Fund	E	
Norwich Manager of Managers Cautious Fund	F	
Norwich Manager of Managers Growth Fund	B	
Norwich Manager of Managers Income Fund	A1	
Norwich Monthly Income Plus 1 Fund	Z	
Norwich Preference Share 1 Fund	E1	
Norwich Property Investment Fund	W	
Norwich Property Trust	W	
Norwich Sustainable Future Absolute Gth 1 Fund	B	
Norwich Sustainable Future Corp Bond 1 Fund	E1	
Norwich Sustainable Future European Gth 1 Fund	G	
Norwich Sustainable Future Global Gwth 1 Fund	P	
Norwich Sustainable Future Managed 1 Fund	E	
Norwich Sustainable Future UK Growth 1 Fund	Y	
Norwich UK Equity 1 Fund	Y	
Norwich UK Equity A Fund	Y	
Norwich UK Equity Income 1 Fund	B1	
Norwich UK Equity Income A Fund	B1	
Norwich UK Ethical 1 Fund	Y	
Norwich UK Ethical A Fund	Y	
Norwich UK Focus 1 Fund	Y	
Norwich UK Growth & Value 1 Fund	Y	
Norwich UK Growth 1 Fund	Y	
Norwich UK Growth A Fund	Y	
Norwich UK Income & Growth 1 Fund	Y	
Norwich UK Income Opportunities Fund	B1	
Norwich UK Index Tracking 1 Fund	Y	
Norwich UK Smaller Companies 1 Fund	F1	
Norwich UK Special Situation 1 Fund	Y	
Norwich World Leaders Fund	P	
Old Mutual Asian Select A Fund	C	
Old Mutual Corporate Bond A Fund	Z	✓
Old Mutual Dynamic Bond A Fund	E1	
Old Mutual Equity Income A Fund	B1	
Old Mutual Ethical A Fund	Y	
Old Mutual European Equity A Fund	G	
Old Mutual Extra Income A Fund	F	
Old Mutual Global Equity A Fund	P	
Old Mutual Global Strategic Bond A Fund	M	
Old Mutual Japanese Select A Fund	Q	

Fund name	Sector	Fund details listed
Old Mutual North American Equity A Fund	T	
Old Mutual Select Managed A Fund	E	
Old Mutual UK Select Equity A Fund	Y	
Old Mutual UK Select Mid Cap A Fund	Y	✓
Old Mutual UK Select Smaller Cos A Fund	F1	✓
PH Diversified Portfolio Fund	F	
PH Dynamic Portfolio Fund	P	
Premier Absolute Growth A Fund	A	
Premier China Enterprise Fund	C	
Premier Enterprise Fund	B	
Premier European Growth Fund	G	
Premier Global DSR Fund	A	
Premier High Income Bond Fund	E1	
Premier Multi-Asset Distribution Fund	F	
Premier Multi-Asset Growth Fund	E	
Premier Pan European Property Share Fund	W	
Prudential Cautious Managed Growth A Fund	F	
Prudential Distribution Trust	F	
Prudential Managed Defensive A Fund	F	
Prudential North American Trust	T	
Prudential Pacific Markets Trust	C	
PSigma American Growth Fund	T	
PSigma European Income Fund	G	
PSigma Income Fund	B1	✓
PSigma UK Growth Fund	Y	
RAB European Dynamic A Fund	I	
RAB European Dynamic B Fund	I	
Rathbone Ethical Bond Fund	Z	
Rathbone Global Opportunities Fund	P	✓
Rathbone High Income Fund	B1	
Rathbone Income and Growth Fund	Y	
Rathbone Income Fund	B1	
Rathbone Smaller Companies Fund	F1	
Rathbone Special Situations Fund	Y	
Rensburg Corporate Bond Trust	Z	
Rensburg UK Blue Chip Growth Trust	Y	
Rensburg UK Equity Income Trust	B1	
Rensburg UK Managers Focus Fund	Y	
Rensburg UK Micro Cap Growth Trust	F1	✓
Rensburg UK Mid Cap Growth Trust	Y	
Rensburg UK Select Growth Trust	Y	
Rensburg UK Smaller Companies Trust	F1	
ResolutionAsset American Growth Fund	T	

Fund name	Sector	Fund details listed
ResolutionAsset Argonaut European Alpha Fund	G	
ResolutionAsset Argonaut European Income Fund	G	✓
ResolutionAsset Balanced Growth Fund	Y	
ResolutionAsset Cartesian UK Opps Fund	Y	
ResolutionAsset Corporate Bond Fund	Z	
ResolutionAsset European Growth Fund	G	
ResolutionAsset Global Growth Fund	P	
ResolutionAsset High Income Bond Fund	E1	
ResolutionAsset Higher Yield Fund	B1	
ResolutionAsset Japan Fund	Q	
ResolutionAsset Maia MM Balanced A Fund	E	
ResolutionAsset Maia MM Cautious A Fund	F	
ResolutionAsset Maia MM Growth A Fund	B	
ResolutionAsset Managed Portfolio Fund	E	
ResolutionAsset Pacific Growth Fund	C	
ResolutionAsset Smaller Companies Fund	F1	
ResolutionAsset UK Focus Fund	Y	
ResolutionAsset UK Property Fund	W	
Royal London Corporate Bond Trust	Z	
Royal London Ethical Bond Trust	Z	
Royal London Index Linked Trust	D1	✓
Royal London Strategic Bond Trust	E1	
Royal London UK Government Bond Trust	C1	✓
Royal London UK Strategic Growth Fund	Y	
S&W TACTICA Balanced Portfolio Fund	G2	
S&W TACTICA Cautious Portfolio Fund	G2	
S&W TACTICA Growth Portfolio Fund	G2	
Schroder Asian Alpha Plus A Fund	C	
Schroder Corporate Bond A Fund	Z	
Schroder Diversified Target Return A Fund	W	
Schroder European A Fund	G	
Schroder European Alpha Plus A Fund	G	✓
Schroder European Smaller Companies A Fund	J	
Schroder Far East Income A Fund	D	
Schroder Gilt & Fixed Interest Fund	C1	✓
Schroder Global Climate Change A Fund	P	✓
Schroder Global Emerging Markets A Fund	N	
Schroder Global Equity Income A Fund	P	✓
Schroder Global Property Securities A Fund	W	✓
Schroder Income A Fund	B1	
Schroder Income Maximiser A Fund	W	✓
Schroder Japan Alpha Plus A Fund	Q	
Schroder Managed Wealth Portfolio A Fund	G2	

Fund name	Sector	Fund details listed
Schroder Medical Discovery A Fund	W	
Schroder MM Cautious Managed A Fund	F	✓
Schroder MM High Alpha A Fund	B	✓
Schroder MM Strategic Balanced A Fund	E	✓
Schroder Monthly High Income A Fund	E1	
Schroder Pacific A Fund	C	
Schroder Recovery A Fund	Y	
Schroder Strategic Bond A Fund	E1	✓
Schroder Tokyo A Fund	Q	
Schroder UK Alpha Plus A Fund	Y	✓
Schroder UK Equity A Fund	Y	✓
Schroder UK Income Defensive A Fund	W	
Schroder UK Large Cap A Fund	Y	
Schroder UK Mid 250 A Fund	Y	
Schroder UK Select Growth A Fund	Y	
Schroder UK Smaller Companies A Fund	F1	
Schroder US Small & Mid Cap A Fund	T	
Schroder US Smaller Companies A Fund	U	
SG American Growth Retail Fund	T	✓
SG Asia Pacific R Fund	C	
SG Balanced Managed Fund	E	
SG Core Plus Sterling Bond R Fund	Z	
SG European Special Opportunities Retail Fund	G	
SG Global Emerging Markets R Fund	N	
SG Japan CoreAlpha Retail Fund	Q	✓
SG Sterling Corporate Bond Retail Fund	Z	
SG Stockmarket Managed Retail Fund	B	
SG Technology Retail Fund	X	
SG Total Return Bond R Fund	A	
SG UK Growth Retail Fund	Y	
SG UK Income Retail Fund	B1	
SG UK Special Opportunities Retail Fund	Y	
SG US Relative Value R Fund	T	
Skandia IM Aggressive Fund	B	
Skandia IM Alternative Investments Fund	A	
Skandia IM Balanced Fund	E	
Skandia IM Bond Income Fund	G2	
Skandia IM Cautious Fund	F	
Skandia IM Equity Income Fund	B1	
Skandia IM Ethical Fund	P	
Skandia IM European Equity Blend Fund	G	
Skandia IM Far East Equity Blend Fund	C	
Skandia IM Global Best Ideas Fund	B	

Fund name	Sector	Fund details listed
Skandia IM Global Emerging Markets Equity Fund	N	
Skandia IM Global Fixed Interest Blend Fund	M	
Skandia IM Global Property Secs (LaSalle) Fund	W	
Skandia IM Japanese Equity Blend Fund	Q	
Skandia IM Property Fund	W	
Skandia IM UK Best Ideas Fund	Y	
Skandia IM UK Equity Blend Fund	Y	
Skandia IM UK Fixed Interest Blend Fund	Z	
Skandia IM UK Strategic Best Ideas Fund	Y	
Skandia IM US Equity Blend Fund	T	
SL Inv AAA Income CAT R Fund	Z	
SL Inv American Eqty Unconstrained R Fund	T	
SL Inv Asian Pacific Growth R Fund	C	
SL Inv Corporate Bond R Fund	Z	
SL Inv Dynamic Distribution R Fund	F	✓
SL Inv Ethical Corp Bond R Fund	Z	
SL Inv European Eqty Growth R Fund	G	
SL Inv European Ethical Equity R Fund	G	
SL Inv Gbl Equity Unconstrained R Fund	P	
SL Inv Global Absolute Returns Strategy R Fund	A	✓
SL Inv Global Advantage CAT R Fund	E	
SL Inv Global Indexed Lkd Bond Fund	M	✓
SL Inv Global REIT R Fund	W	
SL Inv Higher Income R Fund	E1	
SL Inv Japanese Equity Grwth R Fund	Q	
SL Inv Select Income R Fund	Z	
SL Inv Select Property Fund	W	
SL Inv UK Equ Inc Unconstrained R Fund	B1	
SL Inv UK Equity Gwth R Fund	Y	
SL Inv UK Equity High Alpha R Fund	Y	
SL Inv UK Equity High Income R Fund	B1	✓
SL Inv UK Equity Unconstrained R Fund	Y	
SL Inv UK Ethical R Fund	Y	
SL Inv UK Gilt R Fund	C1	
SL Inv UK Opportunities R Fund	Y	
SL Inv UK Smaller Cos R Fund	F1	
Smith & Williamson Cash Fund Inc	I	
SSgA Asia Pacific ex Japan Fund	C	
SSgA Europe ex UK Equity Tracker Fund	G	
SSgA Japan Equity Tracker Fund	Q	
SSgA North America Equity Tracker Fund	T	
SSgA UK Equity Tracker Fund	Y	✓
SVM All Europe SRI A Fund	H	

Fund name	Sector	Fund details listed
SVM Balanced Managed A Fund	E	
SVM Cautious Managed A Fund	F	
SVM Continental Europe A Fund	G	
SVM Global Opportunities A Fund	P	✓
SVM UK Alpha A Fund	Y	
SVM UK Opportunities A Fund	Y	
SVM UK100 Select A Fund	Y	
SWIP Absolute Return Bond A Fund	W	✓
SWIP Absolute Return Macro A Fund	W	
SWIP Absolute Return UK Equity A Fund	W	
SWIP Asia-Pacific A Fund	C	
SWIP Corporate Bond Plus A Fund	Z	
SWIP Defensive Gilt A Fund	G2	
SWIP Diversified Assets A Fund	F	
SWIP Emerging Markets A Fund	N	
SWIP European A Fund	G	
SWIP European Corporate Bond A Fund	M	
SWIP European Income A Fund	G	
SWIP European Real Estate A Fund	W	
SWIP Financial A Fund	W	
SWIP Gilt Plus A Fund	C1	
SWIP Global A Fund	P	
SWIP Global Bond Plus A Fund	M	
SWIP Global SRI A Fund	P	
SWIP High Yield Bond A Fund	E1	
SWIP Japanese A Fund	Q	
SWIP Japanese Smaller Companies A Fund	R	
SWIP Managed Extra Income A Fund	Z	
SWIP Multi-Manager Diversity A Fund	F	✓
SWIP Multi-Manager Global Real Estate A Fund	W	
SWIP Multi-Manager Select Boutiques A Fund	B	
SWIP North American A Fund	T	
SWIP North American Smaller Companies A Fund	U	
SWIP Pan European Equity A Fund	H	
SWIP Pan European Smaller Cos A Fund	J	
SWIP Pan European SRI Equity A Fund	H	
SWIP Property Trust	W	
SWIP Sterling Bond Plus A Fund	G2	
SWIP Sterling Index-Linked Bond A Fund	G2	✓
SWIP UK Advantage A Fund	Y	
SWIP UK Income A Fund	B1	
SWIP UK Opportunities A Fund	Y	
SWIP UK Real Estate A Fund	W	

Fund name	Sector	Fund details listed
SWIP UK Smaller Companies A Fund	F1	
T Bailey Cautious Managed R Fund	F	
T Bailey Equity Income Fund	B1	
T Bailey Growth Fund	P	✓
T Bailey UK Best Ideas Fund	Y	
TB Wise Active Growth A Fund	B	
TB Wise Income A Fund	B	
TB Wise Investment A Fund	B	
Templeton Asian Growth A Fund Inc	I	
Templeton BRIC A Fund Inc	I	
Templeton China A Fund Inc	I	
Templeton Eastern Europe A Fund Inc	I	
Templeton Emerging Mkts Smaller Cos A Fund Inc	I	
Templeton Europe A Fund	G	
Templeton Global Emerging Markets A Fund	N	
Templeton Global Total Return Bond A Fund	M	
Templeton Growth A Fund	P	
Templeton Latin America A Fund Inc	I	
Templeton Strategic Bond A Fund	E1	
Templeton U.K. Equity A Fund	Y	
Thames River Balanced Managed A Fund	E	
Thames River Cautious Managed A Fund	F	✓
Thames River Distribution A Fund	F	✓
Thames River Equity Managed A Fund	B	
Thames River Global Boutiques A Fund	P	✓
Threadneedle Absolute Return Bond 1 Fund	G2	
Threadneedle American 1 Fund	T	
Threadneedle American Select 1 Fund	T	✓
Threadneedle American Smaller Cos 1 Fund	U	
Threadneedle Asia 1 Fund	C	
Threadneedle China Opportunities 1 Fund	C	
Threadneedle Defensive Equity & Bond Fund	F	
Threadneedle Defensive Fund	G2	
Threadneedle Dollar Bond 1 Fund	M	
Threadneedle Emerging Market Bond 1 Fund	M	
Threadneedle Equity & Bond Fund	F	
Threadneedle European 1 Fund	G	
Threadneedle European Bond 1 Fund	M	
Threadneedle European Select 1 Fund	G	
Threadneedle European Smaller Cos 1 Fund	J	
Threadneedle Global Bond 1 Fund	M	
Threadneedle Global Emerging Markets Equ Fund	N	
Threadneedle Global Equity & Bond Fund	E	

Fund name	Sector	Fund details listed
Threadneedle Global Equity Fund	B	
Threadneedle Global Equity Income 1 Fund	W	
Threadneedle Global Select 1 Fund	P	
Threadneedle High Yield Bond 1 Fund	E1	✓
Threadneedle Japan 1 Fund	Q	
Threadneedle Japan Smaller Cos 1 Fund	R	
Threadneedle Latin America 1 Fund	W	✓
Threadneedle Managed Income Fund	A1	
Threadneedle Monthly Extra Income 1 Fund	A1	✓
Threadneedle Pan European 1 Fund	H	
Threadneedle Pan European Smaller Cos 1 Fund	J	
Threadneedle Sterling Bond 1 Fund	C1	
Threadneedle Strategic Bond 1 Fund	E1	
Threadneedle UK 1 Fund	Y	
Threadneedle UK Accelerando 1 Fund	Y	
Threadneedle UK Corporate Bond 1 Fund	Z	
Threadneedle UK Equity Alpha Income 1 Fund	B1	
Threadneedle UK Equity Income 1 Fund	B1	✓
Threadneedle UK Growth and Income 1 Fund	Y	
Threadneedle UK Institutional 1 Fund	Y	
Threadneedle UK Mid 250 Fund	Y	
Threadneedle UK Money Securities Fund	S	
Threadneedle UK Monthly Income 1 Fund	B1	✓
Threadneedle UK Property Trust	W	
Threadneedle UK Select 1 Fund	Y	
Threadneedle UK Smaller Cos 1 Fund	F1	
UBS Absolute Return Bond A NET Fund	M	
UBS Asian Equity A Fund	C	
UBS European Equity A Fund	G	
UBS Global Allocation (UK) A Fund	E	
UBS Global Emerging Markets Equity A Fund	N	✓
UBS Global Optimal A Fund	P	
UBS Targeted Return A Fund	F	
UBS UK Equity Income A Fund	B1	
UBS UK Select A Fund	Y	
UBS UK Smaller Companies A Fund	F1	
UBS US 130/30 Equity A Fund	T	
UBS US Equity A Fund	T	
Virgin Climate Change Fund	H	

Fund name	Sector	Fund details listed

Section 2 – SECTOR INVESTMENT RISKS

In addition to the general risk factors outlined on the first page, the chart below has been designed to assist you in assessing the typical risks attached to your investment within the wide range of sectors available on the Cofunds platform. A tick denotes that the risk factor is generally applicable to the sector in which you wish to invest.

