

Mutual funds from Standard Life

Fund Schedules

September 2008

Warning

This document is intended for individuals who are familiar with investment terminology. Please contact your financial adviser if you need an explanation of the terms used.



Mutual Funds

Fund Schedule

Unless otherwise stated, the generic details of each fund are:

September 2008

Minimum lump sum investment	£500	ISA option	Yes	Telephone dealing	Yes
Minimum regular investment	£50	Switching	Yes	Joint holder for Investment Fund	Yes
Minimum withdrawal	£250	Switching Charge	0.25%	Statements issued	Apr & Oct
Minimum holding	£500			Payment Methods	Lump Sum & Regular (Cheque & Direct Debit)

Important Information

All references made to shares and funds, ACD and Depositary also include units, unit trusts, Manager and Trustee.

Fund Managers may charge additional expenses to cover costs such as trustees', registrars', auditors' and regulators' fees and safe custody charges.

The charges quoted are correct as at July 2008. Exact charges incurred may differ to what is shown.

The charges and additional expenses are not guaranteed. They are regularly reviewed and may be changed in the future. The value of investments and the income from them can fall as well as rise and you may get back less than you pay in.

If you decide to invest in a property fund, you should be aware that property can be difficult to sell, so you might not be able to sell your investment when you want to. In exceptional circumstances, it could take up to six months. The valuation of property is generally a matter of a valuer's opinion rather than fact.

Notes

*When there is a * or when FTSE is mentioned, please refer to this. *All FTSE Indices are calculated by FTSE International Limited ("FTSE"), which owns all copyright in the index values and constituent list and does not sponsor, endorse or promote these funds. "FTSE" is a trade mark jointly owned by the London Stock Exchange Plc and The Financial Times Limited and used by FTSE under licence. "All-Share" is a trade mark of FTSE.

Aberdeen American Growth Fund

Fund Code
Accum Shares V60
Income Shares –

Fund Aim The Fund aims to achieve capital growth primarily by investing in a portfolio of North American equity and equity related securities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.11%	Distribution date	30 Apr, 31 Oct
Initial charge	4.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb, 31 Aug
Annual charge deducted from	Capital	End of accounting period	31 July		

ACD: Aberdeen Unit Trust Managers Limited, 10 Queen's Terrace, Aberdeen, AB10 1YG.

Depositary: Royal Bank of Scotland plc, Waterhouse Square, 138-142 Holborn, London, EC1N 2TH.

Aberdeen Corporate Bond Fund

Fund Code
Accum Shares V78
Income Shares V77

Fund Aim The Fund will aim to produce an attractive level of income through investment in a portfolio of investment grade and non-investment grade debt and debt-related securities. The Fund may also invest in derivatives, including forwards, and in collective investment schemes, including those managed by the ACD or companies related to the ACD.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.15%	Distribution date	31 Jan, 30 Apr, 31 Jul, 31 Oct
Initial charge	4.25%	Fund priced	Daily		
Annual management charge	1.00%	Fund pricing	Single	XD date	30 Oct, 31 Jan, 30 Apr, 31 Jul
Annual charge deducted from	Capital	End of accounting period	31 May		

ACD: Aberdeen Unit Trust Managers Limited, 10 Queen's Terrace, Aberdeen, AB10 1YG.

Depositary: Royal Bank of Scotland plc, Waterhouse Square, 138-142 Holborn, London, EC1N 2TH.

Aberdeen Japan Growth Fund

Fund Code	Accum Shares	V70
	Income Shares	–

Fund Aim The Fund aims to produce capital growth through investment in a diversified portfolio of Japanese securities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.25%	Distribution date	31 Oct
Initial charge	4.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	30 Nov, 31 May
Annual charge deducted from	Capital	End of accounting period	31 July		

ACD: Aberdeen Unit Trust Managers Limited, 10 Queen's Terrace, Aberdeen, AB10 1YG.

Depository: Royal Bank of Scotland plc, Waterhouse Square, 138-142 Holborn, London, EC1N 2TH.

Aberdeen Property Share Fund

Fund Code	Accum Shares	–
	Income Shares	V75

Fund Aim The Fund aims to provide long term total return, from a diversified portfolio of property company securities or companies which derive a significant proportion of their revenues or profits from equities which have a significant proportion of their assets in property. Holdings will be concentrated in the United Kingdom, though investment overseas is permitted.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.02%	Distribution date	30 April, 31 Oct
Initial charge	4.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Jan, 1 Jul
Annual charge deducted from	Income	End of accounting period	31 Jul (Interim 30 Jan)		

ACD: Aberdeen Unit Trust Managers Limited, 1 Bow Churchyard, London, EC4M 9HH

Depository: Royal Bank of Scotland plc, Waterhouse Square, 138-142 Holborn, London, EC1N 2TH.

Aberdeen UK Equity Income Fund

Fund Code	Accum Shares	–
	Income Shares	V64

Fund Aim The Fund aims to achieve an attractive level of income combined with capital growth from a portfolio primarily consisting of UK equity and equity-related securities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.1%	Distribution date	30 Apr, 31 Oct
Initial charge	4.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb, 31 Aug
Annual charge deducted from	Capital	End of accounting period	31 Jan, 31 Jul		

ACD: Aberdeen Unit Trust Managers Limited, 10 Queen's Terrace, Aberdeen, AB10 1YG.

Depository: Royal Bank of Scotland plc, Waterhouse Square, 138-142 Holborn, London, EC1N 2TH.

Aberdeen UK Growth Fund

Fund Code	Accum Shares	V71
	Income Shares	V72

Fund Aim The Fund aims to provide capital growth through investment in companies registered in the United Kingdom or companies which derive a significant proportion of their revenues or profits from the United Kingdom or have a significant proportion of their assets there.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.07%	Distribution date	30 Apr, 31 Oct
Initial charge	4.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb, 31 Aug
Annual charge deducted from	Capital	End of accounting period	31 Jan, 31 Jul		

ACD: Aberdeen Unit Trust Managers Limited, 10 Queen's Terrace, Aberdeen, AB10 1YG.

Depository: Royal Bank of Scotland plc, Waterhouse Square, 138-142 Holborn, London, EC1N 2TH.

Allianz RCM BRIC Stars Fund				Fund Code	Accum Shares	Z00
					Income Shares	–
Fund Aim	The Fund aims to achieve capital growth in the long term by investing mainly in the equity markets of Brazil, Russia, India and China. Up to one third of the Fund's assets may be invested outside the BRIC countries including developed economies and/or other emerging markets..					
Fund type	Investment Fund (OEIC)	Additional fund expenses (per annum)	0.34%	Distribution date	N/A	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.75%	Fund pricing	Single	XD date	1 May	
Annual charge deducted from	Income	End of accounting period	30 April			

ACD: Allianz Global Investors (UK) Limited, 155 Bishopsgate, London EC2M 3AD.

Depository: JP Morgan Trustee and Depository Company Ltd, 125 London Wall, London, EC2Y 5AJ.

Baillie Gifford American Fund				Fund Code	Accum Shares	V41
					Income Shares	–
Fund Aim	To maximise the total return principally through investment, whether direct or indirect, in any economic sector in the United States of America. From time to time, at the ACD's sole discretion, investment, whether direct or indirect, may also be made in any economic sector in Canada.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.04%	Distribution date	31 Jun	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	30 Apr	
Annual charge deducted from	Income	End of accounting period	30 Apr			

ACD: Baillie Gifford & Co Ltd, Calton Square, 1 Greenside Row, Edinburgh EH1 3AN.