If you are in any doubt as to whether you should invest in a particular sector, please speak with your intermediary before investing.

	Sector Risk				
Sector	Your investment is subject to overseas, exchange rate variations that may cause the value of your investment to increase or decrease.	Your investment will tend to be more volatile due to factors such as area restrictions or possibly the size of the companies. There could also be a greater degree of risk due to possible illiquidity, dealing, settlement and custody practices.	Your investment in fixed interest assets (corporate or government bonds), unit values is sensitive to interest rate trends and/or inflationary expectations. An increase in medium to long-term interest rates is likely to reduce the value of your investment.	Your equity investment carries the potential for greater returns over the longer term, than investing in lower risk assets, but the volatility on these returns can also be greater and there is a greater risk to the value of your capital.	The value of your investment is at risk if the capital growth of the underlying assets that back these investments is inadequate.
Active Managed	✓	✓		✓	
Asia Pacific Exc Japan	✓	✓		✓	
Asia Pacific Inc Japan	✓	✓		✓	
Balanced Managed			✓		
Cautious Managed			✓		
Europe Exc UK	✓			✓	
Europe Inc UK	✓			✓	
European Smaller Companies	✓	✓		✓	
Global Bonds	✓		✓		
Global Emerging Markets	✓	✓		✓	
Global Growth	✓	✓		✓	
Japan	✓	✓		✓	
Japanese Smaller Companies	✓	✓		✓	
Money Market Fund	✓		✓		
North America	✓			✓	
North American Smaller Companies	✓	✓		✓	
Specialist	✓	✓		✓	
Technology & Telecommunications	✓	✓		✓	
UK All Companies				✓	
UK Corporate Bond			✓		
UK Equity & Bond Income			✓	✓	
UK Equity Income		✓		✓	
UK Gilt			✓		
UK Other Bond	✓		✓		
UK Smaller Companies		✓	✓	✓	
UK Zeros	✓	✓	✓	✓	✓

Section 3

HOW WILL CHARGES AND EXPENSES AFFECT MY INVESTMENT?

Cofunds shares a platform fee from the fund manager's Standard Initial Charge with the fund manager. This fee has no impact on the charges you pay. Please refer to the 'Platform fee' section of the Key Features of the Cofunds platform for more information.

The following tables illustrate the total effect of charges and expenses on a typical Cofunds direct investment and an ISA or investment into a unit trust or an OEIC. Dealing costs are not included. Allowance for any tax relief available has been made in the calculation. The effect of charges is based on a lump sum investment of £5,000, and a monthly investment of £100 assuming a growth rate of 7.00% per year for ISAs and 6.00% for direct investments. These figures are laid down by the Financial Services Authority to demonstrate the effect of charges and expenses on an investment and are not guaranteed. The figures do not take into account any additional discount you may receive on your investment.

An example unit trust (Income) fund

Normally, unit trusts have a buying (offer) price and a selling (bid) price and the difference between these two prices is known as the spread. The buying price includes the manager's initial charge. For further details of the spread applied to an individual fund please contact your intermediary.

Initial charge: 5.25%
Annual Management Charge: 1.5%
Additional charges and expenses: 0.04%
Gross Distribution Yield: 3.56%
Annual charges and expenses are deducted from capital.
Figures are based on income units.

Investments within an ISA

At end of year	Investment to date £		Income to date £	Effect of deductions to date £		What you might get back at 7.00% £	
	Lump sum investment	Monthly saver	Lump sum investment	Lump sum investment	Monthly saver	Lump sum investment	Monthly saver
1	5,000	1,200	164	399	85	4,780	1,130
3	5,000	3,600	503	619	330	4,950	3,450
5	5,000	6,000	855	877	689	5,130	5,850
10	5,000	12,000	1,790	1,720	2,220	5,610	12,200

The last line in the table shows that over 10 years the effect of the total charges and expenses could amount to £1,720 (lump sum investment) or £2,220 (monthly saver). Putting it another way, if the growth rate were to be 7.00% per year, which is in no way guaranteed, the total charges would have the effect of reducing the growth rate to 4.60% per year (lump sum investment) or 4.02% per year (monthly saver).

Investment directly into Funds

At end of year	Investment to date £		Income to date £	Effect of deductions to date £		What you might get back at 6.00% £	
	Lump sum investment	Monthly saver	Lump sum investment	Lump sum investment	Monthly saver	Lump sum investment	Monthly saver
1	5,000	1,200	163	396	84	4,730	1,120
3	5,000	3,600	495	602	324	4,810	3,400
5	5,000	6,000	833	837	670	4,900	5,710
10	5,000	12,000	1,700	1,570	2,090	5,110	11,600

The last line in the table shows that over 10 years the effect of the total charges and expenses could amount to £1,570 (lump sum investment) or £2,090 (monthly saver). Putting it another way, if the growth rate were to be 6.00% per year, which is in no way guaranteed, the total charges would have the effect of reducing the growth rate to 3.62% per year (lump sum investment) or 3.03% (monthly saver).

Section 3 (continued)

An example OEIC (Growth) Fund

Shares in an OEIC fund have a single price, which means there is no bid/offer spread, merely a single price at which you buy and sell. The initial charge is deducted from the amount you invest and the remaining subscription invested at the single price.

Initial charge: 5.00%
Annual Management Charge: 1.38%
Additional charges and expenses: 0.28%
Annual charges and expenses are deducted from income.
Figures are based on accumulation shares.

Investments within an ISA

At end of year	Investment to date £		Effect of deductions to date £		What you might get back at 7.00% £	
	Lump sum investment	Monthly saver	Lump sum investment	Monthly saver	Lump sum investment	Monthly saver
1	5,000	1,200	374	78	4,970	1,160
3	5,000	3,600	611	315	5,510	3,680
5	5,000	6,000	902	679	6,110	6,480
10	5,000	12,000	1,930	2,340	7,890	14,800

The last line in the table shows that over 10 years the effect of the total charges and expenses could amount to £1,930 (lump sum investment) or £2,340 (monthly saver). Putting it another way, if the growth rate were to be 7.00% per year, which is in no way guaranteed, the total charges would have the effect of reducing the growth rate to 4.20% per year (lump sum investment) or 4.20% per year (monthly saver).

Investment directly into Funds

At end of year	Investment to date £		Effect of deductions to date £		What you might get back at 6.00% £	
	Lump sum investment	Monthly saver	Lump sum investment	Monthly saver	Lump sum investment	Monthly saver
1	5,000	1,200	371	78	4,920	1,160
3	5,000	3,600	595	311	5,350	3,630
5	5,000	6,000	862	661	5,820	6,320
10	5,000	12,000	1,760	2,200	7,180	14,100

The last line in the table shows that over 10 years the effect of the total charges and expenses could amount to £1,760 (lump sum investment) or £2,200 (monthly saver). Putting it another way, if the growth rate were to be 6.00% per year, which is in no way guaranteed, the total charges would have the effect of reducing the growth rate to 3.70% per year (lump sum investment) or 3.20% (monthly saver).

Dilution Levy/Adjustment

When you buy or sell units/shares in a single priced fund, the fund price does not include dealing costs, unlike a typical dual priced fund where costs are included in the spread. Therefore, the fund manager may seek to cover these costs by applying a dilution levy/adjustment to reduce the effect of dilution on the fund value. This amount is paid to the fund and if applied will be shown on your confirmation note.

Stamp Duty Reserve Tax

You may also be charged an amount of Stamp Duty Reserve Tax (SDRT) Provision (currently 0.5%). This is a charge made by the fund manager to be made as a provision for SDRT for which the fund may be liable and this is usually deducted from the fund (under the Stamp Duty and Stamp Duty Reserve Tax Regulations 1999). This is normally charged on withdrawals and certain transfers of Investments. Any amount of SDRT Provision charged to you will be shown separately on your confirmation note.

Section 4 – FUND DETAILS EXPLAINED

Fund Aim: This is the objective of the fund as set out in the trust deed. The fund manager must invest in accordance with this fund objective and act within any limits on their investment powers.

Initial charge: The charge made by the fund manager when you make your investment. This is charged as a percentage of your initial investment.

R: Denotes whether a fund manager supports ISA re-registrations.

Annual Management Charge (AMC): Deducted annually by the fund manager as a percentage of the value of your investment at a specific date.

Example Sector Name		Standard initial Charge	Annual Management Charge	Additional charges & expenses	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Example Equity Income Fund	R	4.00%	1.25% I	0.05% I	4.60%	3.50%	single	12:00	12:00 the previous day

The objective of the fund is to provide an above-average level of income.

Depositary: Example Trustee Limited
Special Risk Factors: 1,3,5,8

Fund Type: OEIC
Unit/Share type: Inc

Special Risk Factors: As well as the general and sector risks, the funds may carry additional risks associated more specifically with the type of assets in which they invest. The special risk factors which relate to the funds you invest in are on the following pages in numerical order. Just check the relevant special risk information in Section 5 against the numbers shown in the individual fund details.

Additional Charges and Expenses: These are additional costs incurred by the fund which are not included in the AMC. This could include such costs as Trustee or Depositary fees.

Effect of Charges: This is calculated by the fund manager, based on a set of calculations laid down by the Financial Services Authority. Assuming that the underlying growth rate (UGR)** will be a particular percentage, then over 10 years the charges would reduce the growth rate to the lower percentage figure. The actual effect on your investment would of course depend on the performance of the fund and how long you remain invested.

I, C, IC: Fund managers can differ in the way they apply charges. Some take the AMC and additional charges and expenses from income (indicated as 'I' here), some take it from capital (indicated as 'C') and some take it from a mix of capital and income (indicated as 'IC').

** UGR=Underlying Growth Rate. The Reduced Investment Yield is calculated on a lump sum investment over 10 years assuming an underlying growth rate as indicated above, which is in no way guaranteed. The yields are based on Accumulation (Reinvested) and/or Income shares/units with Income distribution paid out, unless otherwise stated. Dealing costs are not included. Any tax relief has reduced the expenses rate, where available.

The Reduced Investment Yields quoted reflect the standard initial charges and do not take account of any discounts or commission waivers that may be available.

Special Risk Factors

1. Part or all of the Manager's annual management charge and expenses may be charged to capital, rather than income of the fund, which could reduce the potential for capital growth. Your capital could also decrease if withdrawals exceed the growth rate of the fund(s).
2. For funds that invest overseas, exchange rate variations may cause the value of your investment to increase or decrease.
3. Investments in certain funds, including emerging markets, specialist geographical areas, smaller companies and specialist sectors (such as technology and ethical stocks) tend to be more volatile. This is due to factors such as restrictions in those areas or possibly the size of the companies. Additionally, these funds can suffer from partial or total illiquidity, which may lead to considerable price fluctuations and the inability to redeem your investment. For investments in emerging markets these are usually considered to carry a greater degree of risk relating to dealing, settlement and custody practices, than investments in established markets.
4. Funds that invest in fixed interest securities (corporate or government bonds). Unit values are sensitive to interest rate trends and/or inflationary expectations. An increase in medium to long-term interest rates is likely to reduce the value of your investment.
5. Where an investment objective is to provide income, when income is paid out, there is minimal potential for capital growth especially over the medium to long term. Where a bond fund income/running yield is greater than the redemption yield, this may erode capital.
6. Any adverse changes to perceived or actual solvency of organisations in which the fund invests may affect the fund's capital and therefore, any income paid by the fund.
7. For funds comprising mainly Bonds, the Gross Redemption Yield is normally quoted after all charges, but before tax has been deducted.
8. Whilst equity investments carry potential for greater returns over the longer term as opposed investing in lower risk assets, the volatility on these returns can also be greater and the value of your capital is not guaranteed.
9. Fund managers may use derivative investments as part of their investment strategy. These may increase the fund's volatility, can cause disproportionate price fluctuations and may restrict potential gains in a rising market. Funds that primarily use derivatives as the main investment vehicle are considered higher risk.
10. If a fund invests in capital shares, income shares or zero dividend preference shares (Zeros), their value is at risk if the capital growth of the underlying assets that back these investments is inadequate.
11. The overall fund, or a significant portion of it, is invested in relatively few individual assets. Therefore, the performance of the fund is significantly influenced by the shares, fixed interest securities or properties of a relatively small number of companies or institutions.
12. Where the main objective of the fund is to provide an income, the level of income is not guaranteed and will often vary from one payment to another.
13. Funds that invest in higher risk fixed interest securities, known as subinvestment grade bonds. These bonds have a lower credit rating and a higher risk of default than investment grade bonds. This means there is an increased risk that the value of your investment could fall.
14. Property assets can be difficult to buy or sell, the impact of this could mean cash remains uninvested, disposing of property at an unfavourable price, illiquidity of investments and reduced diversification if the size of the portfolio falls significantly. Investors should be aware that their right to sell units may be suspended by the fund manager in situations where there is insufficient uninvested cash or assets which are readily realisable to meet investor demand for the sale of units. In addition rental growth is not guaranteed, rent default could have an adverse impact on performance. Property valuations are based upon the opinion of independent property experts, not fact, so can be liable to revision, up or down.
15. These funds are unable to invest in certain sectors and companies due to the ethical criteria used to select investments for the fund. This could mean that the fund is more volatile than funds which do not have these restrictions.
16. As this is an aggressively managed fund, investors should be prepared to accept a higher degree of risk than for a fund with a broader investment mandate.
17. The value of units may be adversely affected by insolvency or other financial difficulties affecting the banks and building societies with whom the fund's monies are deposited. These deposits are not protected by the Financial Services Compensation Scheme (FSCS).
18. The value of investment returns will be reduced by a 'performance' fee charged to the fund if the fund outperforms a pre-determined level of return. Full details of how this is calculated and charged is available from your intermediary and within the fund's Scheme particulars, Prospectus or Simplified Prospectus.
19. The Close protected unit trust funds give exposure to the movements of the stockmarket, with either 100% or 95% protection (depending upon fund choice) on a quarterly basis from falls, provided the investment remains intact across two consecutive quarter dates, i.e. for a full three month period. The selling price at the end of each period is to be no lower than the selling price at the start of the period for the 100 Fund, or a maximum of 5% lower for the 95.
20. For the Close 100 and 95 funds at the beginning of each quarter a minimum selling price is set for the Funds representing the protection on the units sold at this price. Instructions to sell must be received to coincide with the quarter days which are the third Fridays in March, June, September and December. Actual returns will depend on the stockmarket. No return is guaranteed and the return in any one quarter can be zero.

Absolute Return		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
BlackRock UK Absolute Alpha P Fund	**R**	**5.00%**	**1.50%**[I]	**0.19%**[I]	**3.60%**	**3.60%**	**Dual**	**12:00**	**11:30**

To achieve a positive absolute return for investors. Investing primarily in a portfolio of equities and equity-related securities (including derivatives) of companies incorporated or listed in the UK. From time to time cash may be held. The Fund may also invest in other transferable securities, permitted money market instruments, permitted deposits and units in collective investment schemes. As a result of the current wording investment in foreign based UK listed companies is prohibited.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 6,8,9,18
Fund Type: Unit Trust
Unit/Share type: Acc

SL Inv Global Absolute Returns Strategy R Fund	**R**	**4.00%**	**1.50%**[I]	**0.12%**[I]	**3.13%**	**2.13%**	**Single**	**07:30**	**15:30**

The Funds objective is to out-perform UK Libor by 4% annually, net of fees, by exploiting market inefficiencies through active asset allocation over a 3 to 5 year horizon.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 2,3,4,8,9
Fund Type: Unit Trust
Unit/Share type: Acc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

Active Managed

Active Managed		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF iimia Growth Fund	R	5.00%	1.00%	0.69%	3.90%	3.90%	Single	10:00	09:30
CF Miton Global Portfolio A Fund	R	5.00%	1.50%	1.00%	3.80%	3.80%	Single	08:30	15:30
F&C Managed Growth Fund	R	5.00%	1.50%	0.24%	4.80%	3.80%	Single	12:00	11:30
Insight Diversified Dynamic Return A Fund	R	4.00%	1.50%	0.87%	3.80%	2.90%	Single	12:00	11:30
Jupiter Merlin Growth Portfolio	R	5.25%	1.50%	1.36%	3.65% (Acc)	2.68% (Acc)	Dual	12:00	11:30

CF iimia Growth Fund

To prioritise capital growth by investing primarily in a full range of both open-ended and closed-ended funds.