Depository: Royal Bank of Scotland, Drummond House, PO Box 1727, 1Redheughs Road, Edinburgh, EH12 9JN.

Baillie Gifford British 350 Fund				Fund Code	Accum Shares	V43
					Income Shares	V42
Fund Aim	To achieve a total return superior to that of the FTSE* Actuaries 350 Index by investing predominantly in large and medium sized UK companies and, in particular, by generally investing at least 90% of the assets of the Fund in securities of companies listed in the FTSE* Actuaries 350 Index.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.08%	Distribution date	31 Mar, 30 Sep	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	31 Jan, 31 Jul	
Annual charge deducted from	Income	End of accounting period	31 Jan			

ACD: Baillie Gifford & Co Ltd, Calton Square, 1 Greenside Row, Edinburgh EH1 3AN.

Depository: Royal Bank of Scotland, Drummond House, PO Box 1727, 1Redheughs Road, Edinburgh, EH12 9JN.

Baillie Gifford Corporate Bond Fund				Fund Code	Accum Shares	V45
					Income Shares	V44
Fund Aim	To achieve a high level of monthly income while seeking to limit capital volatility by investing primarily in a diversified portfolio of investment grade and sub-investment grade fixed interest securities denominated in sterling.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.05%	Distribution date	Second last day of each month	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.00%	Fund pricing	Single	XD date	Last day of each month	
Annual charge deducted from	Capital	End of accounting period	31 Mar, 30 Sept			

ACD: Baillie Gifford & Co Ltd, Calton Square, 1 Greenside Row, Edinburgh EH1 3AN.

Depository: Royal Bank of Scotland, Drummond House, PO Box 1727, 1Redheughs Road, Edinburgh, EH12 9JN.

Baillie Gifford Pacific Fund				Fund Code	Accum Shares	V47
					Income Shares	–
Fund Aim	To achieve capital growth by investment in the Far East, Australasia and Indian sub-continent in any economic sector. The current policy excludes investment in Japan and Australia.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.06%	Distribution date	31 Jun	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	30 Apr	
Annual charge deducted from	Income	End of accounting period	30 Apr			

ACD: Baillie Gifford & Co Ltd, Calton Square, 1 Greenside Row, Edinburgh EH1 3AN.

Depository: Royal Bank of Scotland, Drummond House, PO Box 1727, 1Redheughs Road, Edinburgh, EH12 9JN.

BlackRock Income Portfolio Fund				Fund Code	Accum Shares	W81
					Income Shares	W80
Fund Aim	To provide an above-average and growing income without sacrificing the benefits of long-term capital growth by investing primarily in the UK. The Fund aims to provide a yield higher than that of the FTSE* All-Share Index and employs a conservative strategy in terms of asset distribution and individual stock selection. A proportion of the Fund's assets will be invested in fixed interest securities. Exposure to overseas markets may be gained directly or indirectly (e.g. via collective investment schemes or investment trusts).					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.08%	Distribution date	28 Feb, 31 May, 31 Aug, 30 Nov	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	31 Dec, 31 Mar, 30 Jun, 30 Sep	
Annual charge deducted from	Capital	End of accounting period	31 Dec, 30 Jun			

ACD: BlackRock Investment Management (UK) Limited, 33 King William Street, London, EC4R 9AS.

Depository: Royal Bank of Scotland plc (RBS), 36 St Andrew Square, Edinburgh, EH2 2YB.

BlackRock UK Fund				Fund Code	Accum Shares	W83
					Income Shares	W82
Fund Aim	To achieve long-term capital growth for investors. The Fund invests primarily in the shares of larger companies incorporated or listed in the UK. The Fund may also invest in collective investment schemes.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.12%	Distribution date	12 Feb, 12 Aug	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	12 Dec, 12 Jun	
Annual charge deducted from	Income	End of accounting period	12 Dec, 12 Jun			

ACD: BlackRock Investment Management (UK) Limited, 33 King William Street, London, EC4R 9AS.

Depository: Royal Bank of Scotland plc (RBS), 36 St Andrew Square, Edinburgh, EH2 2YB.

BlackRock UK Income Fund				Fund Code	Accum Shares	W85
					Income Share	W84
Fund Aim	To provide an above-average and growing income without sacrificing the benefits of long-term capital growth by investing primarily in the shares of companies incorporated or listed in the UK. The Fund may also invest in collective investment schemes.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.09%	Distribution date	31 Mar, 30 Jun, 30 Sep, 31 Dec	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	31 Jan, 30 Apr, 31 Jul, 31 Oct	
Annual charge deducted from	Capital	End of accounting period	31 Jul, 31 Jan			

ACD: BlackRock Investment Management (UK) Limited, 33 King William Street, London, EC4R 9AS.

Depository: Royal Bank of Scotland plc (RBS), 36 St Andrew Square, Edinburgh, EH2 2YB.

Fidelity American Fund				Fund Code	Accum Shares	–
					Income Shares	V88
Fund Aim	The aim of the Fund is to achieve long-term capital growth from a portfolio primarily made up of the shares of US companies.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.17%	Distribution date		30 Apr
Initial charge	3.50%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date		1 Mar
Annual charge deducted from	Income	End of accounting period	Last day of February			

ACD: Fidelity Investment Services Limited, Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge Kent, TN11 9DZ, United Kingdom.
 Depository: J.P.Morgan Trustee and Depository Company Limited, 125 London Wall, London, EC27 5AJ.

Fidelity European Fund				Fund Code	Accum Shares	V82
					Income Shares	–
Fund Aim	The aim of the Fund 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.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.23%	Distribution date		30 Apr
Initial charge	3.50%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date		1 Mar
Annual charge deducted from	Income	End of accounting period	Last day of February			

ACD: Fidelity Investment Services Limited, Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge Kent, TN11 9DZ, United Kingdom.
 Depository: J.P.Morgan Trustee and Depository Company Limited, 125 London Wall, London, EC2Y 5AJ.

Fidelity Global Special Situations Fund				Fund Code	Accum Shares	V89
					Income Shares	–
Fund Aim	The aim of the Fund is to achieve long-term capital growth from a portfolio primarily made up of the shares of companies around the world. The fund will have a blend of investments in larger, medium and smaller sized companies. The manager is not restricted in its choice of companies either by size or industry, or in terms of the geographical split of the portfolio and will choose stocks largely determined by the availability of attractive investment opportunities.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0%	Distribution date		30 Apr
Initial charge	3.50%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date		1 Mar
Annual charge deducted from	Income	End of accounting period	Last day of February			

ACD: Fidelity Investment Services Limited, Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge Kent, TN11 9DZ, United Kingdom.
 Depository: J.P.Morgan Trustee and Depository Company Limited, 125 London Wall, London, EC2Y 5AJ.

Fidelity Japan Fund				Fund Code	Accum Shares	V85
					Income Shares	–
Fund Aim	The aim of the Fund is to achieve long-term capital growth from a portfolio primarily made up of shares of Japanese companies.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.2%	Distribution date		30 Apr
Initial charge	3.50%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date		1 Mar
Annual charge deducted from	Income	End of accounting period	Last day of February			

ACD: Fidelity Investment Services Limited, Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge Kent, TN11 9DZ, United Kingdom.
 Depository: J.P.Morgan Trustee and Depository Company Limited, 125 London Wall, London, EC2Y 5AJ.

Fidelity South East Asia Fund				Fund Code	Accum Shares	V84
					Income Shares	–
Fund Aim	The aim of the fund is to achieve long-term capital growth from a portfolio primarily made up of the shares of companies throughout the Pacific Basin, but excluding Japan.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.28%	Distribution date		30 Apr
Initial charge	3.50%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date		1 Mar
Annual charge deducted from	Income	End of accounting period	Last day of February			

ACD: Fidelity Investment Services Limited, Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge Kent, TN11 9DZ, United Kingdom.
 Depository: J.P.Morgan Trustee and Depository Company Limited, 125 London Wall, London, EC2Y 5AJ

Fidelity Special Situations Fund				Fund Code	Accum Shares	V81
					Income Shares	–
Fund Aim	The aim of the fund is to achieve long-term capital growth from a portfolio primarily made up of the shares of UK companies.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.19%	Distribution date	30 Apr	
Initial charge	3.50%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Mar	
Annual charge deducted from	Income	End of accounting period	Last day of February			

ACD: Fidelity Investment Services Limited, Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge Kent, TN11 9DZ, United Kingdom.
 Depository: J.P.Morgan Trustee and Depository Company Limited, 125 London Wall, London, EC2Y 5AJ.

Fidelity UK Aggressive Fund				Fund Code	Accum Shares	V86
					Income Shares	–
Fund Aim	To achieve long - term capital growth from a portfolio primarily invested in the shares of UK companies. The manager aims to consistently outperform the market by achieving a higher return than the FTSE* All Share Index.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.21%	Distribution date	30 Apr	
Initial charge	3.50%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Mar	
Annual charge deducted from	Income	End of accounting period	Last day of February			

ACD: Fidelity Investment Services Limited, Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge Kent, TN11 9DZ, United Kingdom.
 Depository: J.P.Morgan Trustee and Depository Company Limited, 125 London Wall, London, EC2Y 5AJ.

Fidelity UK Growth Fund				Fund Code	Accum Shares	V83
					Income Shares	–
Fund Aim	To achieve long - term capital growth from a portfolio made up of primarily shares of UK companies. The fund is conservatively managed and the fund manager focuses on stock picking within sectors rather than sector rotation.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.2%	Distribution date	30 Apr	
Initial charge	3.50%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Mar	
Annual charge deducted from	Income	End of accounting period	Last day of February			

ACD: Fidelity Investment Services Limited, Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge Kent, TN11 9DZ, United Kingdom.
 Depository: J.P.Morgan Trustee and Depository Company Limited, 125 London Wall, London, EC2Y 5AJ.

Fidelity WealthBuilder Fund				Fund Code	Accum Shares	V87
					Income Shares	–
Fund Aim	To provide long - term capital growth from a portfolio of Fidelity's OEIC sub - funds which are themselves invested across a broad range of world financial markets.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.2%	Distribution date	31 Aug	
Initial charge	3.50%	Fund priced	Daily			
Annual management charge	1.40%	Fund pricing	Dual	XD date	11 Jul	
Annual charge deducted from	Income	End of accounting period	28 Feb			

ACD: Fidelity Investment Services Limited, Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge Kent, TN11 9DZ, United Kingdom.
 Depository: J.P.Morgan Trustee and Depository Company Limited, 125 London Wall, London, EC2Y 5AJ.

Gartmore Cautious Managed Fund				Fund Code	Accum Shares	W03
					Income Shares	W04
Fund Aim	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. The Fund may also invest at the Manager's discretion in other transferable securities, money market instruments, cash and near cash, derivative instruments and forward transactions, deposits and units in collective investment schemes.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.19%	Distribution date	31 Mar, 30 Jun, 30 Sep, 31 Dec	
Initial charge	5.00%	Fund priced			Daily	
Annual management charge	1.25%	Fund pricing		XD date	1 Feb, 1 May, 1 Aug, 1 Nov	
Annual charge deducted from	Capital	End of accounting period	Interim 30 Nov, Final 31 May			

ACD: Gartmore Fund Managers Limited, Gartmore House, 8 Fenchurch Place, London EC3M 4PB.
 Depository: HSBC Bank PLC, 8 Canada Square, London, E14 5HQ.

Gartmore Emerging Markets Opportunities Fund				Fund Code	Accum Shares	W02
					Income Shares	-
Fund Aim	This Fund is designed to produce superior long-term capital growth from a diversified portfolio of international investments in the emerging stock markets and economies of the world. The Fund's gross income yield is unlikely to be above 1%. The Fund is invested mainly in 'emerging' equity markets, although part of the portfolio consists of investments in companies which are listed on established stock markets and which derive a significant proportion of their profits from emerging economies.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.23%	Distribution date	31 Jan, 31 Jul	
Initial charge	5.00%	Fund priced			Daily	
Annual management charge	1.50%	Fund pricing		XD date	1 Dec, 1 Jun	
Annual charge deducted from	Income	End of accounting period	Interim 30 Nov, Final 31 May			

ACD: Gartmore Fund Managers Limited, Gartmore House, 8 Fenchurch Place, London EC3M 4PB.
 Depository: HSBC Bank PLC, 8 Canada Square, London, E14 5HQ.

Gartmore European Selected Opportunities Fund				Fund Code	Accum Shares	W00
					Income Shares	-
Fund Aim	This Fund is designed to achieve the highest possible capital growth from an actively managed portfolio of European investments. Income yield is of secondary importance and is likely to be minimal. The ACD will invest in a sharply focused portfolio of shares which they believe have unrecognised potential for above average growth. The Fund's investments may include a broad range of stocks from blue chip to smaller company shares.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.20%	Distribution date	31 Jan, 31 Jul	
Initial charge	5.00%	Fund priced			Daily	
Annual management charge	1.50%	Fund pricing		XD date	1 Dec, 1 Jun	
Annual charge deducted from	Income	End of accounting period	Interim 30 Nov, Final 31 May			

ACD: Gartmore Fund Managers Limited, Gartmore House, 8 Fenchurch Place, London EC3M 4PB.
 Depository: HSBC Bank PLC, 8 Canada Square, London, E14 5HQ.

Gartmore US Opportunities Fund				Fund Code	Accum Shares	W01
					Income Shares	-
Fund Aim	To achieve long term capital growth from a portfolio comprising of the quoted shares of North American companies. The Fund is likely to have a bias towards small and medium sized companies, but is not restricted on choice of company by either size or industry.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.20%	Distribution date	31 Jan, 31 Jul	
Initial charge	5.00%	Fund priced			Daily	
Annual management charge	1.50%	Fund pricing		XD date	1 May, 1 Nov	
Annual charge deducted from	Income	End of accounting period	31 May, 30 Nov			

ACD: Gartmore Fund Managers Limited, Gartmore House, 8 Fenchurch Place, London EC3M 4PB.
 Depository: HSBC Bank PLC, 8 Canada Square, London, E14 5HQ.

Invesco Perpetual Asian Fund

Fund Code	Accum Shares	W21
	Income Shares	W20

Fund Aim To achieve capital growth in Asia and Australasia, excluding Japan. The fund intends to invest primarily in shares of companies in Asia and Australasia (excluding Japan), although it may include other Asian and Australasian related investments. In pursuing this objective, the fund managers may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, collective investment schemes, deposits and other permitted investments.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.22%	Distribution date	31 Jan
Initial charge	5.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Dec
Annual charge deducted from	Income	End of accounting period	31 May		

ACD: Invesco Fund Managers Limited, 30 Finsbury Square, London, EC2A 1AG.

Depository: Citicorp Trustee Limited, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Note: The initial charge for ISA investment is 3.50% rather than 5.00%.