Depositary:	HSBC Bank plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8,9,18	**Unit/Share type:**	Inc

CF Miton Global Portfolio A Fund

To achieve growth over the medium to long term. Income will not be the primary objective.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	1,2,7,8,12	**Unit/Share type:**	Acc

F&C Managed Growth Fund

The fund aims to achieve medium to long term capital growth through investment in a selected portfolio of shares in other authorised collective investment schemes.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,3,4,8	**Unit/Share type:**	Acc

Insight Diversified Dynamic Return A Fund

To achieve capital growth.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	2,8	**Unit/Share type:**	Acc

Jupiter Merlin Growth Portfolio

To achieve long-term capital growth.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Managed Growth A Fund	**R**	**4.00%**	**1.50%** I	**0.18%** I	**4.80% (Inc)**	**3.80% (Inc)**	**Single**	**12:00**	**11:30**

To achieve long term capital growth.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,4,7,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Managed Growth X Fund	**R**	**0.00%**	**1.50%** I	**0.20%** I	**5.20%**	**4.30%**	**Single**	**12:00**	**11:30**

To achieve long term capital growth.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,4,7,8	**Unit/Share type:**	Inc

This fund is available for Re-Registration only. The fund is not available for any new investment.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Neptune Global Alpha A Fund	**R**	**5.00%**	**2.00%** I	**0.42%** I	**4.53%**	**3.55%**	**Single**	**12:00**	**11:30**

The investment objective of Neptune Managed Fund is to generate a positive total return, from investment predominantly in equities and bonds, with a view to attaining top quartile performance amongst the relevant peer group.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,8,11,16	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
New Star Active Portfolio A Fund	**R**	**5.00%**	**1.50%** I	**1.08%** I	**3.74%**	**2.77%**	**Single**	**16:00**	**15:30**

To achieve capital growth by investing in markets in both the UK and overseas.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Newton Absolute Intrepid Fund A Shares	**R**	**4.00%**	**1.50%** C	**0.14%** C	**4.77%**	**4.32%**	**Single**	**12:00**	**11:30**

To achieve significant real rates of return in sterling terms predominantly from a portfolio of UK and international securities.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	1,2,3,4,6,8,9,11,13	**Unit/Share type:**	Inc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder MM High Alpha A Fund	**R**	**5.25%**	**1.50%** [I]	**0.83%** [I]	**4.20% (Inc)**	**3.17% (Inc)**	**Single**	**12:00**	**11:30**

The Fund's aim is to provide capital growth through investment in collective investment schemes as well as directly held transferable securities, derivatives, cash, deposits, warrants and money market instruments. In order to achieve the objective the Manager will invest in a focused portfolio of investments.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	Fund Type:	Unit Trust
Special Risk Factors:	2,3,4,5,6,8,9,12,16	Unit/Share type:	Acc & Inc

B

Asia Pacific Excluding Japan

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Aberdeen Asia Pacific A Fund	R	4.25%	1.75%[I]	0.14%[I]	4.54%	3.85%	Single	12:00	11:30

The Objective is to achieve capital growth by investing in the countries in the Asia Pacific region, excluding Japan.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,6,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Fidelity South East Asia A Fund	R	3.50%	1.50%[I]	0.27%[I]	4.75%	3.77%	Single	12:00	11:30

The fund aims to provide long-term capital growth from a portfolio primarily comprised of equities listed on the markets throughout the Asian region, excluding Japan.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
First State Asia Pacific Leaders A Fund	R	4.00%	1.50%[I]	0.08%[I]	4.89%	4.26%	Single	12:00	11:30

The Fund aims to achieve long term capital growth. The Fund invests in large and mid capitalisation equities in the Asia Pacific region (excluding Japan, including Australasia).

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Gartmore China Opportunities Ret Fund	R	5.00%	1.50%[I]	0.18%[I]	4.60%	3.60%	Single	12:00	11:30

The Fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from investments in Hong Kong and Chinese equity markets, by investing in: companies having their registered office in Hong Kong or China, companies that do not have their registered office in Hong Kong or China but either (i) carry out a predominant proportion of their business activity in these market, or (ii) are holding companies which predominantly own companies with registered offices in Hong Kong or China.

Depositary:	HSBC Bank plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Martin Currie IF Asia Pacific A Fund	**R**	**5.00%**	**1.50%** ǀ	**0.21%** ǀ	**4.60%**	**2.90%**	**Single**	**12:00**	**11:30**

To produce long-term capital growth by investment in the Middle East, the Indian sub-continent, Australasia and the Far East, excluding Japan.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Newton Oriental R Fund	**R**	**4.00%**	**1.50%** ǀ	**0.20%** ǀ	**4.77%**	**3.80%**	**Single**	**12:00**	**11:30**

To achieve capital growth by investing in securities predominantly in Asian and Pacific markets including Australia and New Zealand but excluding Japan.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,6,8,10,11	**Unit/Share type:**	Inc

C

Balanced Managed

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
AXA Framlington Managed Balanced Fund	R	5.25%	1.25% I	0.05% I	4.08% (Inc)	4.08% (Inc)	Dual	12:00	11:30

Capital growth.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 1,2,3,6,8
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
BlackRock Balanced Portfolio A Fund	R	5.00%	1.50% I	0.07% I	3.70% (Inc)	3.70% (Inc)	Dual	12:00	11:30

To achieve long-term total return, either through capital growth and/or income generation depending on market conditions. Investment may be made in a global portfolioof equities and fixed interest securities, as well as collective investment schemes, cash deposits and money market instruments. Investment may be made in any and all economic sectors, although under normal marketconditions there will be an emphasis on the UK.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,4,6,8
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF Midas Balanced Growth Fund	R	5.00%	1.40% I	0.18% C	5.10%	4.10%	Single	12:00	11:30

The objective of the fund is to achieve capital growth through a highly diversified asset structure.

Depositary: Bank of New York Trust & Depositary Co. Ltd
Special Risk Factors: 2,8
Fund Type: OEIC
Unit/Share type: Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF Miton Special Situations Portfolio A Fund	R	5.00%	1.50% I	0.75% I	3.90%	3.90%	Single	08:30	15:30

To provide long-term growth by investing in a portfolio of other authorised funds, worldwide equities, fixed interest stocks, cash and money market instruments.

Depositary: Bank of New York Trust & Depositary Co. Ltd
Special Risk Factors: 1,2,7,8,12
Fund Type: OEIC
Unit/Share type: Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF Miton Strategic Portfolio A Fund	R	**5.00%**	**1.50%** I	**0.74%** I	**3.80%**	**3.80%**	**Single**	**08:30**	**15:30**

To provide long-term growth.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	1,2,7,8,12	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Fidelity Portfolio A Fund	R	**3.50%**	**1.69%** I	**0.30%** IC	**4.89%**	**3.91%**	**Dual**	**12:00**	**11:30**

The aim of the fund is to provide long-term capital growth from a portfolio of Fidelity's equity and bond OEIC sub-funds which are themselves invested across a broad range of world financial markets. The fund is suitable for UK investors who are seeking to gain a moderate level of international equity diversification with some safety provided by a fixed income component.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	3,4,8,9,13,15	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
HSBC Open Global Return Fund	R	**4.00%**	**1.25%** I	**1.24%** I	**4.00% (Inc)**	**3.00% (Inc)**	**Single**	**12:00**	**11:30**

To provide capital growth and income by investing in a broad range of asset classes across global markets.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Insight Wealth Builder Balanced A Fund	R	**4.00%**	**1.50%** I	**0.86%** I	**3.80% (Inc)**	**2.80% (Inc)**	**Single**	**12:00**	**11:30**

To achieve capital growth.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	1,2,5,8,12	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Jupiter Merlin Balanced Portfolio Fund	R	**5.25%**	**1.50%** I	**0.90%** C	**3.79% (Acc)**	**2.82% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve long-term capital growth with income.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	1,2,4,6,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Managed A Fund	**R**	**4.00%**	**1.50%** [C]	**0.18%** [I]	**4.70% (Inc)**	**4.20% (Inc)**	**Single**	**12:00**	**11:30**

To maximise total return (the combination of income and growth of capital.)

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	1,2,3,4,5,7,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Managed X Fund	**R**	**0.00%**	**1.50%** [C]	**0.18%** [I]	**5.10%**	**4.50%**	**Single**	**12:00**	**11:30**

To maximise total return (the combination of income and growth of capital.)

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	1,2,3,4,5,7,8	**Unit/Share type:**	Inc

This fund is available for Re-Registration only. The fund is not available for any new investment.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
MFM Maze Balanced Managed A Fund	**R**	**5.00%**	**1.50%** [I]	**1.39%** [I]	**3.42%**	**2.45%**	**Single**	**12:00**	**11:30**

To provide medium to long term capital growth.

Depositary:	HSBC Bank plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,4	**Unit/Share type:**	Acc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Neptune Balanced Fund	**R**	**5.00%**	**1.60%** [I]	**0.07%** [I]	**4.61% (Acc)**	**3.63% (Acc)**	**Dual**	**12:00**	**11:30**

The investment objective is to generate a positive total return from investment predominantly in equities and bonds, with a view to attaining top quartile performance amongst the relevant peer group.

Depositary:	State Street Trustees Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	2,4,8,11	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
New Star Balanced Portfolio B Fund	**R**	**5.00%**	**1.50%** [I]	**1.13%** [I]	**3.82%**	**2.85%**	**Single**	**16:00**	**15:30**

To achieve capital growth through exposure to UK and Overseas equities, with some exposure to fixed interest securities.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

Existing Investors will hold class B shares. The B shares are not available for new money. Any new investors from 5th March 2002 or existing investors with lump sum investments should be in the A share class. Money from existing regular savers will continue to be used to purchase B shares.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
New Star Managed Portfolio A Fund	**R**	**5.00%**	**1.50%** [I]	**0.83%** [I]	**4.00% (Inc)**	**3.03% (Inc)**	**Single**	**16:00**	**15:30**

To achieve capital growth through exposure to UK and Overseas equities and fixed interest securities.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Newton Balanced Fund	**R**	**4.00%**	**1.50%** [C]	**0.13%** [C]	**4.79%**	**3.81%**	**Single**	**12:00**	**11:30**

To achieve a balance between capital growth and income predominantly from a portfolio of UK and international securities.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	1,2,4,5,6,7,9,10,11,12,13	**Unit/Share type:**	Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder MM Strategic Balanced A Fund	**R**	**5.25%**	**1.50%** [I]	**0.70%** [I]	**4.33% (Acc)**	**3.30% (Acc)**	**Single**	**12:00**	**11:30**

The Fund's aim is to provide a total return primarily through investment in collective investment schemes as well as directly held transferable securities, derivatives, cash, deposits, warrants and money market instruments.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	2,3,4,5,6,8,9,12,16	**Unit/Share type:**	Acc & Inc

Cautious Managed

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Cazenove Multi-Manager Diversity Fund	R	5.00%	1.00% [I]	0.08% [I]	4.60% (Inc)	3.60% (Inc)	Single	12:00	11:30

To achieve long term capital growth in excess of inflation from a portfolio invested across a broad range of asset classes. The Fund is intended to provide consistent rates of return with lower risk than more traditional approaches to portfolio management, which tend to be largely dependent on the performance of equities.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	3,6,8,9,14	**Unit/Share type:**	Acc & Inc

Investors should be aware that their right to sell units may be suspended by the fund manager in situations where there is insufficient uninvested cash or assets which are readily realisable to meet investor demand for the sale of units.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF 7IM Balanced D Fund	R	4.00%	1.10% [IC]	0.93% [I]	3.90% (Acc)	3.90% (Acc)	Single	11:00	09:30

To provide a balance of income and capital appreciation.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	1,2,3,4,5,8,10,12	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF iimia Income Fund	R	5.00%	1.00% [C]	0.80% [C]	3.80%	3.80%	Single	10:00	09:30

To provide Income with the prospect of capital growth by investing primarily in a full range of both open-ended and closed-ended funds.

Depositary:	HSBC Bank plc	**Fund Type:**	OEIC
Special Risk Factors:	1,2,3,4,5,6,7,8,9,10,12,18	**Unit/Share type:**	Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF Midas Balanced Income Fund	R	5.00%	1.40% [C]	0.15% [C]	5.00%	4.10%	Single	12:00	11:30

The objective of the fund is to achieve a relatively high level of growing income with additional capital growth.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	1,2,8	**Unit/Share type:**	Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF Miton Arcturus A Fund	**R**	**5.00%**	**1.50%** [I]	**0.89%** [I]	**3.50%**	**3.50%**	**Single**	**08:30**	**15:30**

To deliver absolute returns on an annual basis throughout all market conditions and cycles.

Depositary: Bank of New York Trust & Depositary Co. Ltd — **Fund Type:** OEIC
Special Risk Factors: 1,2,7,8,12,18 — **Unit/Share type:** Acc

CF Miton Cautious Income Portfolio A Fund	**R**	**5.00%**	**1.50%** [C]	**1.00%** [I]	**3.60%**	**3.60%**	**Single**	**08:30**	**15:30**

To provide income, while aiming to preserve capital..

Depositary: Bank of New York Trust & Depositary Co. Ltd — **Fund Type:** OEIC
Special Risk Factors: 1,2,7,8,12 — **Unit/Share type:** Inc

City Fin Multi Manager Income A Fund	**R**	**5.00%**	**1.50%** [C]	**0.45%** [C]	**4.57% (Acc)**	**3.59% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve an income in excess of the MSCI World Index, alongside the potential for capital growth from investment, primarily, in a spread of collective investment schemes, including open ended investment companies and unit trusts as well as investment trusts.

Depositary: State Street Trustees Limited — **Fund Type:** Unit Trust
Special Risk Factors: 1,2,3,4,5,8,9,12 — **Unit/Share type:** Acc & Inc

CS Multi Manager Multi Asset Dist.R Fund	**R**	**4.00%**	**1.50%** [C]	**0.66%** [C]	**4.15% (Acc)**	**3.18% (Acc)**	**Dual**	**12:00**	**11:30**

To generate income payable quarterly and long term capital growth.

Depositary: Citicorp Trustee Company Limited — **Fund Type:** Unit Trust
Special Risk Factors: 1,2,4,5,6,7,12 — **Unit/Share type:** Acc & Inc

Gartmore Cautious Managed Ret Fund	**R**	**5.00%**	**1.25%** [C]	**0.17%** [C]	**4.70% (Acc)**	**3.80% (Acc)**	**Single**	**12:00**	**11:30**

The investment objective of this Fund is to provide a combination of income and long-term capital growth. Investment will be in a diversified portfolio of equities, bonds and other related investments. At all times the investment in equities will be limited to a maximum of 60% of the value of the Fund's portfolio.

Depositary: HSBC Bank plc — **Fund Type:** OEIC
Special Risk Factors: 1,4,5,8,12 — **Unit/Share type:** Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
IFDS Chartwell Balanced Income B Fund	**R**	**5.00%**	**1.50%** C	**0.50%** C	**3.68% (income paid out); 3.56% (income reinvested)**	**2.71% (income paid out); 2.59% (income reinvested)**	**Single**	**07:00**	**15:30**

To provide a high level of growing income together with capital growth.

Depositary: HSBC Bank plc

Special Risk Factors: 1,3,4,5,6,8,9,10,12,13,14,17

Fund Type: OEIC

Unit/Share type: Inc

Investors should be aware that their right to sell units may be suspended by the fund manager in situations where there is insufficient uninvested cash or assets which are readily realisable to meet investor demand for the sale of units.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
IFDS Chartwell Cautious Growth B Fund	**R**	**5.00%**	**1.50%** I	**0.50%** I	**3.82%**	**2.85%**	**Single**	**07:00**	**15:30**

To provide a combination of income and capital growth.

Depositary: HSBC Bank plc

Special Risk Factors: 2,3,4,6,8,9,10,13,14,17

Fund Type: OEIC

Unit/Share type: Acc

Investors should be aware that their right to sell units may be suspended by the fund manager in situations where there is insufficient uninvested cash or assets which are readily realisable to meet investor demand for the sale of units.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Insight Diversified High Income A Fund	**R**	**4.00%**	**1.50%** C	**0.87%** C	**3.50% (Inc)**	**2.50% (Inc)**	**Single**	**12:00**	**11:30**

To produce a high level of income together with potential capital growth. The Fund also aims to deliver positive total returns on an annual basis.

Depositary: Bank of New York Trust & Depositary Co. Ltd

Special Risk Factors: 1,2,4,5,8,12

Fund Type: OEIC

Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Insight Diversified Target Return A Fund	**R**	**4.00%**	**1.50%** I	**0.84%** I	**3.63%**	**2.64%**	**Single**	**12:00**	**11:30**

The fund's objective is to deliver positive returns on an annual basis with the prospect of long-term capital growth commensurate with investment in equities.

Depositary: Bank of New York Trust & Depositary Co. Ltd

Special Risk Factors: 1,2,3,4,5,6,7,8,9,10,11,13

Fund Type: OEIC

Unit/Share type: Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
INVESCO PERPETUAL Distribution Fund	**R**	**5.00%**	**1.38%** I	**0.14%** C	**5.05% (Acc)**	**3.86% (Acc)**	**Single**	**12:00**	**11:30**

To achieve a balance of income and capital growth through a portfolio of primarily UK equity & fixed interest securities. In pursuing this objective, the fund managers may include other investments that they consider appropriate, which may include shares, units in collective investment schemes, warrants and other permitted investments and transactions.

Depositary:	Citibank International Plc	**Fund Type:**	OEIC
Special Risk Factors:	1,4,5,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
INVESCO PERPETUAL European High Income Fund	**R**	**5.00%**	**1.25%** C	**0.42%** C	**4.80% (Acc)**	**3.90% (Acc)**	**Single**	**12:00**	**11:30**

The Fund's aims is to achieve a high level of income and capital growth through a portfolio of primarily European equity and fixed interest securities.