Invesco Perpetual Corporate Bond Fund

Fund Code	Accum Shares	W23
	Income Shares	W22

Fund Aim The Invesco Perpetual Corporate Bond Fund aims 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.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.19%	Distribution date	30 Jun, 31 Dec
Initial charge	5.00%	Fund priced	Daily		
Annual management charge	1.00%	Fund pricing	Single	XD date	1 May, 1 Nov
Annual charge deducted from	Income	End of accounting period	31 Oct		

ACD: Invesco Fund Managers Limited, 30 Finsbury Square, London, EC2A 1AG.

Depository: Citicorp Trustee Limited, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Note: The initial charge for ISA investment is 3.50% rather than 5.00%.

Invesco Perpetual Distribution Fund

Fund Code	Accum Shares	W37
	Income Shares	W36

Fund Aim 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.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.195%	Distribution date	Last day of each month
Initial charge	5.00%	Fund priced	Daily		
Annual management charge	1.375%	Fund pricing	Single	XD date	1st of each month
Annual charge deducted from	Capital	End of accounting period	31 Oct		

ACD: Invesco Fund Managers Limited, 30 Finsbury Square, London, EC2A 1AG.

Depository: Citicorp Trustee Limited, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Invesco Perpetual High Income Fund

Fund Code	Accum Shares	W27
	Income Shares	W26

Fund Aim 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.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.19%	Distribution date	28 Feb, 31 Aug
Initial charge	5.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Jan, 1 Jul
Annual charge deducted from	Capital	End of accounting period	30 Jun		

ACD: Invesco Fund Managers Limited, 30 Finsbury Square, London, EC2A 1AG.

Depository: Citicorp Trustee Limited, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Note: The initial charge for ISA investment is 3.50% rather than 5.00%.

Invesco Perpetual Income Fund

Fund Code	Accum Shares	W31
	Income Shares	W30

Fund Aim To achieve a reasonable level of income, together with capital growth. The fund intends to invest primarily in companies listed in the UK, with 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 in investments and transactions.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.19%	Distribution date	31 May, 30 Nov
Initial charge	5.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Apr, 1 Oct
Annual charge deducted from	Capital	End of accounting period	31 Mar, 30 Sep		

ACD: Invesco Fund Managers Limited, 30 Finsbury Square, London, EC2A 1AG.

Depository: Citicorp Trustee Limited, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Note: The initial charge for ISA investment is 3.50% rather than 5.00%.

Invesco Perpetual International Equity Fund

Fund Code	Accum Shares	W33
	Income Shares	W32

Fund Aim To achieve capital growth by investing in equities quoted on world stock markets. 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.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.20%	Distribution date	31 Oct
Initial charge	5.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Sep
Annual charge deducted from	Income	End of accounting period	28 Feb		

ACD: Invesco Fund Managers Limited, 30 Finsbury Square, London, EC2A 1AG.

Depository: Citicorp Trustee Limited, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Note: The initial charge for ISA investment is 3.50% rather than 5.00%.

Invesco Perpetual Monthly Income Plus Fund

Fund Code	Accum Shares	W35
	Income Shares	W34

Fund Aim The Fund is invested to achieve a high level of income while seeking to maximise total return through investing in high yielding corporate and Government bonds, together with UK equities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.19%	Distribution date	Last day of each month
Initial charge	5.00%	Fund priced	Daily		
Annual management charge	1.25%	Fund pricing	Single	XD date	First day of each month
Annual charge deducted from	Capital	End of accounting period	31 Oct		

ACD: Invesco Fund Managers Limited, 30 Finsbury Square, London, EC2A 1AG.

Depository: Citicorp Trustee Limited, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Invesco Perpetual UK Growth Fund

Fund Code	Accum Shares	W29
	Income Shares	W28

Fund Aim 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.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.19%	Distribution date	28 Feb
Initial charge	5.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Jan
Annual charge deducted from	Income	End of accounting period	30 Jun		

ACD: Invesco Fund Managers Limited, 30 Finsbury Square, London, EC2A 1AG.

Depository: Citicorp Trustee Limited, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Jupiter Corporate Bond Fund				Fund Code	Accum Shares	–
					Income Shares	W40
Fund Aim	To achieve high income and the opportunity for capital growth. To invest primarily in fixed interest securities, as well as convertibles, and preference shares, with potential for international exposure.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.33%	Distribution date	31 Jan, 30 Apr, 31 July, 31 Oct	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.00%	Fund pricing	Dual	XD date	1 May, 1 Feb, 1 Nov, 1 Aug	
Annual charge deducted from	Income	End of accounting period	28 Feb, 31 Aug			

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter Distribution Fund				Fund Code	Accum Shares	W42
					Income Shares	W41
Fund Aim	To provide a sustainable level of income and the prospect of capital growth over the long term by investing in an actively balanced portfolio of fixed interest securities and mainly UK equities.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.17%	Distribution date	27th of each month	
Initial charge	4.50%	Fund priced	Daily			
Annual management charge	1.25%	Fund pricing	Dual	XD date	First of each month	
Annual charge deducted from	Split	End of accounting period	31 Mar, 30 Sep			

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter European Fund				Fund Code	Accum Shares	–
					Income Shares	W43
Fund Aim	The objective of the Fund is to achieve long-term capital growth. The Fund's investment policy is to invest in companies quoted on a European Stock Exchange.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.34%	Distribution date	31 Aug	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Jul	
Annual charge deducted from	Income	End of accounting period	31 Aug, 28 Feb			

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter Financial Opportunities Fund				Fund Code	Accum Shares	–
					Income Shares	W46
Fund Aim	The objective of the Fund is to achieve long-term capital growth principally through investment in equities of financial sector companies on an international basis.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.32%	Distribution date	30 June, 31 Dec	
Initial charge	5.25%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Apr, 1 Oct	
Annual charge deducted from	Income	End of accounting period	30 Apr, 31 Oct			

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter Global Technology Fund				Fund Code	Accum Shares	W50
					Income Shares	–
Fund Aim	The objective of the Fund is to achieve long-term capital growth. The Fund's investment policy is to achieve the objective through investing principally in equities on an international basis, in a wide range of companies which are either active in or benefit from the technology, media or telecommunications industries.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.36%	Distribution date	31 Dec	
Initial charge	5.25%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Oct	
Annual charge deducted from	Income	End of accounting period	31 Dec, 30 Jun			

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter High Income Fund				Fund Code	Accum Shares	–
					Income Shares	W44
Fund Aim	The objective of the Fund is to achieve a high and rising income with capital growth. The Fund's investment policy is to attain the objective by investing principally in equities and high yielding convertible securities, with some exposure to fixed interest securities, primarily in the UK.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.37%	Distribution date	31 May, 30 Nov	
Initial charge	5.25%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Apr, 1 Oct	
Annual charge deducted from	Capital	End of accounting period	30 Sep, 31 Mar			

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter Income Trust				Fund Code	Accum Shares	–
					Income Shares	W45
Fund Aim	To produce a high income, increasing at least in line with inflation, from a managed portfolio chiefly invested in UK equities and fixed interest stocks, although it may have some overseas exposure. The Manager aims to outperform the FTSE* All-Share but also seeks to produce absolute returns and beat cash.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.24%	Distribution date	28 Feb, 31 Aug	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Jun, 1 Dec	
Annual charge deducted from	Capital	End of accounting period	31 Dec, 30 Jun			

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter UK Growth Fund				Fund Code	Accum Shares	–
					Income Shares	W49
Fund Aim	To obtain long - term capital growth. The Fund's investment policy is to invest in any economic sector principally in the UK.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.35%	Distribution date	28 Feb, 31 Aug	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Jun, 1 Dec	
Annual charge deducted from	Income	End of accounting period	31 Dec, 30 Jun			

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter Undervalued Assets Fund				Fund Code	Accum Shares	W48
					Income Shares	–
Fund Aim	The objective of the Fund is to achieve long-term capital growth by investing in companies which the manager believes have recovery potential. The Fund's investment policy is to attain the objective by investing in companies considered by the Manager to be undervalued, primarily in UK equities with the potential for some overseas exposure.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.33%	Distribution date	30 Apr, 31 Oct	
Initial charge	5.25%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Feb, 1 Aug	
Annual charge deducted from	Income	End of accounting period	28 Feb, 31 Aug			

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter Merlin Balanced Portfolio Fund

Fund Code	Accum Shares	W51
	Income Shares	W52

Fund Aim To achieve long-term capital growth with income by investing in unit trusts, OEICs, Exchange Traded Funds and other regulated collective schemes across several management groups. The underlying funds invest in international equities, fixed interest stocks, commodities and property.

Fund type	Unit Trust	Additional fund expenses (per annum)	1.03%	Distribution date	31 Jul, 31 Jan
Initial charge	5.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Dual	XD date	31 May, 30 Nov
Annual charge deducted from	Income	End of accounting period	31 May, 30 Nov.		

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter Merlin Growth Portfolio Fund

Fund Code	Accum Shares	W53
	Income Shares	W54

Fund Aim To achieve long-term capital growth. The fund invests predominantly in unit trusts, OEICs, Exchange Traded Funds and other collective investment schemes across several management groups. The underlying funds invest in international equities, fixed interest stocks, commodities and property, with a core in the UK.

Fund type	Unit Trust	Additional fund expenses (per annum)	1.05%	Distribution date	30 Apr, 31 Oct
Initial charge	5.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Dual	XD date	28 Feb, 31 Aug
Annual charge deducted from	Income	End of accounting period	28 Feb, 31 Aug		

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter Merlin Income Portfolio Fund

Fund Code	Accum Shares	W55
	Income Shares	W56

Fund Aim To achieve a high and rising income with some potential for capital growth by investing predominantly in unit trusts, OEICs, Exchange Traded Funds and other collective investment schemes across several management groups. The underlying funds invest in equities, fixed interest stocks, commodities and property, principally in the UK.

Fund type	Unit Trust	Additional fund expenses (per annum)	0.96%	Distribution date	15 Mar, 15 Jun,
Initial charge	5.25%	Fund priced	Daily		15 Sep, 15 Dec
Annual management charge	1.50%	Fund pricing	Dual	XD date	16 Jan, 15 April, 16 Jul, 16 Oct
Annual charge deducted from	Income	End of accounting period	15 Apr, 15 Oct		

ACD: Jupiter Unit Trust Managers Ltd., 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London, N1 8XL.

Jupiter Merlin Worldwide Portfolio Fund

Fund Code	Accum Shares	W57
	Income Shares	W58

Fund Aim To achieve long-term capital growth by investing predominantly in unit trusts, OEICs, Exchange Traded Funds and other collective investment schemes across several management groups. The underlying funds invest in international equities, fixed interest stocks, commodities and property.

Fund type	Unit Trust	Additional fund expenses (per annum)	1.21%	Distribution date	31 Jul
Initial charge	5.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Jun
Annual charge deducted from	Income	End of accounting period	30 Nov, 31 May		

ACD: Jupiter Unit Trust Managers Limited, 1 Grosvenor Place, London, SW1X 7JJ.

Depository: The Royal Bank of Scotland, Trustee and Depository Services, Regents House, PO Box 348, 42 Islington High Street, London N1 8XL.

Liontrust First Income Fund				Fund Code	Accum Shares Income Shares	– W60
Fund Aim	To provide a high level of income, with capital values keeping pace with inflation.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.06%	Distribution date	End Feb, 31 Aug	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Jan, 1 Jul	
Annual charge deducted from	Capital	End of accounting period	Interim 31 Dec, Final 30 Jun			

ACD: Jeremy Lang, 2 Savoy Court, London, WC2R 0EZ.

Depository: State Street Trustees Limited, One Canada Square, London E14 5AF.

Liontrust First Large Cap. Fund				Fund Code	Accum Shares Income Shares	– W61
Fund Aim	To provide long term capital growth through investing 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 raised by market capitalisations listed on the Official List of the London Stock Exchange.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.08%	Distribution date	End Feb	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Jan	
Annual charge deducted from	Income	End of accounting period	Interim 30 Jun, Final 31 Dec			

ACD: Jeremy Lang, 2 Savoy Court, London, WC2R 0EZ.

Depository: State Street Trustees Limited, One Canada Square, London E14 5AF.

Liontrust Intellectual Capital Trust				Fund Code	Accum Shares Income Shares	– W62
Fund Aim	To provide long-term capital growth by investing primarily in smaller UK companies displaying a high degree of Intellectual Capital and employee motivation through equity ownership in their business model.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.09%	Distribution date	30 Jun	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 May	
Annual charge deducted from	Income	End of accounting period	Interim 31 Oct, Final 30 Apr			

ACD: Jeremy Lang, 2 Savoy Court, London, WC2R 0EZ.

Depository: State Street Trustees Limited, One Canada Square, London E14 5AF.

M&G Property Portfolio Fund				Fund Code	Accum Shares Income Shares*	X80
Fund Aim	The Fund aims to maximise long term total return (the combination of income and growth of capital) through investment mainly in commercial property.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.21%	Distribution date	28 Feb, 31 May, 31 Aug, 30 Nov	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	31 Dec, 31 Mar, 30 Jun, 30 Sep	
Annual charge deducted from	Income	End of accounting period	30 Sep			

ACD: M&G Securities Limited, Governors House, Laurence Pountney Hill, London, EC4R 0HH.

Depository: Royal Bank of Scotland plc (RBS), 36 St Andrew Square, Edinburgh, EH2 2YB.

* The Income share class is not available for regular investment.

New Star International Property Fund				Fund Code	Accum Shares Income Shares	– V08
Fund Aim	To achieve long-term capital growth and income investing principally in commercial property and property related securities.					
Fund type	OEIC	Additional fund expenses (per annum)	0%	Distribution date	31 May, 1 Nov	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.75%	Fund pricing	Dual	XD date	1 Apr, 1 Oct	
Annual charge deducted from	Capital	End of accounting period	31 May			

ACD: New Star Investment Funds Limited, 1 Knightsbridge Green, London, EC4R 9AS.

Depository: Royal Bank of Scotland plc Drummond House 1 Redheughs Avenue, Edinburgh, EH12 9JN.

New Star UK Property Unit Trust				Fund Code	Accum Shares Income Shares	V01 V02
Fund Aim	The Fund aims to achieve a high income together with some growth of both income and capital through investment primarily in commercial property and property related assets. Other investments may include money market instruments, derivatives and forward exchange contracts.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.17%	Distribution date	31 Jan, 31 Jul	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Jun, 1 Dec,	
Annual charge deducted from	Capital	End of accounting period	31 May			

ACD: New Star Investment Funds Limited, 1 Knightsbridge Green, London, EC4R 9AS.

Depository: Royal Bank of Scotland plc Drummond House 1 Redheughs Avenue, Edinburgh, EH12 9JN.