Depositary:	Citibank International Plc	**Fund Type:**	OEIC
Special Risk Factors:	1,2,4,5,8,12,13	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
JPM Cautious Total Return A Fund	**R**	**4.25%**	**1.25%** I	**0.09%** I	**4.63% (Inc)**	**4.63% (Inc)**	**Single**	**12:00**	**11:30**

To achieve over a medium term horizon higher returns than those available from money market instruments denominated in Sterling by investing primarily in fixed income securities, convertible bonds, equity securities and short term securities of issuers located in any country. The Fund may invest in such securities issued by issuers in emerging countries worldwide. Additionally, the Fund may invest up to 100% in cash and cash equivalents. Asset and country allocations may vary over time to reflect market conditions and opportunities. The Fund may invest up to 100% in government and public securities

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,4,8,9	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Jupiter Merlin Income Portfolio	**R**	**5.25%**	**1.50%** C	**1.24%** C	**3.67% (Acc)**	**2.70% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve a high and rising income with some potential for capital growth.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	1,2,4,5,6,8,12	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Cautious Multi Asset A Fund	**R**	**4.00%**	**1.35%** [C]	**0.20%** [C]	**4.80% (Acc)**	**4.20% (Acc)**	**Single**	**12:00**	**11:30**

To maximise total return (the combination of income and growth of capital) through investment in a well diversified range of asset types.

Depositary: Royal Bank of Scotland plc

Special Risk Factors: 1,4,8,9,14

Fund Type: OEIC

Unit/Share type: Acc & Inc

Investors should be aware that their right to sell units may be suspended by the fund manager in situations where there is insufficient uninvested cash or assets which are readily realisable to meet investor demand for the sale of units.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
MFM Maze Cautious Managed A Fund	**R**	**5.00%**	**1.50%** [I]	**1.18%** [I]	**3.63% (Acc)**	**2.67% (Acc)**	**Single**	**12:00**	**11:30**

To provide medium to long term capital and income growth

Depositary: HSBC Bank plc

Special Risk Factors: 2,3,4,5

Fund Type: OEIC

Unit/Share type: Acc & Inc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Newton Phoenix Multi Asset Fund	**R**	**4.00%**	**1.50%** [I]	**0.14%** [I]	**4.80% (Inc)**	**3.82% (Inc)**	**Single**	**12:00**	**11:30**

To achieve income together with long-term capital growth predominantly through investments in securities in the European ex. UK region. The sub fund may also invest in deposits, derivative instruments, forward transactions, money market instruments and collective investment schemes.

Depositary: Royal Bank of Scotland plc

Special Risk Factors: 2,3,4,6,8,9

Fund Type: OEIC

Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder MM Cautious Managed A Fund	**R**	**5.25%**	**1.25%** [IC]	**0.57%** [IC]	**4.73% (Inc)**	**3.70% (Inc)**	**Single**	**12:00**	**11:30**

The Fund's aim is to provide a combination of income and capital growth through investment in collective investment schemes as well as directly held transferable securities, derivatives, cash, deposits, warrants and money market instruments.

Depositary: J.P. Morgan Trustee and Depositary Company Limited

Special Risk Factors: 1,2,3,4,6,8,9,12

Fund Type: Unit Trust

Unit/Share type: Acc & Inc

Fund		*Standard Initial Charge*	*Annual Management*	*Additional charges &*	*RIY ISA based on UGR** ISA 7%*	*RIY UT/OEIC based on UGR** UT/OEIC 6%*	*Single/dual priced*	*Valuation pricing time*	*Dealing cut off time*
SL Inv Dynamic Distribution R Fund	**R**	**4.00%**	**1.50%** C	**0.09%** C	**4.87% (Inc)**	**3.89% (Inc)**	**Single**	**07:30**	**15:30**

The investment objective of the fund is to provide a total return from income and capital growth over the longer term.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Fund Type: Unit Trust
Special Risk Factors: 1,8,13
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA	RIY UT/OEIC	Single/dual priced	Valuation pricing time	Dealing cut off time
SWIP Multi-Manager Diversity A Fund	**R**	**5.00%**	**1.25%** I	**0.81%** I	**3.30%**	**3.30%**	**Single**	**12:00**	**11:30**

To achieve long term capital growth in excess of inflation through investments in a portfolio which gives exposure to a wide range of of asset classes and geographic regions.

Depositary: State Street Trustees Limited
Fund Type: OEIC
Special Risk Factors: 1,3,4,9,14
Unit/Share type: Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA	RIY UT/OEIC	Single/dual priced	Valuation pricing time	Dealing cut off time
Thames River Cautious Managed A Fund	**R**	**5.00%**	**1.50%** C	**1.18%** C	**3.63% (Acc)**	**2.67% (Acc)**	**Dual**	**12:00**	**11:30**

The Fund's investment objective is to achieve income and capital growth.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 1,2,3,4,5,6,7,8,9,10,12,13
Unit/Share type: Acc & Inc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA	RIY UT/OEIC	Single/dual priced	Valuation pricing time	Dealing cut off time
Thames River Distribution A Fund	**R**	**5.00%**	**1.50%** C	**1.29%** C	**3.52% (Acc)**	**2.55% (Acc)**	**Dual**	**12:00**	**11:30**

The Fund's investment objective is to achieve a total return with an emphasis on income together with some capital growth.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 1,2,3,4,5,6,8,9,10,12,13
Unit/Share type: Acc & Inc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

Europe Excluding UK

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
BlackRock Continental European A Fund	**R**	**5.00%**	**1.50%** [I]	**0.15%** [I]	**3.90% (Acc)**	**3.90% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve long term capital growth.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Fidelity European A Fund	**R**	**3.50%**	**1.50%** [I]	**0.21%** [I]	**4.80%**	**3.82%**	**Single**	**12:00**	**11:30**

Objective is to achieve long-term capital growth from a portfolio primarily made up of the shares of continental European companies. The portfolio is likely to have a bias towards medium-sized and smaller companies. However, the ACD is not restricted in the choice of company either by size or industry, or in terms of the geographical split of the portfolio, which is largely determined by the availability of attractive investment opportunities rather than the outlook of each market.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Fidelity European Opportunities A Fund	**R**	**3.50%**	**1.50%** [I]	**0.21%** [I]	**4.79%**	**3.81%**	**Single**	**12:00**	**11:30**

The aim of the fund is to achieve long-term capital growth from a portfolio primarily made up of the shares of continental European countries.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Gartmore European Selected Opps Ret Fund	**R**	**5.00%**	**1.50%** [I]	**0.18%** [I]	**4.60%**	**3.60%**	**Single**	**12:00**	**11:30**

The Fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from European equity markets, by investing in: companies having their registered office in Europe, companies that do not have their registered office in Europe but either (i) carry out a predominant proportion of their business activity in these markets, or (ii) are holding companies which predominantly own companies with registered offices in Europe.

Depositary:	HSBC Bank plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
INVESCO PERPETUAL European Equity Fund	R	5.00%	1.50% [I]	0.19% [I]	4.86% (Inc)	3.87% (Inc)	Single	12:00	11:30

To achieve capital growth in Continental Europe. The fund intends to invest primarily in shares in companies in Continental Europe, although it may include other European related investments that the fund managers consider appropriate, which may include units in collective investment schemes, warrants and other permitted investments and transactions.

Depositary:	Citibank International Plc	**Fund Type:**	OEIC
Special Risk Factors:	2,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
JPM Europe A Fund	R	4.25%	1.50% [I]	0.17% [I]	3.62%	3.62%	Single	12:00	11:30

To provide a portfolio primarily invested in the shares of European companies in any economic sector. The Fund aims to provide capital growth over the long-term.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Jupiter European Special Situations Fund	R	5.25%	1.50% [I]	0.34% [I]	4.37%	3.40%	Dual	12:00	11:30

To achieve long-term capital growth by exploiting special situations by investing principally in European equities, in investments considered to be undervalued.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	2,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Legal & General European Index R Trust	R	0.00%	0.75% [I]	0.05% [I]	5.10% (Inc)	5.10% (Inc)	Dual	12:00	11:30

To provide the potential for reliable growth by tracking the performance of the FTSE World Europe ex UK Index. In order to accurately track this Index, the trust's investments will closely replicate the holdings in that Index. Also to provide an income where required.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	2,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Neptune European Opportunities A Fund	**R**	**5.00%**	**1.75%** I	**0.48%** I	**4.60% (Acc)**	**3.63% (Acc)**	**Single**	**12:00**	**11:30**

The investment objective of Neptune European Opportunities Fund is to generate capital growth by investing predominantly in a concentrated portfolio of securities selected from European markets, excluding the UK, with a view to attaining top quartile performance within the appropriate peer group.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8,11	**Unit/Share type:**	Acc & Inc

Newton Continental European R Fund	**R**	**4.00%**	**1.50%** I	**0.16%** I	**4.81%**	**3.83%**	**Single**	**12:00**	**11:30**

To achieve capital growth from a portfolio of predominantly European securities.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,5,6,8,10,11,12	**Unit/Share type:**	Inc

ResolutionAsset Argonaut European Income Fund	**R**	**5.25%**	**1.50%** C	**0.05%** C	**4.50% (Inc)**	**3.50% (Inc)**	**Single**	**12:00**	**11:30**

To provide an income in excess of the yield of the MSCI Europe ex UK index by investing in a concentrated portfolio of approximately 30-50 companies predominately incorporated in Europe (excluding the UK) or which derive a significant part of their business from Europe (excluding the UK) whilst preserving capital.

Depositary:	Citibank International Plc	**Fund Type:**	Unit Trust
Special Risk Factors:	1,2,3,4,6,8,11,12	**Unit/Share type:**	Acc & Inc

Schroder European Alpha Plus A Fund	**R**	**5.25%**	**1.50%** I	**0.24%** C	**4.80% (Acc)**	**3.80% (Acc)**	**Dual**	**12:00**	**11:30**

Aims to achieve capital growth by investing in European countries. The fund may also invest in companies headquartered or quoted outside Europe which have material or critical operations within, or derive significant business from Europe. Fixed interest securities may also be included in the portfolio.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	2,3,8,11	**Unit/Share type:**	Acc & Inc

Global Bonds		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
AEGON Global Bond A Fund	**R**	**4.50%**	**1.25%**	**0.09%**	**5.10% (Inc)**	**4.12% (Inc)**	**Single**	**12:00**	**11:30**

To maximise the total return (income plus capital) by investing in global debt instruments, denominated in any currency, ranging from AAA Government Bonds through to high yield and emerging market corporate bonds. At least 50% of the fund will be invested in sterling and other currency denominated bonds hedged back to Sterling.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	1,3,4,6,7,11,13	**Unit/Share type:**	Acc & Inc

INVESCO PERPETUAL Global Bond Fund	**R**	**5.00%**	**1.00%**	**0.07%**	**4.43% (Inc)**	**3.21% (Inc)**	**Single**	**12:00**	**11:30**

To achieve a good overall investment return in the medium to long term with relative security of capital. The fund intends to invest primarily in international bonds of differing interest yields and maturities. It may include debentures and loan stock and other instruments that the fund managers consider appropriate, which may include shares, units in collective investments schemes, warrants and other permitted investments and transactions.

Depositary:	Citibank International Plc	**Fund Type:**	OEIC
Special Risk Factors:	1,2,3,4,5,6,7,12	**Unit/Share type:**	Acc & Inc

M&G European High Yield Bond A Fund	**R**	**3.00%**	**1.25%**	**0.22%**	**4.00% (Inc)**	**3.40% (Inc)**	**Single**	**12:00**	**11:30**

The Fund aims to maximise total return while providing investors with a high level of income, (though this may vary) by investing in bonds denominated in any European currency.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,4,5,6,7,13	**Unit/Share type:**	Acc & Inc

M&G Global Macro Bond A Fund	**R**	**3.00%**	**1.25%**	**0.26%**	**2.70% (Inc)**	**2.30% (Inc)**	**Single**	**12:00**	**11:30**

To maximise long term total return (the combination of income and growth of capital).

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,4,6,13	**Unit/Share type:**	Acc & Inc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Newton International Bond R Fund	**R**	**4.00%**	**1.00%** ǀ	**0.14%** ǀ	**5.30%**	**4.33%**	**Single**	**12:00**	**11:30**

To maximise the total return from income and capital growth in the world bond markets through investment predominantly in Government and other public securities.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	2,4,5,6,7,9,10,11,12	Unit/Share type:	Inc

SL Inv Global Indexed Lkd Bond Fund	**R**	**4.00%**	**0.95%** ǀ	**0.04%** ǀ	**3.45% (Acc)**	**2.46% (Acc)**	**Single**	**07:30**	**15:30**

The investment objective of the Fund is to provide a total return from income and capital appreciation.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	Fund Type:	OEIC
Special Risk Factors:	2,4,5,7,12	Unit/Share type:	Acc & Inc

Global Emerging Markets		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Aberdeen Emerging Markets A Fund	**R**	**4.25%**	**1.50%** I	**0.17%** I	**4.78%**	**3.80%**	**Single**	**12:00**	**11:30**

The Fund aims to provide long term capital growth from direct or indirect investment in emerging stock markets worldwide or companies with significant activities in emerging markets.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,3,8
Fund Type: OEIC
Unit/Share type: Acc

Allianz RCM BRIC Stars A Fund	**R**	**4.00%**	**1.75%** I	**0.34%** I	**3.49%**	**3.38%**	**Single**	**12:00**	**11:30**

The Fund aims to achieve capital growth in the long term by investing mainly in the equity markets of Brazil, Russia, India and China.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 2,3,8
Fund Type: OEIC
Unit/Share type: Acc

AXA Framlington Emerging Markets Fund	**R**	**5.25%**	**1.50%** I	**0.33%** I	**4.37% (Inc)**	**3.69% (Inc)**	**Dual**	**12:00**	**11:30**

Capital growth through investment in companies which are incorporated, have their headquarters, or have their principal operations in countries which are, in the Manager's opinion, developing countries.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,4,8,11
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

Fidelity Emg Eur Mid East & Africa A Fund	**R**	**3.50%**	**1.50%** C	**0.25%** C	**4.78%**	**3.80%**	**Single**	**12:00**	**11:30**

The Fund's investment objective is to generate long-term capital growth through investing primarily in securities of companies having their head office or exercising a predominant part of their activity in less developed countries of Central, Eastern and Southern Europe (including Russia), Middle East and Africa that are considered as emerging markets according to the MSCI EM Europe, Middle East and Africa Index. The Fund may also invest in other transferable securities, units in collective investment schemes, money market instruments, cash and deposits. Derivatives and forward transactions may also be used for investment purposes.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 1,2,3,6,8,9,10,15,16
Fund Type: OEIC
Unit/Share type: Acc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
First State Gbl Emerging Mkts Leaders A Fund	**R**	**4.00%**	**1.50%**[1]	**0.10%**[1]	**4.85%**	**4.24%**	**Single**	**12:00**	**11:30**

The Fund aims to achieve long term capital growth. The Fund invests in large and mid capitalisation equities in emerging economies, including those companies listed on developed market exchanges whose activities predominantly take place in emerging market countries.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8,11	**Unit/Share type:**	Acc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Gartmore Emerging Markets Opps Ret Fund	**R**	**5.00%**	**1.50%**[1]	**0.20%**[1]	**4.60%**	**3.60%**	**Single**	**12:00**	**11:30**

The Fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from emerging markets by investing in: Companies having their registered office in emerging markets. Companies that do not have their registered office in emerging markets but either (i) carry out a predominant proportion of their business activity in these markets, or (ii) are holding companies which predominantly own companies with registered offices in emerging markets.

Depositary:	HSBC Bank plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
JPM Emerging Markets A Fund	**R**	**4.25%**	**1.50%**[1]	**0.11%**[1]	**4.22%**	**4.22%**	**Single**	**12:00**	**11:30**

To achieve long-term capital growth from investment primarily in the securities of companies quoted or trading in countries where there is an emerging market or in closed-ended vehicles which invest primarily in such securities. The fund may also purchase fixed interest securities.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Lazard Emerging Markets R Fund	**R**	**3.75%**	**1.50%**[1]	**0.18%**[1]	**4.81% (Inc)**	**3.84% (Inc)**	**Single**	**12:00**	**11:30**

The investment objective of the Fund is to seek long-term capital growth.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc & Inc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
UBS Global Emerging Markets Equity A Fund	**R**	**4.00%**	**1.50%** [1]	**0.16%** [1]	**3.40%**	**3.40%**	**Single**	**14:00**	**13:30**

To achieve long term capital growth through an actively managed diversified investment primarily in global emerging security markets.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	2,3,7,8	Unit/Share type:	Acc

N

Global Growth		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Aberdeen Ethical World A Fund	**R**	**4.25%**	**1.50%** I	**0.09%** C	**4.86% (Inc)**	**3.80% (Inc)**	**Single**	**12:00**	**11:30**

To achieve long-term capital growth. This will be achieved through investment in a portfolio of international equity investments chosen on the basis of ethical ('socially responsible') criteria. These criteria include the environment, employee relations, product quality and international operations. The fund may also invest in fixed interest securities.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	1,2,3,4,8	**Unit/Share type:**	Acc & Inc

Allianz RCM Global EcoTrends A Fund	**R**	**4.00%**	**1.75%** I	**0.24%** I	**3.59%**	**3.59%**	**Single**	**12:00**	**11:30**

To achieve long-term capital growth by investing in companies across the globe that are directly or indirectly active in the following sectors: "ecoenergy" (alternative energy sources and energy efficiency), "polution control" (environmental quality, waste management and recycling) and "clean water" (water treatment and supply).

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8,11	**Unit/Share type:**	Acc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

Artemis Global Growth Fund	**R**	**5.25%**	**1.50%** I	**0.11%** I	**4.71%**	**3.73%**	**Dual**	**12:00**	**11:30**

To achieve long-term capital growth from a diversified portfolio investing in any economic sector in any part of the world.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

CF J.M. Finn Global Opportunities R Fund	**R**	**5.00%**	**1.50%** C	**0.21%** C	**5.00%**	**3.90%**	**Single**	**11:00**	**09:30**

The objective of the Fund is to seek capital & income growth from investments identified across global equity and / or bond markets.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	1,2,3,4,5,6,8,9,10,12,13,14,16,17,18	**Unit/Share type:**	Acc

The fund is only available for ISA/PEP investment.

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
City Fin Multi Manager Growth A Fund	**R**	**5.00%**	**1.50%** [1]	**0.22%** [1]	**4.81% (Inc)**	**3.83% (Inc)**	**Dual**	**12:00**	**11:30**

To achieve capital growth from investment primarily in a global spread of collective investment schemes, including open-ended investment companies and unit trusts as well as investment trusts.

Depositary: State Street Trustees Limited
Fund Type: Unit Trust
Special Risk Factors: 2,3,4,8,9
Unit/Share type: Acc & Inc

Fidelity Moneybuilder Global A Fund	**R**	**0.00%**	**1.90%** [1]	**0.29%** [1]	**4.64%**	**3.66%**	**Dual**	**12:00**	**11:30**

The Fund's aim is to achieve capital growth.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Fund Type: Unit Trust
Special Risk Factors: 2,3,8
Unit/Share type: Acc

Investec Global Free Enterprise A Fund	**R**	**4.50%**	**1.50%** [1]	**0.11%** [1]	**4.81%**	**3.83%**	**Single**	**12:00**	**11:30**

The Fund aims to achieve long term capital growth primarily through investment in equities issued by companies around the globe that are expected to benefit from the process of privatisation, deregulation or demutualisation or otherwise believed to offer above average opportunities for capital gains.

Depositary: State Street Trustees Limited
Fund Type: OEIC
Special Risk Factors: 2,3,8,11
Unit/Share type: Acc

JPM Multi-Manager Growth A Fund	**R**	**4.25%**	**1.25%** [1]	**0.11%** [1]	**4.57% (Inc)**	**4.57% (Inc)**	**Single**	**12:00**	**11:30**

To invest worldwide in any economic sector primarily through investment trusts. The fund aims to provide capital growth over the long term. Currently, in addition to investment trusts, the fund may also invest in other closed-ended and open-ended funds.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 2,3,8
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Jupiter Ecology Fund	R	5.00%	1.50% I	0.22% I	4.52%	3.54%	Dual	12:00	11:30

To achieve long-term capital appreciation with growing income by investing worldwide in companies which demonstrate a positive commitment to the long-term protection of the environment.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,8
Fund Type: Unit Trust
Unit/Share type: Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Jupiter Global Managed Fund	R	5.25%	1.50% I	0.29% I	4.43%	3.45%	Dual	12:00	11:30

To achieve long-term capital growth principally through investment in equities on an international basis.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,3,4,8,13
Fund Type: Unit Trust
Unit/Share type: Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Jupiter Merlin Worldwide Portfolio	R	5.25%	1.50% I	1.18% I	3.73% (Inc)	2.76% (Inc)	Dual	12:00	11:30

To achieve long-term capital growth.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,3,4,8
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Global Basics A Fund	R	4.00%	1.50% I	0.13% I	4.70% (Inc)	4.10% (Inc)	Single	12:00	11:30

The fund's sole aim is capital growth through investing wholly or mainly in companies around the world operating in basic industries ('primary' and 'secondary' industries) and also in companies that service these industries. The fund may also invest in other global equities.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,3,8
Fund Type: OEIC
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Global Leaders A Fund	R	4.00%	1.50% I	0.15% I	4.80% (Acc)	4.00% (Acc)	Single	12:00	11:30

The Fund invests in a wide range of global equities with the objective of maximising long term total return (the combination of income and growth of capital).

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 1,2,8
Fund Type: OEIC
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G International Growth X Fund	R	0.00%	1.50% [I]	0.16% [I]	5.20% (Acc)	4.60% (Acc)	Single	12:00	11:30

The Fund invests in a wide range of international equities (excluding UK) with the sole objective of capital growth. The geographical split of the portfolio will vary according to market conditions.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 2,8,11
Unit/Share type: Acc & Inc

This fund is available for Re-Registration only. The fund is not available for any new investment.

Neptune Global Equity A Fund	R	5.00%	1.75% [I]	0.13% [I]	4.75% (Acc)	3.77% (Acc)	Single	12:00	11:30

The investment objective of Neptune Global Equity Fund is to generate capital growth from a concentrated portfolio of global securities, selected from across world equity markets, with a view to attaining top quartile performance within the appropriate peer group.

Depositary: State Street Trustees Limited
Fund Type: OEIC
Special Risk Factors: 2,3,8,11
Unit/Share type: Acc & Inc

New Star Tactical Portfolio A Fund	R	5.00%	1.50% [I]	1.26% [I]	3.55%	2.58%	Single	16:00	15:30

To achieve capital growth by investing globally, with no restrictions on geography.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 2,3,8
Unit/Share type: Acc

Newton Global Higher Income R Fund	R	4.00%	1.50% [C]	0.18% [C]	4.73%	3.75%	Single	12:00	11:30

To achieve increasing annual distributions together with long term capital growth from investing predominantly in global securities. The sub-fund may also invest in collective investment schemes.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 1,2,3,5,6,8,10,11,12
Unit/Share type: Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Rathbone Global Opportunities Fund	**R**	**5.50%**	**1.50%** I	**0.14%** I	**4.57%**	**3.59%**	**Dual**	**12:00**	**11:30**

To provide above average long term capital growth from a global portfolio. The fund will be able to invest in any transferable security in all recognised world financial markets. The income yield will be at best minimal.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,3,6,8
Fund Type: Unit Trust
Unit/Share type: Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder Global Climate Change A Fund	**R**	**5.25%**	**1.50%** C	**0.25%** C	**4.80% (Acc)**	**3.80% (Acc)**	**Single**	**12:00**	**11:30**

To provide capital growth primarily through investment in equities and securities of worldwide issuers which will benefit from efforts to accommodate or limit the impact of global climate change. Investment will be primarily in directly held transferable securities. The fund may also invest in collective investment schemes, cash, deposits, derivatives, warrants and money market instruments.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 1,2,5,6,8,9,12
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder Global Equity Income A Fund	**R**	**5.25%**	**1.50%** C	**0.25%** C	**4.80% (Acc)**	**3.80% (Acc)**	**Single**	**12:00**	**11:30**

To provide income and capital growth for investors over the long term primarily through investment in equity and equity related securities of companies worldwide which offer attractive yields and sustainable dividend payments.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 1,2,3,5,6,8,9,12
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
SVM Global Opportunities A Fund	**R**	**5.25%**	**1.25%** I	**1.70%** I	**4.60%**	**3.70%**	**Single**	**12:00**	**11:30**

To achieve above average capital growth over the medium to long term (although short term investment opportunities will also be considered) and the Fund aims to out perform the FTSE World Index.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,3,8,18
Fund Type: OEIC
Unit/Share type: Acc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
T Bailey Growth Fund	**R**	**5.00%**	**1.50%** [I]	**0.90%** [I]	**3.90%**	**3.00%**	**Single**	**12:00**	**11:30**

The aim of the fund is to provide capital growth over the medium to long term and to out-perform the benchmark by over 1% per annum after all charges over rolling three-year periods.

Depositary:	Royal Bank of Scotland plc	Fund Type:	Unit Trust
Special Risk Factors:	2,3,6,8,9,10	Unit/Share type:	Acc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Thames River Global Boutiques A Fund	**R**	**5.00%**	**1.50%** [I]	**1.38%** [I]	**3.43%**	**2.46%**	**Dual**	**12:00**	**11:30**

The Fund's primary investment objective is to achieve capital growth.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	1,2,3,6,8,9,10,13	Unit/Share type:	Acc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

Japan

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Fidelity Japan A Fund	**R**	**3.50%**	**1.50%** [I]	**0.20%** [I]	**4.83%**	**3.90%**	**Single**	**12:00**	**11:30**

The fund aims to provide long-term capital growth from a diversified portfolio of Japanese equities. Investment may be in both large and small companies.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 2,3,8
Fund Type: OEIC
Unit/Share type: Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Jupiter Japan Income Fund	**R**	**5.25%**	**1.50%** [C]	**0.28%** [C]	**4.39% (Inc)**	**3.42% (Inc)**	**Dual**	**12:00**	**11:30**

To achieve long term capital and income growth by investing in a combination of Japanese equities and convertible bonds as well as cash, deposits and money market instruments.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 1,2,4,6,8,12
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Neptune Japan Opportunities A Fund	**R**	**5.00%**	**1.60%** [I]	**0.33%** [I]	**4.49%**	**3.51%**	**Single**	**12:00**	**11:30**

The investment objective of the Neptune Japan Opportunities Fund is to generate consistent capital growth by investing, predominantly in a concentrated portfolio of Japanese securities with a view to attaining top quartile performance within the appropriate peer group.

Depositary: State Street Trustees Limited
Special Risk Factors: 2,3,8,11
Fund Type: OEIC
Unit/Share type: Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
SG Japan CoreAlpha Retail Fund	**R**	**5.25%**	**1.50%** [I]	**0.09%** [I]	**2.80%**	**2.80%**	**Single**	**12:00**	**11:30**

The objective of the Fund is to achieve capital growth through investing in the quoted securities of companies operating in Japan.

Depositary: Bank of New York Trust & Depositary Co. Ltd
Special Risk Factors: 2
Fund Type: OEIC
Unit/Share type: Acc

Money Market Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Close Capital Account Fund	**R**	**1.00%**	**0.75%** [I]	**0.05%** [I]	**N/A**	**2.99%**	**Dual**	**12:00**	**11:30**

The Fund aims to provide a return over and above inflation combined with a high level of capital protection (net of initial charge).

Depositary:	Citicorp Trustee Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	1,6	**Unit/Share type:**	Acc

This fund is available for direct investment only.

Legal & General Cash R Trust	**R**	**0.00%**	**0.50%** [I]	**0.00%** [I]	**n/a**	**3.10%**	**Single**	**12:00**	**11:30**

To provide potential for higher returns on your cash deposits by investing in deposits or short term instruments in which investment is permissible for a money market fund.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	17	**Unit/Share type:**	Acc

The fund is available for Direct Investment Only.

Norwich Cash 1 Fund	**R**	**0.00%**	**0.50%** [I]	**0.25%** [I]	**(Acc)**	**3.20% (Acc)**	**Single**	**12:00**	**11:30**

To achieve a high level of income combined with a high degree of capital security.

Depositary:	Citibank International Plc	**Fund Type:**	OEIC
Special Risk Factors:	6,9,17	**Unit/Share type:**	Acc & Inc

North America		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
AXA Framlington American Growth Fund	**R**	**5.25%**	**1.50%** [1]	**0.13%** [1]	**4.70% (Acc)**	**3.80% (Acc)**	**Dual**	**12:00**	**11:30**
To achieve capital growth through investment principally in US, Canadian and Mexican large and medium capitalisation companies which, in the Manager's opinion, show above average profitability, management quality and growth.									
Depositary: Royal Bank of Scotland plc			**Fund Type:**	Unit Trust					
Special Risk Factors: 2,3,8			**Unit/Share type:**	Acc & Inc					
Fidelity American A Fund	**R**	**3.50%**	**1.50%** [1]	**0.17%** [1]	**4.86%**	**3.89%**	**Single**	**12:00**	**11:30**
Fidelity American Fund aims to achieve long-term capital growth through a portfolio composed primarily of US equities. The fund is suitable for investors seeking exposure to actively managed US stocks.									
Depositary: J.P. Morgan Trustee and Depositary Company Limited			**Fund Type:**	OEIC					
Special Risk Factors: 2,3,8			**Unit/Share type:**	Inc					
Fidelity American Special Situations A Fund	**R**	**3.50%**	**1.50%** [1]	**0.17%** [1]	**4.86%**	**3.89%**	**Single**	**12:00**	**11:30**
The Fund seeks to outperform its benchmark Index by investing primarily in smaller and medium-sized US Companies.									
Depositary: J.P. Morgan Trustee and Depositary Company Limited			**Fund Type:**	OEIC					
Special Risk Factors: 2,3,8,11			**Unit/Share type:**	Acc					
Gartmore US Growth Ret Fund	**R**	**5.00%**	**1.50%** [1]	**0.21%** [1]	**4.60%**	**3.60%**	**Single**	**12:00**	**11:30**
To achieve a long-term return in excess of the long-term return that is typically achieved from U.S. equity markets.									
Depositary: HSBC Bank plc			**Fund Type:**	OEIC					
Special Risk Factors: 2,3,8			**Unit/Share type:**	Acc					

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Gartmore US Opportunities Ret Fund	**R**	**5.00%**	**1.50%** [I]	**0.18%** [I]	**4.60%**	**3.60%**	**Single**	**12:00**	**11:30**

To achieve a long-term return, in excess of the long-term return that is typically achieved from U.S. equity markets.

Depositary:	HSBC Bank plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Investec American A Fund	**R**	**4.50%**	**1.50%** [I]	**0.11%** [I]	**4.81%**	**3.83%**	**Single**	**12:00**	**11:30**

The Fund aims to achieve long term capital growth primarily through investment in a portfolio of equities issued by USA companies.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,8	**Unit/Share type:**	Acc

Please note, transfers are accepted for the Investec American Fund with the share type B.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
JPM US A Fund	**R**	**4.25%**	**1.50%** [I]	**0.11%** [I]	**4.31%**	**4.31%**	**Single**	**12:00**	**11:30**

To provide capital growth over the long term by investing primarily through a portfolio invested in the shares of US companies.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Legal & General US Index R Trust	**R**	**0.00%**	**0.75%** [I]	**0.03%** [I]	**5.10% (Inc)**	**5.10% (Inc)**	**Dual**	**15:00**	**13:30**

To provide the potential for reliable growth by tracking the performance of the FTSE World USA Index. In order to accurately track this index, the trust's investments will closely replicate the holdings in that Index. To gain exposure to the US stock market, but without all the risk attached to individual stock selection. Also to provide an income where required.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	2,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G American A Fund	R	4.00%	1.50% [I]	0.15% [I]	4.80% (Inc)	4.00% (Inc)	Single	12:00	11:30

The Fund's objective is long term capital growth through investment in North American securities. It may also invest in Canada, and in companies which are listed, registered or trading within North America.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Martin Currie IF North American A Fund	R	5.00%	1.50% [I]	0.19% [I]	4.70%	3.50%	Single	12:00	11:30

To produce long-term capital growth by investment in the US and Canada.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,8,11	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Martin Currie IF North American Alpha A Fund	R	5.00%	1.50% [C]	0.28% [C]	3.60%	3.60%	Single	12:00	11:30

The fund is unconstrained by any benchmark, and aims to produce capital growth by investment in the United States of America and Canada.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,8,11,16	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Neptune US Opportunities A Fund	R	5.00%	1.60% [I]	0.40% [I]	4.35%	3.38%	Single	12:00	11:30

The investment objective of Neptune US Opportunities Fund is to generate capital growth by investing predominantly in a concentrated portfolio of North American securities, which may include Canada as well as the US, with a view to achieving top quartile performance within the appropriate peer group.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,8,11	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
SG American Growth Retail Fund	R	5.25%	1.50% [I]	0.09% [I]	3.70%	3.70%	Single	12:00	11:30

The objective of the Fund is to achieve capital growth through investing in the quoted securities of companies mainly in the United States of America although it may also invest in any of the economic sectors of Canada and Latin America.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	2	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Threadneedle American Select 1 Fund	**R**	**3.75%**	**1.50%** |	**0.14%** |	**4.90%**	**3.90%**	**Single**	**12:00**	**11:30**

The Fund aims to achieve above average capital growth through investing in companies domiciled in North America or which have significant North American operations. These include smaller and emerging growth companies, those with potential for merger or takeover, those with new management recovery situations and exploration companies, These will be no particular specialisation. The select investment approach means that the Fund has the flexibility to take significant stock and sector positions which may lead to increased levels of volatility.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	Fund Type:	OEIC
Special Risk Factors:	2,8,11	Unit/Share type:	Acc

North American Smaller Companies		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Legg Mason US Smaller Companies A Fund	R	4.25%	1.50%	0.63%	4.36%	3.39%	Single	12:00	11:30

To achieve capital growth, principally through investment in securities of smaller US companies.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	2,3,8	Unit/Share type:	Acc

Protected / Guaranteed Funds		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Close UK Escalator 100 Fund	**R**	**3.00%**	**1.00%** ǀ	**0.05%** ǀ	**N/A**	**4.59%**	**Dual**	**10:30**	**09:30**

The Fund is an authorised Unit Trust which aims to provide investors with an exposure to some of the rise in the UK stock market, whilst at the same time protecting investors' capital (net of initial charge) against falls.