Newton Higher Income Fund				Fund Code	Accum Shares Income Shares	– X00
Fund Aim	To achieve increasing distributions for a Sub-fund on a calendar year basis with long-term capital growth.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.03%	Distribution date	28 Feb, 31 Aug	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	31 Dec, 30 Jun	
Annual charge deducted from	Capital	End of accounting period	30 Jun			

ACD: BNY Mellon Fund Managers Limited, 160 Queen Victoria Street, London, EC4V 4LA.

Depository: Royal Bank of Scotland Plc.

Note: The minimum withdrawal is £500.

Newton Income Fund				Fund Code	Accum Shares Income Shares	– X01
Fund Aim	To achieve capital growth and income from a portfolio of predominantly UK securities.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.10%	Distribution date	28 Feb, 31 May, 31 Aug, 30 Nov	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	31 Jul, 30 Apr, 31 Jan, 31 Oct	
Annual charge deducted from	Income	End of accounting period	30 Jun			

ACD: BNY Mellon Fund Managers Limited, 160 Queen Victoria Street, London, EC4V 4LA.

Depository: Royal Bank of Scotland Plc.

Note: The minimum withdrawal is £500.

Newton International Growth Fund				Fund Code	Accum Shares Income Shares	– X02
Fund Aim	The objective of the Newton International Growth Fund is to achieve capital growth from a portfolio of international securities.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.14%	Distribution date	31 Oct	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	30 Jun	
Annual charge deducted from	Income	End of accounting period	30 Jun			

ACD: BNY Mellon Fund Managers Limited, 160 Queen Victoria Street, London, EC4V 4LA.

Depository: Royal Bank of Scotland Plc.

Note: The minimum withdrawal is £500.

Newton Managed Fund				Fund Code	Accum Shares	–
					Income Shares	X03
Fund Aim	The objective of the Newton Managed Fund is to achieve capital growth and income from a portfolio of UK, EC and international securities.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.06%	Distribution date	28 Feb, 30 Sep	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	30 Jun, 31 Dec	
Annual charge deducted from	Income	End of accounting period	30 Jun			

ACD: BNY Mellon Fund Managers Limited, 160 Queen Victoria Street, London, EC4V 4LA.

Depository: Royal Bank of Scotland Plc.

Newton Oriental Fund				Fund Code	Accum Shares	–
					Income Shares	X04
Fund Aim	To achieve capital growth by investing in securities predominantly in Asian and Pacific markets including Australia and New Zealand but excluding Japan.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.17%	Distribution date	30 Oct	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	30 Jun	
Annual charge deducted from	Income	End of accounting period	30 Jun			

ACD: BNY Mellon Fund Managers Limited, 160 Queen Victoria Street, London, EC4V 4LA.

Depository: Royal Bank of Scotland Plc.

Resolution Asset UK Property Fund				Fund Code	Accum Shares	X60
					Income Shares	X61*
Fund Aim	The aim of the Fund is to achieve income and capital growth predominantly through investment in UK commercial property.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.24%	Distribution date	Last day of each month	
Initial charge	5.25%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	First day of each month	
Annual charge deducted from	Capital	End of accounting period	31 Dec			

ACD: Resolution Asset Management Limited, Resolution House, 50 Bothwell Street, Glasgow, G2 6HR.

Depository: Citibank International plc, Citigroup Centre, Canada Square, Canary Wharf, London, E14 5LB.

*The income share class is not available for regular investment.

Notes:

1. Requests to sell units can be deferred for up to six months.

Schroder Tokyo Fund				Fund Code	Accum Shares	X21
					Income Shares	X20
Fund Aim	The Fund's investment objective is to achieve capital appreciation through participation in the growth of the Japanese economy. Investment will be based primarily on Japan's economic strengths, such as its manufacturing industry (in particular on those parts of it that are demonstrating an ability to exploit newly emerging technology) and on sectors benefiting from structural change in the economy. Investment will be in directly held transferable securities. The Fund may also invest in collective investment schemes, warrants and money market instruments.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.17%	Distribution date	30 Apr, 31 Oct	
Initial charge	5.25%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Dual	XD date	28 Feb, 31 Aug	
Annual charge deducted from	Income	End of accounting period	Annual 28 Feb, Half Yearly 31 Aug			

ACD: Schroder Investments Limited, 31 Gresham Street, London EC2V 7QA.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Schroder UK Alpha Plus Fund

Fund Code	Accum Shares	X23
	Income Shares	X22

Fund Aim To provide capital growth through investment in UK Companies. The fund will invest in a focused portfolio of between 20 and 40 stocks with an objective of achieving an absolute return. The fund is not tied to a benchmark because of its absolute return objective although comparison is made against the FTSE* All-Share index for reporting purposes.

Fund type	Unit Trust	Additional fund expenses (per annum)	0.19%	Distribution date	31 Jul, 31 Jan
Initial charge	5.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 May, 1 Nov
Annual charge deducted from	Income	End of accounting period	Annual 31 May, Half Yearly 30 Nov		

ACD: Schroder Investments Limited, 31 Gresham Street, London EC2V 7QA.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Schroder UK Mid 250 Fund

Fund Code	Accum Shares	X25
	Income Shares	X24

Fund Aim To achieve long - term capital growth by investing in the medium - sized companies listed on the FTSE Mid 250 Index.

Fund type	Unit Trust	Additional fund expenses (per annum)	0.19%	Distribution date	30 Sep, 31 Mar
Initial charge	5.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 Jul, 1 Jan
Annual charge deducted from	Income	End of accounting period	31 Jul		

ACD: Schroder Investments Limited, 31 Gresham Street, London EC2V 7QA.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Schroder UK Smaller Companies Fund

Fund Code	Accum Shares	X27
	Income Shares	X26

Fund Aim To invest in UK smaller companies with the aim of long-term capital growth. These companies have more growth potential than their larger counterparts: good management strategy and successful new products can have a rapid impact on profits. The fund approach is 'bottom - up' - the emphasis is on each company in its own right, rather than making judgements about entire business sectors. The fund managers look for companies with a unique product for which demand is not being met elsewhere. Once a company moves past this stage and the competition has increased, we will sell the stock in favour of other companies with better growth prospects.

Fund type	Unit Trust	Additional fund expenses (per annum)	0.19%	Distribution date	31 Jul, 31 Jan
Initial charge	5.25%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Dual	XD date	1 May, 1 Nov
Annual charge deducted from	Income	End of accounting period	Annual 31 May, Half Yearly 30 Nov		

ACD: Schroder Investments Limited, 31 Gresham Street, London EC2V 7QA.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments AAA Income Fund

Fund Code	Accum Shares	AA1
	Income Shares	AA3

Fund Aim The Fund aims to provide a competitive level of income from a stable, low risk investment. The prospect of capital growth is less important. It invests in a portfolio of mainly Sterling fixed interest securities. All securities held in the Fund will have a AAA credit rating from Standard & Poor's and / or Moody's credit rating agencies.

Fund type	Investment Fund	Additional fund expenses (per annum)	0%	Distribution date	30 Apr, 31 Jul, 31 Oct, 31 Jan
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.00%	Fund pricing	Single	XD date	28 Feb, 31 May, 31 Aug, 30 Nov
Annual charge deducted from	Income	End of accounting period	28 Feb, 31 May 31 Aug, 30 Nov		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments American Equity Unconstrained Fund				Fund Code	Accum Shares Income Shares	AE1 –
Fund Aim	The Fund aims to give long term capital growth. It invests in a portfolio of mainly US equities. It may also invest in Canadian stocks and some of the Latin American markets (including Central America) from time to time.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.15%	Distribution date	30 Apr	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb	
Annual charge deducted from	Income	End of accounting period	28 Feb			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Asian Pacific Growth Fund				Fund Code	Accum Shares Income Shares	AP1 –
Fund Aim	The Fund aims to give long term capital growth, with income being seen as less of a priority. The Fund invests in an actively managed portfolio of mainly Pacific Basin equities. It may also hold investments in markets not represented in the MSCI Pacific Free Index (excluding Japan), for example India.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.30%	Distribution date	30 Apr	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb	
Annual charge deducted from	Income	End of accounting period	28 Feb			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Cash Fund				Fund Code	Accum Shares Income Shares	CA1 –
Fund Aim	To achieve the best level of income return, combined with a high degree of security.					
Fund type	Money Market	Additional fund expenses (per annum)	0.46%	Distribution date	30 Jun, 31 Dec	
Initial charge	0%	Fund priced	Daily			
Annual management charge	0.50%	Fund pricing	Single	XD date	30 Apr, 31 Oct	
Annual charge deducted from	Income	End of accounting period	31 Oct			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Note: This fund is not available for an ISA option.

Standard Life Investments Corporate Bond Fund				Fund Code	Accum Shares Income Shares	CB1 CB3
Fund Aim	The Fund invests in a wide range of fixed interest securities and corporate bonds, including debentures and Euro-sterling. However, only investment grade quality holdings will be considered as the Fund aims to provide a stable level of income, which is compatible with maintaining the security of capital.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.02%	Distribution date	30 Apr, 31 Jul, 31 Oct, 31 Jan	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	0.95%	Fund pricing	Single	XD date	28 Feb, 31 May, 31 Aug, 30 Nov	
Annual charge deducted from	Income	End of accounting period	28 Feb, 31 May 31 Aug, 30 Nov			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Dynamic Distribution Fund				Fund Code	Accum Shares Income Shares	DY1 DY3
Fund Aim	The objective of the Fund is to provide a total return from income and capital appreciation over the longer term.					
Fund type	Managed Fund	Additional fund expenses (per annum)	0.08%	Distribution date	31 Jul, 31 Aug, 30 Nov, 28 Feb	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	31 Mar, 30 Jun, 30 Sep, 31 Dec	
Annual charge deducted from	Capital	End of accounting period	31 Mar, 30 Jun 30 Sep, 31 Dec			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Ethical Corporate Bond Fund				Fund Code	Accum Shares	EC1
					Income Shares	EC3
Fund Aim	The objective of the Fund is to provide a high and stable level of income. Capital appreciation is of secondary importance.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.05%	Distribution date	31 Mar, 30 Jun, 30 Sep, 31 Dec	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.00%	Fund pricing	Single	XD date	31 Jan, 30 Apr, 31 Jul, 31 Oct	
Annual charge deducted from	Income	End of accounting period	31 Jan, 31 Oct		30 Apr, 31 Jul	

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments European Equity Growth Fund				Fund Code	Accum Shares	EE1
					Income Shares	-
Fund Aim	The Fund aims to give long term capital growth. It invests in an actively managed portfolio of European equities and may also hold some stock in the smaller, emerging European markets.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.15%	Distribution date	30 Apr	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb	
Annual charge deducted from	Income	End of accounting period	28 Feb			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments European Equity Manager of Managers Fund				Fund Code	Accum Shares	J11
					Income Shares	-
Fund Aim	To provide capital appreciation, investing in an actively managed portfolio of mainly European equities. Wilshire Associates researches and selects a number of European equity fund managers with a view to blending managers with differing investment styles and market capitalisation biases. The aim is for the annualised investment performance to exceed the MSCI Europe ex-UK Index over rolling three - year periods.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.10%	Distribution date	30 Nov, 31 Jul	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.85%	Fund pricing	Single	XD date	30 Sept, 31 Mar	
Annual charge deducted from	Income	End of accounting period	31 Mar			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments European Ethical Equity Fund				Fund Code	Accum Shares	UL1
					Income Shares	-
Fund Aim	The fund aims to give long term capital growth. It invests in an actively managed portfolio of European Equities, in companies that meet our current ethical criteria.					
Fund type	OEIC	Additional fund expenses (per annum)	0.05%	Distribution date	30 Jun, 31 Dec	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	30 Apr, 31 Oct	
Annual charge deducted from	Income	End of accounting period	31 Oct			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Global Absolute Return Strategies Fund				Fund Code	Accum Shares	GRI
					Income Shares	-
Fund Aim	The investment objective of the trust is to deliver a positive absolute return in the form of capital growth over the medium to longer term in all market conditions.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.12%	Distribution date	31 May	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.50%	Fund pricing	Single	XD date	31 Mar	
Annual charge deducted from	Income	End of accounting period	31 Mar			

ACD: Standard Life Investments, (Mutual Funds) Limited, 1 George Street, Edinburgh, EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth, BH7 7DB.

Standard Life Investments Global Advantage Fund

Fund Code

Accum Shares
Income SharesGL1
–

Fund Aim The Fund aims to give long term capital growth. It invests in a mix of international equities and fixed interest stocks. A substantial part of the Fund is normally held in UK equities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.00%	Distribution date	30 Apr, 31 Oct
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.25%	Fund pricing	Single	XD date	28 Feb, 31 Aug
Annual charge deducted from	Income	End of accounting period	28 Feb		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL. Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Global Equity Unconstrained Fund

Fund Code

Accum Shares
Income SharesIE1
–

Fund Aim The Fund aims to give long term capital growth through investment in an unconstrained but still diversified portfolio of international equities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.20%	Distribution date	30 Apr, 31 Oct
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb, 31 Aug
Annual charge deducted from	Income	End of accounting period	28 Feb, 30 Oct		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Global Index Linked Bond Fund

Fund Code

Accum Shares
Income SharesIL1
IL3

Fund Aim The investment objective of the fund is to provide a consistent level of income from investing primarily in sovereign-issued and corporate inflation-linked debt.

Fund type	Investment Fund (OEIC)	Additional fund expenses (per annum)	0.05%	Distribution date	31 Jan, 30 Apr, 31 Jul, 31 Oct
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	0.95%	Fund pricing	Single	XD date	31 Jan, 30 Apr, 31 Jul, 31 Oct
Annual charge deducted from	Income	End of accounting period	31 Oct, 31 Jan 30 Apr, 31 Jul		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Global REIT Fund

Fund Code

Accum Shares
Income SharesRE1
RE3

Fund Aim The Fund aims to maximise total return from income and capital appreciation by investing primarily in listed closed ended real estate investment trusts (REITs) or securities and companies principally engaged in real estate activities on a global basis.

Fund type	OEIC	Additional fund expenses (per annum)	0%	Distribution date	31 Mar, 30 Jun, 30 Sep 31 Dec
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	31 Jan, 30 Apr, 31 Jul, 31 Oct
Annual charge deducted from	Capital	End of accounting period	31 Oct, 31 Jan 30 Apr, 31 Jul		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Higher Income FundFund Code
Accum Shares
Income Shares
HI1
HI3

Fund Aim The Fund invests in a diverse range of high yielding assets, in a style driven by detailed credit analysis. Holdings are actively managed to ensure that whilst returns are driven by stock selection, the Fund remains well diversified. In this regard, the Fund may hold a wide range of high yielding fixed interest securities including investment grade corporate bonds and other high quality debt instruments such as structured vehicles and debentures. There is no set limit on the amount of investment grade bonds and high quality debt that the Fund holds, and it is expected that high yield corporate bonds will constitute the largest proportion of the Fund..