Depositary: Citicorp Trustee Company Limited

Special Risk Factors: 1,19,20

Fund Type: Unit Trust

Unit/Share type: Acc

You must read the fund brochure supplied by your intermediary or available directly from www.closefm.com, as this explains how the protection and all associated pricing works. The portfolio is invested in instruments that provide protection, thus the fund is not expected to match the returns that could be achieved by an unprotected fund. This fund is available for direct investment only.

Specialist

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Baring German Growth Trust	R	5.00%	1.50%	0.08%	5.42%	4.42%	Single	12:00	11:30

To achieve long-term capital growth through investment in the German markets.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	2,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
BlackRock Gold & General A Fund	R	5.00%	1.75%	0.06%	3.60% (Acc)	3.60% (Acc)	Dual	12:00	11:30

This is a specialist unit trust which aims to achieve long-term capital growth by investing in gold mining and precious metal-related shares. It tends to be volatile and is particularly suitable for diversification in a larger portfolio.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	2,3,6,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF Eclectica Agriculture A Fund	R	5.00%	1.75%	0.11%	4.30%	3.70%	Single	12:00	11:30

To achieve long-term capital growth.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	2,3,6,8	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF Macquarie Global Infrastructure Sec A Fund	R	4.50%	1.60%	0.11%	3.80% (Inc)	3.80% (Inc)	Single	12:00	11:30

The Fund's objective is to provide investors with a total return which will consist mainly of capital growth but also some income.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	1,2,4,6,8,10,12	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CS Multi Manager Ethical Port R Fund	R	4.00%	1.50%	1.07%	3.85% (Acc)	2.88% (Acc)	Dual	12:00	11:30

To achieve capital growth.

Depositary:	Citicorp Trustee Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	11	**Unit/Share type:**	Acc & Inc

F&C Latin American Equity 1 Fund	**R**	**5.00%**	**1.50%** [I]	**0.78%** [I]	**4.40%**	**3.40%**	**Single**	**12:00**	**11:30**

The Fund aims to provide long term capital growth.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,3	**Unit/Share type:**	Acc

First State Gbl Listed Infrastructure A Fund	**R**	**4.00%**	**1.50%** [C]	**0.19%** [C]	**4.86% (Acc)**	**4.21% (Acc)**	**Single**	**12:00**	**11:30**

The Fund aims to achieve a total investment return consistent with income and long term capital growth.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	1,2,3,8,11	**Unit/Share type:**	Acc & Inc

First State Global Resources A Fund	**R**	**4.00%**	**1.50%** [I]	**0.30%** [I]	**4.90%**	**4.19%**	**Single**	**12:00**	**11:30**

This fund aims to achieve long-term capital growth. The fund invests in equities in the natural resources and energy sectors worldwide.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

INVESCO PERPETUAL Latin American Fund	**R**	**5.00%**	**1.50%** [I]	**0.22%** [I]	**4.84% (Acc)**	**4.01% (Acc)**	**Single**	**12:00**	**11:30**

To achieve capital growth in Latin America. The fund intends to invest primarily in shares of companies in South and Central America (including Mexico) and the Caribbean, although it may include other Latin American related investments that the fund managers consider appropriate which may include units in collective investment schemes, warrants and other permitted investments and transactions.

Depositary:	Citibank International Plc	**Fund Type:**	OEIC
Special Risk Factors:	3	**Unit/Share type:**	Acc & Inc

Investec Global Energy A Fund	**R**	**4.50%**	**1.50%** [I]	**0.11%** [I]	**4.81%**	**3.83%**	**Single**	**12:00**	**11:30**

The Fund aims to achieve long-term capital growth primarily through investment in equities issued by companies around the globe involved in the exploration, production or distribution of oil, gas and other energy sources or companies which service the energy industry.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,8	**Unit/Share type:**	Acc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
JPM Natural Resources A Fund	**R**	**4.25%**	**1.50%** [I]	**0.18%** [I]	**4.27% (Acc)**	**4.27% (Acc)**	**Single**	**12:00**	**11:30**

The Fund aims to provide capital growth over the long term.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,3,8
Fund Type: OEIC
Unit/Share type: Acc & Inc

JPM New Europe A Fund	**R**	**4.25%**	**1.50%** [I]	**0.26%** [I]	**4.15%**	**4.15%**	**Single**	**12:00**	**11:30**

To achieve long-term capital growth primarily through a portfolio of companies operating or investing in the Central and Eastern European region. The fund currently invests primarily in the economies of Russia, Poland, Hungary, Czech Republic and Croatia.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,3,8
Fund Type: OEIC
Unit/Share type: Acc

Jupiter Emerging European Opportunities Fund	**R**	**5.50%**	**1.50%** [I]	**0.46%** [I]	**4.22%**	**3.25%**	**Dual**	**12:00**	**11:30**

To achieve long-term capital growth through investment primarily in Central and Eastern Europe.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,3,8,11
Fund Type: Unit Trust
Unit/Share type: Acc

Jupiter Financial Opportunities Fund	**R**	**5.25%**	**1.50%** [I]	**0.27%** [I]	**4.42%**	**3.45%**	**Dual**	**12:00**	**11:30**

To achieve long-term capital growth principally through investment in equities of financial sector companies on an international basis.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,8,11
Fund Type: Unit Trust
Unit/Share type: Inc

Jupiter India Fund	**R**	**5.25%**	**1.50%** [I]	**0.42%** [I]	**4.29%**	**3.31%**	**Dual**	**12:00**	**11:30**

To achieve long-term capital growth.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,3,6,8,9
Fund Type: Unit Trust
Unit/Share type: Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Property Portfolio A Fund	**R**	**5.00%**	**1.50%** [I]	**0.15%** [I]	**4.60%**	**4.00%**	**Dual**	**12:00**	**11:30**

The Fund aims to maximise long term total return (the combination of income and growth of capital) through investment mainly in commercial property.

Depositary: Royal Bank of Scotland plc
Fund Type: Unit Trust
Special Risk Factors: 14
Unit/Share type: Inc

Investors should be aware that their right to sell units may be suspended by the fund manager in situations where there is insufficient uninvested cash or assets which are readily realisable to meet investor demand for the sale of units.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Neptune Russia & Greater Russia A Fund	**R**	**5.00%**	**1.75%** [I]	**0.00%** [I]	**4.86%**	**3.88%**	**Single**	**12:00**	**11:30**

The investment objective of the Neptune Russia & Greater Russia Fund is to generate capital growth from investment predominantly in Russian and Greater Russian securities or securities issued by companies transacting a significant proportion of their business in Russia and Greater Russia.

Depositary: State Street Trustees Limited
Fund Type: OEIC
Special Risk Factors: 2,3,8,11
Unit/Share type: Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
New Star Heart of Africa A Fund	**R**	**5.25%**	**1.75%** [I]	**0.44%** [I]		**3.14%**	**Dual**	**23:00**	**15:30**

To achieve long term capital growth.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 1,2,3,8,11,16,18
Unit/Share type: Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
New Star International Property Fund	**R**	**5.00%**	**1.75%** [C]	**0.25%** [I]	**3.58%**	**3.28%**	**Dual**	**12:00**	**11:30**

To achieve long-term capital growth and income.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 1,2,5,14
Unit/Share type: Inc

Investors should be aware that their right to sell units may be suspended by the fund manager in situations where there is insufficient uninvested cash or assets which are readily realisable to meet investor demand for the sale of units.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder Global Property Securities A Fund	**R**	**5.25%**	**1.50%** I	**0.30%** I	**4.80% (Inc)**	**3.70% (Inc)**	**Single**	**12:00**	**11:30**

To provide a total return primarily through investment in real estate investment trusts, equity and debt securities of other types of property companies worldwide. Investment will be in directly held transferable securities. The Fund may also invest in collective investment schemes, derivatives, cash, deposits, warrants and money market instruments.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	2,3,6,8,9,14	**Unit/Share type:**	Acc & Inc

Investors should be aware that their right to sell units may be suspended by the fund manager in situations where there is insufficient uninvested cash or assets which are readily realisable to meet investor demand for the sale of units.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder Income Maximiser A Fund	**R**	**5.25%**	**1.50%** C	**0.25%** C	**4.80% (Acc)**	**3.70% (Acc)**	**Dual**	**12:00**	**11:30**

The Fund's investment objective is to provide income with potential for capital growth primarily through investment in equity and equity related securities of UK companies. The Fund will also use derivative instruments to generate additional income.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	1,5,6,8,9,12	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
SWIP Absolute Return Bond A Fund	**R**	**3.75%**	**1.00%** I	**0.18%** I	**2.60% (Acc)**	**1.70% (Acc)**	**Single**	**12:00**	**11:30**

The fund aims to achieve a positive capital return over the long term, regardless of market conditions, through investment and disinvestment (directly and indirectly) in a portfolio predominantly consisting of fixed interest securities, money market instruments, cash, near cash, deposits, index linked securities and related derivative contracts.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,4,7,9	**Unit/Share type:**	Acc & Inc

As this is a newly launched fund the rates provided by Fund Manager, are estimated.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Threadneedle Latin America 1 Fund	**R**	**3.75%**	**1.50%** I	**0.16%** I	**4.80%**	**3.90%**	**Single**	**12:00**	**11:30**

The aim of the Fund is to achieve capital growth through investing mainly in equities of companies domiciled in Latin America or which have significant Latin American operations and it may further invest in fixed income securities such as Sovereign and corporate Latin American Debt, other equities and money market securities.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	OEIC
Special Risk Factors:	2,3,8	**Unit/Share type:**	Acc

UK All Companies		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
AEGON Ethical Equity A Fund	**R**	**5.50%**	**1.50%**	**0.90%**	**4.73%**	**3.75%**	**Single**	**12:00**	**11:30**

To maximise total return by investment in equities and equity type securities in companies based in the UK, principally conducting business in the UK or listed on the UK stock market which meet the fund's predefined ethical criteria.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	3,6,8	Unit/Share type:	Acc

Artemis Capital Fund	**R**	**5.00%**	**1.50%**	**0.09%**	**4.72%**	**3.74%**	**Dual**	**12:00**	**11:30**

To achieve long-term capital growth.

Depositary:	Royal Bank of Scotland plc	Fund Type:	Unit Trust
Special Risk Factors:	8	Unit/Share type:	Acc

Artemis UK Special Situations Fund	**R**	**5.25%**	**1.50%**	**0.06%**	**4.64%**	**3.67%**	**Dual**	**12:00**	**11:30**

To achieve long-term capital growth by exploiting special situations.

Depositary:	Royal Bank of Scotland plc	Fund Type:	Unit Trust
Special Risk Factors:	3,8	Unit/Share type:	Acc

AXA Framlington UK Growth Fund	**R**	**5.25%**	**1.50%**	**0.10%**	**4.65% (Acc)**	**3.70% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve capital growth through investment principally in UK large and medium capitalisation companies which, in the Manager's opinion, show above average profitability, management quality and growth.

Depositary:	Royal Bank of Scotland plc	Fund Type:	Unit Trust
Special Risk Factors:	2,3,8	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
AXA Framlington UK Select Opportunities Fund	**R**	**5.25%**	**1.50%** I	**0.07%** I	**4.65% (Acc)**	**3.70% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve capital growth by investing in companies, primarily of UK origin, where the Manager believes above average returns can be realised.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	2,3	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
BlackRock UK A Fund	**R**	**5.00%**	**1.50%** I	**0.18%** I	**3.70% (Acc)**	**3.70% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve long term capital growth.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	6,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
BlackRock UK Dynamic A Fund	**R**	**5.00%**	**1.50%** I	**0.06%** I	**3.80% (Acc)**	**3.80% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve long term capital growth.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	3,6,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
BlackRock UK Special Situations A Fund	**R**	**5.00%**	**1.50%** I	**0.09%** I	**3.70% (Acc)**	**3.70% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve long term capital growth.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	3,6,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Fidelity Moneybuilder Growth A Fund	**R**	**0.00%**	**1.00%** C	**0.18%** C	**5.93%**	**4.72%**	**Single**	**12:00**	**11:30**

The Fund's aim is to achieve a combination of income and long term capital growth from a portfolio primarily made up of the shares of UK companies. The portfolio is likely to have a bias towards larger companies, although the ACD is not restricted in its choice of company by either size or industry.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	OEIC
Special Risk Factors:	1,2,3,8	**Unit/Share type:**	Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
INVESCO PERPETUAL UK Growth Fund	**R**	**5.00%**	**1.50%** I	**0.12%** I	**4.89% (Inc)**	**3.70% (Inc)**	**Single**	**12:00**	**11:30**

To achieve capital growth in the UK. The fund intends to invest primarily in companies listed in the UK. In pursuing this objective the fund managers may include other UK related investments that they consider appropriate, which may include units in collective investment schemes, warrants and other permitted investments and transactions.

Depositary:	Citibank International Plc	**Fund Type:**	OEIC
Special Risk Factors:	8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Investec UK Special Situations A Fund	**R**	**4.50%**	**1.50%** IC	**0.11%** IC	**4.81% (Inc)**	**3.83% (Inc)**	**Single**	**12:00**	**11:30**

To provide a combination of income and long term capital growth, primarily through the application of a contrarian approach to investment in UK equities and in derivatives the underlying assets of which are UK equities.

Depositary:	State Street Trustees Limited	**Fund Type:**	OEIC
Special Risk Factors:	1,3,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
JOHCM UK Opportunities R Fund	**R**	**5.00%**	**1.25%** C	**0.26%** I	**4.86%**	**3.88%**	**Single**	**12:00**	**11:30**

The objective of the Fund is to achieve long-term capital appreciation through investment in a concentrated portfolio primarily invested in transferable securities of UK companies. Up to 10% of the value of the Fund may be invested in non-UK companies. The Fund may also invest in money market instruments, deposits, warrants and units in other collective investment schemes. The benchmark against which performance is measured is the FTSE All Share Total Return Index in Sterling. At all times at least two thirds of the Funds assets will be invested in equity securities of companies domiciled or exercising the predominant part of their economic activity in the United Kingdom.

Depositary:	HSBC Bank plc	**Fund Type:**	OEIC
Special Risk Factors:	1,2,8,16,18	**Unit/Share type:**	Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
JPM UK Dynamic A Fund	**R**	**4.25%**	**1.50%** I	**0.10%** I	**4.31% (Inc)**	**4.31% (Inc)**	**Single**	**12:00**	**11:30**

To maximise long-term capital growth by investing primarily in UK equities.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	2,8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
JPM UK Managed Equity A Fund	**R**	**4.25%**	**1.50%** ǀ	**0.18%** ǀ	**3.87% (Inc)**	**3.87% (Inc)**	**Single**	**12:00**	**11:30**
To provide long term capital growth.									
Depositary: Royal Bank of Scotland plc			**Fund Type:** OEIC						
Special Risk Factors: 1,2,4,8,9,10			**Unit/Share type:** Acc & Inc						
JPM UK Strategic Equity Income A Fund	**R**	**4.25%**	**1.50%** ǀ	**0.13%** ǀ	**4.29% (Inc)**	**4.29% (Inc)**	**Single**	**12:00**	**11:30**
To provide long-term capital growth and income through investment in a value style biased portfolio of UK companies.									
Depositary: Royal Bank of Scotland plc			**Fund Type:** OEIC						
Special Risk Factors: 3,8			**Unit/Share type:** Acc & Inc						
Jupiter UK Growth Fund	**R**	**5.00%**	**1.50%** ǀ	**0.33%** ǀ	**4.35%**	**3.37%**	**Dual**	**12:00**	**11:30**
To obtain long-term capital growth from investment principally in UK equities.									
Depositary: Royal Bank of Scotland plc			**Fund Type:** Unit Trust						
Special Risk Factors: 2,8,11			**Unit/Share type:** Inc						
Legal & General UK Index R Trust	**R**	**0.00%**	**0.50%** ǀ	**0.03%** ǀ	**5.40% (Inc)**	**5.40% (Inc)**	**Dual**	**12:00**	**11:30**
To provide the potential for reliable growth by tracking the performance of the FTSE All-Share Index. In order to accurately track this Index, the trust's investment will closely replicate the holdings in that Index. To gain exposure to the UK stock market, but without all the risk attached to individual stock selection. Also to provide an income where required.									
Depositary: Royal Bank of Scotland plc			**Fund Type:** Unit Trust						
Special Risk Factors: 8			**Unit/Share type:** Acc & Inc						

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Liontrust First Growth Fund	**R**	**5.00%**	**1.50%**[l]	**0.01%**[l]	**4.52% (income paid out); 4.63% (income reinvested)**	**3.57% (income paid out); 3.65% (income reinvested)**	**Dual**	**12:00**	**11:30**

The investment objective of the Liontrust First Growth Fund is to provide long-term capital growth through investment in a portfolio of mainly UK equities, but with the option of investing part of the portfolio overseas.

Depositary:	State Street Trustees Limited	Fund Type:	Unit Trust
Special Risk Factors:	8	Unit/Share type:	Inc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Liontrust First Large Cap. Fund	**R**	**5.00%**	**1.50%**[l]	**0.08%**[l]	**4.51% (income paid out); 4.66% (income reinvested)**	**3.57% (income paid out); 3.68% (income reinvested)**	**Dual**	**12:00**	**11:30**

The investment objective of the Liontrust First Large Cap. Fund is to provide long-term capital growth through investment in a portfolio of UK equities in companies which, at the time of investment, have market capitalisations which place them in the largest 350 companies ranked by market capitalisations listed on the Official List of the London Stock Exchange.

Depositary:	State Street Trustees Limited	Fund Type:	Unit Trust
Special Risk Factors:	8	Unit/Share type:	Inc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Recovery A Fund	**R**	**4.00%**	**1.50%**[l]	**0.05%**[l]	**4.80% (Inc)**	**3.80% (Inc)**	**Single**	**12:00**	**11:30**

The Fund's sole aim is capital growth, through primarily investing in a diversified range of companies which are out of favour, in difficulty or whose future prospects are not fully recognised.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	2,3,8	Unit/Share type:	Acc & Inc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G UK Growth A Fund	**R**	**4.00%**	**1.50%**[l]	**0.05%**[l]	**4.80% (Inc)**	**3.80% (Inc)**	**Single**	**12:00**	**11:30**

The Fund invests principally in UK companies with high growth potential with the sole objective of capital growth. Income considerations are ignored.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	3,8	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G UK Select A Fund	**R**	**4.00%**	**1.50%** I	**0.07%** I	**4.80% (Inc)**	**3.80% (Inc)**	**Single**	**12:00**	**11:30**

The Fund invests in a range of UK equities. The aim is to maximise total return (the combination of income and growth of capital).

Depositary: Royal Bank of Scotland plc — **Fund Type:** OEIC

Special Risk Factors: 8 — **Unit/Share type:** Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G UK Select X Fund	**R**	**0.00%**	**1.50%** I	**0.09%** I	**5.20% (Inc)**	**4.30% (Inc)**	**Single**	**12:00**	**11:30**

The Fund invests in a range of UK equities. The aim is to maximise total return (the combination of income and growth of capital).

Depositary: Royal Bank of Scotland plc — **Fund Type:** OEIC

Special Risk Factors: 3,8,11 — **Unit/Share type:** Acc & Inc

This fund is available for Re-Registration only. The fund is not available for any new investment.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
New Star UK Alpha R Fund	**R**	**5.25%**	**1.50%** I	**0.29%** I	**4.54%**	**3.56%**	**Single**	**12:00**	**11:30**

To achieve capital growth through a relatively concentrated portfolio.

Depositary: Royal Bank of Scotland plc — **Fund Type:** OEIC

Special Risk Factors: 2,3,8,11 — **Unit/Share type:** Acc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Newton Income R Fund	**R**	**4.00%**	**1.50%** C	**0.13%** C	**4.82%**	**3.84%**	**Single**	**12:00**	**11:30**

To achieve capital growth and income from a portfolio of predominantly UK securities.

Depositary: Royal Bank of Scotland plc — **Fund Type:** OEIC

Special Risk Factors: 2,3,5,6,8,9,10,11,12 — **Unit/Share type:** Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Old Mutual UK Select Mid Cap A Fund	**R**	**4.00%**	**1.50%** I	**0.17%** I	**4.70% (Acc)**	**3.70% (Acc)**	**Dual**	**12:00**	**11:30**

To provide capital growth from investing primarily in a portfolio of medium sized UK companies.

Depositary: Royal Bank of Scotland plc — **Fund Type:** OEIC

Special Risk Factors: 6,8 — **Unit/Share type:** Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder UK Alpha Plus A Fund	**R**	**5.25%**	**1.50%** I	**0.19%** C	**4.80% (Acc)**	**3.80% (Acc)**	**Dual**	**12:00**	**11:30**

The fund's investment objective is to provide capital growth through investment in UK and other companies. In order to achieve the objective the Manager will invest in a focused portfolio of securities.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	8,11	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder UK Equity A Fund	**R**	**5.25%**	**1.50%** I	**0.19%** C	**4.80% (Inc)**	**3.80% (Inc)**	**Dual**	**12:00**	**11:30**

The Schroder UK Equity Fund aims to achieve a high total return focusing on both capital and income growth. It will invest in companies listed on the UK Stock market.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	8	**Unit/Share type:**	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
SSgA UK Equity Tracker Fund	**R**	**5.00%**	**0.70%** I	**0.00%** IC	**5.90%**	**4.90%**	**Single**	**17:00**	**11:30**

To replicate, as close as possible and on a gross-of-fee basis, the return of the FTSE All Share Index.

Depositary:	HSBC Bank plc	**Fund Type:**	Unit Trust
Special Risk Factors:	6,8,9,10	**Unit/Share type:**	Acc

UK Corporate Bond

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
AEGON Ethical Corporate Bond A Fund	R	4.50%	1.00% [I]	0.10% [I]	5.34% (Inc)	4.36% (Inc)	Single	12:00	11:30

To maximise total return (income plus capital) by investing in Sterling denominated bonds issued by a company or organisation which meets the fund's predefined ethical criteria. Investments may encompass investment grade corporate bonds, cash and up to 10% of the fund in high yield bonds.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 1,4,6,7
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Fidelity Moneybuilder Income A Fund	R	0.00%	0.80% [I]	0.18% [I]	5.93%	4.94%	Single	12:00	11:30

The Fund's aim is to achieve an attractive level of income from a portfolio primarily invested in sterling-denominated fixed interest securities.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Fund Type: OEIC
Special Risk Factors: 3,5,8,13
Unit/Share type: Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
INVESCO PERPETUAL Corporate Bond Fund	R	5.00%	1.00% [I]	0.09% [I]	4.41% (Inc)	3.81% (Inc)	Single	12:00	11:30

To achieve a high level of overall return, with relative security of capital. It intends to invest primarily in fixed interest securities. In pursuing this objective, the fund managers may include other investments that they consider appropriate, which may include shares, units in collective investment schemes, warrants and other permitted investments and transactions although the fund will not invest in any instrument which gives rise to stamp duty liability.

Depositary: Citibank International Plc
Fund Type: OEIC
Special Risk Factors: 2,4,6,7
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Corporate Bond A Fund	R	3.00%	1.00% [I]	0.16% [I]	3.20% (Inc)	2.70% (Inc)	Single	12:00	11:30

The Fund aims to achieve a higher return from investment that would be obtainable in UK government fixed interest securities (i.e. gilts) of similar maturities by investing in sterling denominated fixed and variable rate securities, including corporate bonds and debentures.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 4,5,6,7
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Corporate Bond X Fund	**R**	**0.00%**	**1.25%** [I]	**0.17%** [I]	**3.30% (Inc)**	**2.90% (Inc)**	**Single**	**12:00**	**11:30**

The Fund aims to achieve a higher return from investment that would be obtainable in UK government fixed interest securities (i.e. gilts) of similar maturities by investing in sterling denominated fixed and variable rate securities, including corporate bonds and debentures.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	4,5,6,7	Unit/Share type:	Acc & Inc

The fund is available for Re-registration only. The fund is not available for any new investment.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Strategic Corporate Bond A Fund	**R**	**3.00%**	**1.00%** [I]	**0.17%** [I]	**3.40% (Inc)**	**2.90% (Inc)**	**Single**	**12:00**	**11:30**

The Fund aims to maximise total return (the combination of income and growth of capital) through investment predominantly in investment grade corporate bonds, but may invest in other debt instruments, including higher yielding corporate bonds, government debt and convertible and preference stocks, as well as money market instruments and equities.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	4,5,6,7	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
New Star Sterling Bond Unit Trust	**R**	**4.25%**	**1.25%** [I]	**0.06%** [I]	**5.09% (Acc)**	**4.17% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve a high and stable income.

Depositary:	Royal Bank of Scotland plc	Fund Type:	Unit Trust
Special Risk Factors:	4,5,6,7,12,13	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Old Mutual Corporate Bond A Fund	**R**	**3.50%**	**1.10%** [I]	**0.13%** [I]	**5.30% (Acc)**	**4.30% (Acc)**	**Dual**	**12:00**	**11:30**

To maximise total return through investment in a diversified portfolio of fixed interest and other debt securities.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	4,5,6,7,9,12,13	Unit/Share type:	Acc & Inc

UK Equity & Bond Income		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
BlackRock Income Portfolio A Fund	**R**	**5.00%**	**1.50%** C	**0.22%** C	**3.50% (Inc)**	**3.50% (Inc)**	**Dual**	**12:00**	**11:30**

To provide an above average and growing income without sacrificing the benefits of long term capital growth by investing primarily in the UK.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 1,2,4,6,8,12
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

F&C High Income Fund	**R**	**5.00%**	**1.50%** I	**0.12%** I	**4.50%**	**3.60%**	**Dual**	**12:00**	**11:30**

The fund is seeking to provide unit holders with a high monthly income while keeping fluctuations in the unit price to a minimum and offering some prospect of capital growth in the long term through equity based investments.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 2,4,5,8,9,12
Fund Type: Unit Trust
Unit/Share type: Inc

Fidelity Moneybuilder Balanced A Fund	**R**	**0.00%**	**1.00%** C	**0.18%** C	**5.72%**	**4.73%**	**Single**	**12:00**	**11:30**

The Fund's aim is to achieve an attractive level of income together with some long term capital growth from a portfolio invested primarily in the UK. The portfolio will be invested in a combination of UK government and corporate bonds and other fixed interest securities, preference shares, convertibles and ordinary shares.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 1,3,8,14
Fund Type: OEIC
Unit/Share type: Inc

Investors should be aware that their right to sell units may be suspended by the fund manager in situations where there is insufficient uninvested cash or assets which are readily realisable to meet investor demand for the sale of units.

Insight Monthly Income A Fund	**R**	**4.00%**	**1.50%** C	**0.18%** C	**5.00% (Acc)**	**4.00% (Acc)**	**Single**	**12:00**	**11:30**

To provide a high and increasing monthly income, together with long term capital growth, by investing primarily in shares of UK companies and sterling denominated fixed interest securities.

Depositary: Bank of New York Trust & Depositary Co. Ltd
Special Risk Factors: 1,4
Fund Type: OEIC
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
JPM UK Equity & Bond Income A Fund	R	3.50%	1.50% C	0.11% C	4.42% (Inc)	4.42% (Inc)	Single	12:00	11:30

To provide a high and stable income, with the prospect of capital and income growth over the long term, by investing in a balanced portfolio of securities. The Fund currently invests predominantly in a balanced portfolio of blue chip UK equities, gilt-edged securities and other UK fixed interest instruments. The Fund may invest up to 100% in government and public securities.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 4,5,8,12
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Jupiter High Income Fund	R	5.25%	1.50% C	0.36% C	4.24%	3.27%	Dual	12:00	11:30

To achieve a high and rising income with capital growth from investment principally in equities and high yielding convertibles with some exposure in fixed interest securities, principally in the UK .

Depositary: Royal Bank of Scotland plc
Fund Type: Unit Trust
Special Risk Factors: 1,2,4,8,12
Unit/Share type: Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Extra Income A Fund	R	4.00%	1.25% C	0.10% C	4.90% (Inc)	4.30% (Inc)	Single	12:00	11:30

The fund aims to achieve a high income stream, which also increases over time, by investing mainly in a range of UK equities.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 1,5,8
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Threadneedle Monthly Extra Income 1 Fund	R	3.75%	1.25% C	0.16% C	5.00%	4.00%	Single	12:00	11:30

The Fund aims to achieve a high level of monthly income with prospects for capital growth. The portfolio will invest primarily in sterling denominated fixed interest securities and UK equities.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Fund Type: OEIC
Special Risk Factors: 1,4,8,12
Unit/Share type: Inc

UK Equity Income		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Allianz RCM UK Equity Income A Fund	**R**	**4.00%**	**1.25%** C	**1.33%** C	**4.21% (Income reinvested); 4.23% (Income paid out)**	**4.12% (Income reinvested); 4.10% (Income paid out)**	**Single**	**12:00**	**11:30**

To achieve capital growth.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	Fund Type:	OEIC
Special Risk Factors:	1,5,8,12	Unit/Share type:	Inc

BlackRock UK Income A Fund	**R**	**5.00%**	**1.50%** I	**0.19%** I	**3.60% (Inc)**	**3.60% (Inc)**	**Dual**	**12:00**	**11:30**

To provide an above average and growing income without sacrificing the benefits of long term capital growth.

Depositary:	Royal Bank of Scotland plc	Fund Type:	Unit Trust
Special Risk Factors:	1,5,6,8,12	Unit/Share type:	Acc & Inc

Credit Suisse Monthly Income R Fund	**R**	**5.25%**	**1.50%** C	**0.11%** C	**4.61% (income paid out); 4.72% (income reinvested)**	**3.96% (income paid out); 4.06% (income reinvested)**	**Single**	**12:00**	**11:30**

To provide a reasonable level of income payable in monthly instalments with the prospect of rising income and capital growth.

Depositary:	Citicorp Trustee Company Limited	Fund Type:	OEIC
Special Risk Factors:	1,2,4,5,8,12	Unit/Share type:	Inc

F&C UK Growth & Income 1 Fund	**R**	**5.00%**	**1.50%** C	**0.40%** C	**4.60% (Acc)**	**3.70% (Acc)**	**Single**	**12:00**	**11:30**

The Fund aims to achieve medium to long term capital growth and a high level of income, through investment primarily in UK equities.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	Fund Type:	OEIC
Special Risk Factors:	1,5,8	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Gartmore UK Equity Income Ret Fund	**R**	**5.00%**	**1.50%** C	**0.18%** C	**4.50% (Inc)**	**3.60% (Inc)**	**Single**	**12:00**	**11:30**

The Fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from United Kingdom equity markets, by investing in: companies having their registered office in the United Kingdom, companies that do not have their registered office in the United Kingdom but either (i) carry out a predominant proportion of their business activity in the markets, or (ii) are holding companies which predominantly own companies with registered offices in the United Kingdom.

Depositary: HSBC Bank plc — **Fund Type:** OEIC

Special Risk Factors: 1,5,8,12 — **Unit/Share type:** Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Insight Equity High Income A Fund	**R**	**4.00%**	**1.50%** C	**0.18%** C	**5.10% (Acc)**	**4.10% (Acc)**	**Single**	**12:00**	**11:30**

To provide an above average and increasing income, together with long-term capital growth, by investing primarily in shares of UK companies.

Depositary: Bank of New York Trust & Depositary Co. Ltd — **Fund Type:** OEIC

Special Risk Factors: 5 — **Unit/Share type:** Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
INVESCO PERPETUAL High Income Fund	**R**	**5.00%**	**1.50%** C	**0.11%** C	**4.84% (Inc)**	**3.65% (Inc)**	**Single**	**12:00**	**11:30**

To achieve a high level of income, together with capital growth. The fund intends to invest primarily in companies listed in the UK, with the balance invested internationally. In pursuing this objective, the fund managers may include other investments that they consider appropriate, which may include units in collective investment schemes, warrants and other permitted investments and transactions.

Depositary: Citibank International Plc — **Fund Type:** OEIC

Special Risk Factors: 1,2,4,5,8,12 — **Unit/Share type:** Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
INVESCO PERPETUAL Income Fund	**R**	**5.00%**	**1.50%** C	**0.08%** C	**4.84% (Inc)**	**3.65% (Inc)**	**Single**	**12:00**	**11:30**

To achieve a reasonable level of income, together with capital growth. The fund intends to invest primarily in companies listed in the UK, with the balance invested internationally. In pursuing this objective, the fund managers may include other investments that they consider appropriate, which may include units in collective investment schemes, warrants and other permitted investments and transactions.

Depositary: Citibank International Plc — **Fund Type:** OEIC

Special Risk Factors: 1,2,8,12 — **Unit/Share type:** Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Dividend A Fund	**R**	**4.00%**	**1.50%** C	**0.06%** C	**4.70% (Inc)**	**3.80% (Inc)**	**Single**	**12:00**	**11:30**

The Fund aims to provide a steadily increasing income stream by investing mainly in a range of UK equities.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	1,5,6,8	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Income A Fund	**R**	**4.00%**	**1.50%** C	**0.03%** C	**4.70% (Inc)**	**3.80% (Inc)**	**Single**	**12:00**	**11:30**

The Fund invests mainly in a range of UK equities with the aim of achieving income growth. The target yield is at least 15% higher than that of the FTSE All-Share Index. Subject to this, the aim is to maximise total return (the combination of income and growth of capital).

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	1,5,8,12	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Neptune Income A Fund	**R**	**5.00%**	**1.60%** C	**0.00%** C	**4.87% (Acc)**	**3.89% (Acc)**	**Single**	**12:00**	**11:30**

The investment objective of Neptune Income Fund is to generate a rising level of income. Whilst income is the main objective there is also potential for capital growth, from an actively managed portfolio invested predominantly in UK securities and UK fixed interest stocks, with some overseas exposure. The Fund aims to achieve top quartile performance, in terms of total return, against the appropriate peer group.

Depositary:	State Street Trustees Limited	Fund Type:	OEIC
Special Risk Factors:	1,2,5,8,11,12	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Neptune Quarterly Income A Fund	**R**	**5.00%**	**1.60%** C	**0.63%** C	**4.05% (Acc)**	**3.08% (Acc)**	**Dual**	**12:00**	**11:30**

The aim of the Fund is to generate a positive total return from investment predominantly in equities and bonds, with a view to attaining top quartile performance amongst the relevant peer group.

Depositary:	State Street Trustees Limited	Fund Type:	Unit Trust
Special Risk Factors:	1,5,8,12,16	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
PSigma Income Fund	**R**	**5.25%**	**1.50%** C	**0.22%** C	**4.80% (Acc)**	**3.80% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve a reasonable and rising income together with long term capital growth. The Fund intends to invest invest primarily in UK companies but may invest internationally.

Depositary: HSBC Bank plc
Special Risk Factors: 1,8,12
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

As this is a newly launched fund the rates provided by the Fund Manager are estimated.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
SL Inv UK Equity High Income R Fund	**R**	**4.00%**	**1.50%** C	**0.02%** C	**5.19% (Inc)**	**4.20% (Inc)**	**Single**	**07:30**	**15:30**

The objective of this fund is to provide a high level of income with some capital growth over the longer term. The investment policy of the fund is to invest in equities and equity-type investment of companies listed on a UK stock exchange or which in the opinion of the ACD carry a substantial part of their operations in the UK.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 1,6,8,12
Fund Type: OEIC
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Threadneedle UK Equity Income 1 Fund	**R**	**3.75%**	**1.50%** C	**0.14%** C	**4.70%**	**3.80%**	**Single**	**12:00**	**11:30**

To achieve an above average rate of income combined with sound prospects for capital growth. The investment policy is to invest primarily in UK equities. It may, however, invest in other securities such as convertibles and gilts.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 1,8,12
Fund Type: OEIC
Unit/Share type: Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Threadneedle UK Monthly Income 1 Fund	**R**	**3.75%**	**1.50%** C	**0.14%** C	**4.80%**	**3.80%**	**Single**	**12:00**	**11:30**

The Fund will seek to achieve an above average income combined with sound prospects for capital growth. The Fund will invest primarily in UK equities. It may, however, invest in other securities, such as convertibles and gilts. Income will be paid monthly.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Special Risk Factors: 1,5,8
Fund Type: OEIC
Unit/Share type: Inc

UK Gilt

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Allianz PIMCO Gilt Yield A Fund	R	4.00%	0.50% C	0.06% C	4.02% (inc paid out); 4.03% (inc reinvested)	3.89% (inc paid out); 3.92% (inc reinvested)	Single	12:00	11:30

To maximise total return, consistent with preservation of capital and prudent investment management, primarily through investment in British Government Securities.

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Fund Type: OEIC
Special Risk Factors: 1,4,5,7,9,12
Unit/Share type: Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
City Fin Strategic Gilt A Fund	R	5.00%	1.25% I	0.17% I	3.43% (Inc)	2.46% (Inc)	Single	10:00	09:30

The investment objective of the Fund is to provide a total return from interest bearing securities.

Depositary: Bank of New York Trust & Depositary Co. Ltd
Fund Type: OEIC
Special Risk Factors: 4,5,7,9,11,12
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Gilt & Fixed Interest Income A Fund	R	0.00%	0.75% I	0.19% I	3.80% (Inc)	3.20% (Inc)	Single	12:00	11:30

The Fund aims to provide a high and secure income with stability of capital by investing in short, medium or long dated government stocks, though a proportion of the funds may be invested in dated debenture or loan stocks.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 4,5,6,7
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Royal London UK Government Bond Trust	R	4.00%	0.75% C	0.05% C	2.60%	2.60%	Dual	12:00	11:30

"The Fund seeks to maximise total investment return (income and capital growth) over the medium to long term by investing mainly in UK government bonds. Sterling corporate bonds may also be held. The Fund may hold transferable securities and units in collective investment schemes and cash (for the purposes of Efficient Portfolio Management and redemption of units). It may also hold derivatives for the purposes of EPM only."

Depositary: J.P. Morgan Trustee and Depositary Company Limited
Fund Type: Unit Trust
Special Risk Factors: 1,4,5,7
Unit/Share type: Inc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder Gilt & Fixed Interest Fund	**R**	**5.25%**	**0.50%** C	**0.06%** C	**6.33% (Inc)**	**5.00% (Inc)**	**Dual**	**12:00**	**11:30**

Aims to achieve a high level of income with the potential for capital growth, from investment in a diversified portfolio of sterling denominated fixed interest securities.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	**Fund Type:**	Unit Trust
Special Risk Factors:	1,2,4,5,7,9,12	**Unit/Share type:**	Acc & Inc

UK Index Linked Gilts		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Henderson Index Linked Bond A Fund	**R**	**4.00%**	**1.00%** I	**0.05%** I	**6.16%**	**5.17%**	**Single**	**12:00**	**11:30**

To provide a return by investing primarily in United Kingdom Government issued index linked securities.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	4,5	Unit/Share type:	Inc

Royal London Index Linked Trust	**R**	**4.00%**	**0.40%** C	**0.10%** C	**1.60%**	**1.60%**	**Dual**	**12:00**	**11:30**

The investment objective of the Fund is to maximise total investment return (income and capital growth) over the medium to long term by investing mainly in index linked securities.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	Fund Type:	Unit Trust
Special Risk Factors:	4,5,7	Unit/Share type:	Inc

UK Other Bond		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
AEGON High Yield Bond A Fund	**R**	**4.50%**	**1.00%** C	**0.10%** I	**5.34% (Acc)**	**4.36% (Acc)**	**Single**	**12:00**	**11:30**

To maximise total return (income plus capital) by investing in a portfolio of predominantly high yield bonds, selected investment grade bonds and cash. The fund may hold sterling and other currency denominated bonds hedged back to Sterling.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	1,4,6,7,13	Unit/Share type:	Acc & Inc

Artemis High Income Fund	**R**	**5.25%**	**1.25%** C	**0.07%** C	**4.92% (income reinvested);4.83 % (income paid out)**	**3.94% (income reinvested); 3.85% (Income paid out)**	**Dual**	**12:00**	**11:30**

To achieve a higher than average initial yield, combined with the prospect of rising income and some capital growth over the long term.

Depositary:	Royal Bank of Scotland plc	Fund Type:	Unit Trust
Special Risk Factors:	1,4,5,8,12	Unit/Share type:	Inc

Artemis Strategic Bond Q Fund	**R**	**5.25%**	**1.00%** I	**0.05%** I	**5.29% (Acc)**	**4.30% (Acc)**	**Dual**	**12:00**	**11:30**

To achieve a total return by investing predominantly in fixed income markets.

Depositary:	Royal Bank of Scotland plc	Fund Type:	Unit Trust
Special Risk Factors:	2,3,4,5,6,7,9	Unit/Share type:	Acc & Inc

F&C Strategic Bond Fund	**R**	**5.00%**	**1.00%** I	**0.11%** I	**5.30% (Inc)**	**4.40% (Inc)**	**Single**	**12:00**	**11:30**

The Fund aims to produce a high income by investing in corporate bonds and other fixed interest securities.

Depositary:	J.P. Morgan Trustee and Depositary Company Limited	Fund Type:	OEIC
Special Risk Factors:	1,4,5,6,7,12,13	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Henderson Strategic Bond A Fund	**R**	**4.00%**	**1.25%** [I]	**0.18%** [I]	**4.70%**	**3.80%**	**Single**	**12:00**	**11:30**

To provide a return by investing in higher yielding assets including high yield bonds, investment grade bonds, government bonds, equities, preference shares and other bonds. The Fund will take strategic asset allocation decisions between countries, asset classes, sectors and credit ratings. The Fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	1,2,4,6,7	Unit/Share type:	Inc

INVESCO PERPETUAL Monthly Income Plus Fund	**R**	**5.00%**	**1.25%** [C]	**0.15%** [C]	**5.18% (Acc)**	**3.98% (Acc)**	**Single**	**12:00**	**11:30**

To achieve a high level of income whilst seeking to maximise total return through investing in high yielding corporate and Government bonds, together with UK equities. In pursuing this objective, the fund managers may include other investments that they consider appropriate, which may include shares, units in collective investment schemes, warrants and other permitted investments and transactions.

Depositary:	Citibank International Plc	Fund Type:	OEIC
Special Risk Factors:	1,2,4,5,6,7	Unit/Share type:	Acc & Inc

Investec Monthly High Income A Fund	**R**	**4.50%**	**0.95%** [C]	**0.11%** [I]	**5.24% (Inc)**	**4.29% (Inc)**	**Single**	**12:00**	**11:30**

The Fund aims to provide investors with a high income, paid monthly, primarily through investment in highly rated and / or high yield bonds from around the world. The portfolio will be managed to minimise any currency risks in Sterling.

Depositary:	State Street Trustees Limited	Fund Type:	OEIC
Special Risk Factors:	1,6,12	Unit/Share type:	Acc & Inc

JPM Global High Yield Bond A Fund	**R**	**3.50%**	**1.10%** [C]	**0.19%** [C]	**4.99% (Inc)**	**4.99% (Inc)**	**Single**	**12:00**	**11:30**

To provide a high return from a diversified portfolio of bond and other debt securities. The Fund will invest primarily in bond and other debt securities (mainly below investment grade securities or unrated securities) of issuers in developed countries, primarily corporations and banks. The Fund may also invest in bond and other debt securities of issuers of emerging countries. The Fund will aim to hedge non-sterling securities back to sterling.

Depositary:	Royal Bank of Scotland plc	Fund Type:	OEIC
Special Risk Factors:	1,2,4,5,6,7,12,13	Unit/Share type:	Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Jupiter Strategic Bond Fund	**R**	**4.00%**	**1.25%** [I]	**0.33%** [I]	**2.86% (Inc)**	**1.93% (Inc)**	**Dual**	**12:00**	**11:30**

To achieve a high income with the prospect of capital growth.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 1,2,4,5,6,7,12,13
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Legal & General High Income A Trust	**R**	**3.00%**	**1.00%** [I]	**0.00%** [I]	**4.10% (Inc)**	**4.10% (Inc)**	**Dual**	**12:00**	**11:30**

The investment objective is to invest in a variety of fixed interest securities, including overseas issues, in order to achieve a high income. Securities selected will normally be of an investment rating commensurate with the objective.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 2,4,5,6,7,12,13
Fund Type: Unit Trust
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G High Yield Corporate Bond X Fund	**R**	**0.00%**	**1.25%** [I]	**0.19%** [I]	**5.30% (Inc)**	**4.60% (Inc)**	**Single**	**12:00**	**11:30**

The Fund aims to maximise total return whilst providing a high level of income by investing in high yielding corporate and government bonds denominated in sterling, other European currencies, US dollars or yen.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 4,5,6,7,13
Fund Type: OEIC
Unit/Share type: Acc & Inc

This fund is available for Re Registration only, it is not available for any new investment.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
M&G Optimal Income A Fund	**R**	**4.00%**	**1.25%** [I]	**0.20%** [I]	**4.90% (Acc)**	**4.30% (Acc)**	**Single**	**12:00**	**11:30**

The Fund aims to provide a total return to investors based on optimal exposure to income streams in investment markets.

Depositary: Royal Bank of Scotland plc
Special Risk Factors: 4,5,7,9,12,13
Fund Type: OEIC
Unit/Share type: Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Marlborough High Yield Fixed Interest Fund	**R**	**5.25%**	**1.50%** IC	**0.06%** IC	**4.68%**	**3.70%**	**Dual**	**12:00**	**11:30**

The objective of the scheme is to provide a high level of income with the opportunity for some long-term capital growth. The Scheme will invest in a portfolio largely comprising fixed, variable rate and index related securities issued by corporates, government, supranational institutions and local and regional agencies, both in the UK and internationally, as well as other securities deemed to be appropriate by the Manager. At times it may be appropriate for the scheme not to be fully invested but to hold cash and near cash.

Depositary: HSBC Bank plc — **Fund Type:** Unit Trust
Special Risk Factors: 1,2,4,5,6,7,12,13 — **Unit/Share type:** Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Norwich Higher Income Plus 1 Fund	**R**	**0.00%**	**1.00%** I	**0.00%** I	**5.10%**	**4.40%**	**Single**	**12:00**	**11:30**

To provide a high level of investment income.

Depositary: Citicorp Trustee Company Limited — **Fund Type:** OEIC
Special Risk Factors: 2,3,4,5,6,7,12 — **Unit/Share type:** Inc

This fund is available for Re-Registration only. The fund is not available for any new investment.

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Schroder Strategic Bond A Fund	**R**	**3.25%**	**1.00%** C	**0.16%** I	**5.70% (Inc)**	**4.60% (Inc)**	**Dual**	**12:00**	**11:30**

Aims to achieve a total return from a diversified portfolio of global debt securities. The full spectrum of available securities including non-investment grade, will be utilised. The portfolio will consist of sterling denominated securities or other securities, hedged back into sterling.

Depositary: J.P. Morgan Trustee and Depositary Company Limited — **Fund Type:** Unit Trust
Special Risk Factors: 1,2,3,4,5,6,7,9,12,13 — **Unit/Share type:** Acc & Inc

Fund		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Threadneedle High Yield Bond 1 Fund	**R**	**3.75%**	**1.25%** C	**0.15%** C	**4.90%**	**4.00%**	**Single**	**12:00**	**11:30**

The Fund aims to achieve a higher level of monthly income. The Fund will invest principally in higher risk UK and international fixed interest securities. It may also invest in equities.

Depositary: J.P. Morgan Trustee and Depositary Company Limited — **Fund Type:** OEIC
Special Risk Factors: 1,4,5,6,8,12 — **Unit/Share type:** Inc

UK Smaller Companies

UK Smaller Companies		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
CF Noble UK Smaller Companies A Fund	**R**	**4.00%**	**1.50%**	**0.12%**	**4.10%**	**4.10%**	**Single**	**12:00**	**11:30**

To achieve long-term capital growth.

Depositary:	Bank of New York Trust & Depositary Co. Ltd	**Fund Type:**	OEIC
Special Risk Factors:	3,6,8,9,17	**Unit/Share type:**	Acc

Marlborough Special Situations Fund	**R**	**5.00%**	**1.50%**	**0.07%**	**4.74%**	**3.76%**	**Dual**	**12:00**	**11:30**

The objective of the scheme is to provide investors with capital growth by following a speculative policy investing in smaller companies, new issues and companies going through a difficult period with good recovery prospects.

Depositary:	HSBC Bank plc	**Fund Type:**	Unit Trust
Special Risk Factors:	2,3,8	**Unit/Share type:**	Inc

Marlborough UK Micro-Cap Growth Fund	**R**	**5.00%**	**1.50%**	**0.08%**	**4.78%**	**3.80%**	**Dual**	**12:00**	**11:30**

To provide a total return of capital and income in excess of the total return achieved by the FTSE Small Cap Index (ex Investment Companies), over the medium to long term.

Depositary:	HSBC Bank plc	**Fund Type:**	Unit Trust
Special Risk Factors:	3,8,16	**Unit/Share type:**	Acc

Old Mutual UK Select Smaller Cos A Fund	**R**	**4.00%**	**1.75%**	**0.17%**	**4.40% (Acc)**	**3.40% (Acc)**	**Dual**	**12:00**	**11:30**

To provide capital growth from investing primarily in a portfolio of UK smaller companies.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	OEIC
Special Risk Factors:	3,6,8	**Unit/Share type:**	Acc & Inc

		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
Rensburg UK Micro Cap Growth Trust	**R**	**5.25%**	**1.50%**[l]	**0.11%**[l]	**4.48%**	**3.50%**	**Dual**	**14:00**	**13:30**

The objective of the trust is to produce a total return (ie. Capital gain and income) in excess of the total return achieved by the FTSE SmallCap Index (ex investment companies) over the medium to long term.

Depositary:	Royal Bank of Scotland plc	**Fund Type:**	Unit Trust
Special Risk Factors:	3,6,8	**Unit/Share type:**	Acc

Unclassified		Standard Initial Charge	Annual Management	Additional charges &	RIY ISA based on UGR** ISA 7%	RIY UT/OEIC based on UGR** UT/OEIC 6%	Single/dual priced	Valuation pricing time	Dealing cut off time
IFSL Bestinvest Growth Portfolio Fund	**R**	**5.00%**	**1.50%** I	**0.20%** I	**4.66% (Acc)**	**3.68% (Acc)**	**Single**	**12:00**	**11:30**

The objective of the Fund is to deliver capital growth over the longer term.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 8,9
Unit/Share type: Acc & Inc

IFSL Bestinvest Income & Growth Portfolio Fund	**R**	**5.00%**	**1.50%** I	**0.20%** I	**4.66% (Acc)**	**3.68% (Acc)**	**Single**	**12:00**	**11:30**

The objective of the Fund is to deliver income and capital growth over the longer term.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 8,9
Unit/Share type: Acc & Inc

IFSL Bestinvest Income Portfolio Fund	**R**	**5.00%**	**1.50%** C	**0.20%** C	**4.66% (Acc)**	**3.68% (Acc)**	**Single**	**12:00**	**11:30**

The objective of the Fund is to deliver a high level of income with the potential for modest capital growth over the longer term.

Depositary: Royal Bank of Scotland plc
Fund Type: OEIC
Special Risk Factors: 1,8,9,12
Unit/Share type: Acc & Inc

SWIP Sterling Index-Linked Bond A Fund	**R**	**3.75%**	**1.00%** I	**0.03%** I	**2.80% (Acc)**	**1.80% (Acc)**	**Single**	**12:00**	**11:30**

To provide a total return by investing in a portfolio of predominantly bonds.

Depositary: State Street Trustees Limited
Fund Type: OEIC
Special Risk Factors: 2,4,7,11
Unit/Share type: Acc & Inc