Fund type	Investment Fund	Additional fund expenses (per annum)	0.03%	Distribution date	30 Apr, 31 Jul, 31 Oct, 31 Jan
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	0.95%	Fund pricing	Single	XD date	28 Feb, 31 May, 31 Aug, 30 Nov
Annual charge deducted from	Income	End of accounting period	28 Feb, 31 May 31 Aug, 30 Nov		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Japanese Equity Growth FundFund Code
Accum Shares
Income Shares
JE1
-

Fund Aim The Fund aims to give long-term capital growth investing in an actively managed portfolio of mainly Japanese equities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.13%	Distribution date	30 Apr
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb
Annual charge deducted from	Income	End of accounting period	28 Feb		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Japanese Equity Manager of Managers FundFund Code
Accum Shares
Income Shares
JK1
-

Fund Aim To provide capital growth. Income is of secondary importance. The investment policy of the fund is to invest primarily in equities and equity type investments of companies incorporated in Japan or which, in the opinion of the Investment Adviser (or sub-adviser), carry on a substantial part of their operations in Japan.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.10%	Distribution date	30 Nov, 31 Jul
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	2.00%	Fund pricing	Single	XD date	30 Sept, 31 Mar
Annual charge deducted from	Income	End of accounting period	31 Mar		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Managed FundFund Code
Accum Shares
Income Shares
MN1
-

Fund Aim The Fund aims to give long term capital growth. Most of the Fund will normally be held in UK equities with the remainder held in overseas equities and from time to time fixed interest stocks. This helps to maximise returns whilst spreading risk.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.08%	Distribution date	30 Apr
Initial charge	5.50%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb
Annual charge deducted from	Income	End of accounting period	28 Feb		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments North American Equity Manager of Managers Fund				Fund Code	Accum Shares Income Shares	JL1 –
Fund Aim	To provide capital growth. Income is of secondary importance. The investment policy of the fund is to invest primarily in equities and equity type investments of companies incorporated in North America or which, in the opinion of the Investment Adviser (or sub adviser), carry on a substantial part of their operations in North America.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.06%	Distribution date	30 Nov, 31 Jul	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	1.85%	Fund pricing	Single	XD date	30 Sept, 31 Mar	
Annual charge deducted from	Income	End of accounting period	31 Mar			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Pacific Basin Equity Manager of Managers Fund				Fund Code	Accum Shares Income Shares	JM1 –
Fund Aim	To provide capital growth. Income is of secondary importance. The investment policy of the fund is to invest primarily in equities and equity type investments of companies incorporated in the Asian Pacific area or which, in the opinion of the Investment Adviser (or sub adviser), carry on a substantial part of their operations in the Asian Pacific area (excluding Japan).					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.10%	Distribution date	30 Nov, 31 Jul	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	2.00%	Fund pricing	Single	XD date	30 Sept, 31 Mar	
Annual charge deducted from	Income	End of accounting period	31 Mar			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Select Income Fund				Fund Code	Accum Shares Income Shares	SI1 SI3
Fund Aim	The Fund aims to give a high, stable level of income by investing mainly in a portfolio of Sterling fixed interest securities.					
Fund type	Investment Fund	Additional fund expenses (per annum)	0.05%	Distribution date	30 Apr, 31 Jul, 31 Oct, 31 Jan	
Initial charge	4.00%	Fund priced	Daily			
Annual management charge	0.95%	Fund pricing	Single	XD date	28 Feb, 31 May, 31 Aug, 30 Nov	
Annual charge deducted from	Income	End of accounting period	28 Feb, 31 May 31 Aug, 30 Nov			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments Select Property Fund				Fund Code	Accum Shares Income Shares	SP1 SP3
Fund Aim	The objective of the Fund is to provide income, with some capital appreciation over the longer term. The investment policy of the Fund is to invest primarily in commercial property and property-related equities, property investment companies, other property collective investment schemes, fixed income and cash.					
Fund type	Unit Trust	Additional fund expenses (per annum)	0.04%	Distribution date	31 Mar, 30 Jun, 30 Sep 31 Dec	
Initial charge	5.00%	Fund priced	Daily			
Annual management charge	1.75%	Fund pricing	Single	XD date	31 Jan, 30 Apr, 31 Jul, 31 Oct	
Annual charge deducted from	Capital	End of accounting period	31 Oct, 31 Jan 30 Apr, 31 Jul			

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.
 Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Bond Manager of Managers Fund

Fund Code

Accum Shares
Income SharesJN1
–

Fund Aim To provide a total return from both capital growth and income. The investment policy of the fund is to invest primarily in Government and other bonds issued in the currency of the UK. The fund may also invest in transferable securities, deposits, money market instruments and collective investment schemes.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.06%	Distribution date	30 Nov, 31 Jul
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.40%	Fund pricing	Single	XD date	30 Sept, 31 Mar
Annual charge deducted from	Income	End of accounting period	31 March		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Equity Growth Fund

Fund Code

Accum Shares
Income SharesEQ1
–

Fund Aim The Fund aims to give long term capital growth. Income is seen as less important. It invests in UK equities and any income is automatically re-invested for maximum capital growth.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.05%	Distribution date	30 Apr
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb
Annual charge deducted from	Income	End of accounting period	28 Feb		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Equity High Alpha Fund

Fund Code

Accum Shares
Income SharesG11
G13

Fund Aim The Fund aims to maximise returns for investors through a diversified managed portfolio of mainly UK equities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.10%	Distribution date	30 Apr, 31 Jul, 31 Oct, 31 Jan
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb, 31 May, 31 Aug, 30 Nov
Annual charge deducted from	Capital	End of accounting period	28 Feb, 31 May 30 Nov		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Equity High Income Fund

Fund Code

Accum Shares
Income SharesEH1
EH3

Fund Aim The Fund aims to give a high level of income with some capital growth over the longer term. It invests mostly in high yielding UK equities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.03%	Distribution date	30 Apr, 31 Oct
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb, 31 Aug
Annual charge deducted from	Capital	End of accounting period	28 Feb, 31 Aug		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Equity Manager of Managers Fund

Fund Code

Accum Shares
Income SharesJO1
–

Fund Aim To provide capital growth. Income is of secondary importance. The investment objective of the fund is to invest primarily in equities and equity type investments of companies incorporated in the UK or which, in the opinion of the Investment Adviser (or sub-adviser), carry on a substantial part of their operations in the UK.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.04%	Distribution date	30 Nov, 31 Jul
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.85%	Fund pricing	Single	XD date	30 Sept, 31 Mar
Annual charge deducted from	Income	End of accounting period	31 Mar		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Equity Unconstrained Fund

Fund Code

Accum Shares
Income SharesUU1
–

Fund Aim The objective of the fund is to provide capital appreciation. It is intended that income will not be a prime consideration.

Fund type	Investment Fund (OEIC)	Additional fund expenses (per annum)	0.03%	Distribution date	28 Feb, 30 Jun
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.80%	Fund pricing	Single	XD date	30 Apr, 31 Oct
Annual charge deducted from	Income	End of accounting period	30 Apr, 31 Oct		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Equity Income Unconstrained Fund

Fund Code

Accum Shares
Income SharesUQ1
UQ3

Fund Aim The Fund aims to give a high level of income with some capital growth over the longer term.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.15%	Distribution date	30 June, 31 Dec
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.80%	Fund pricing	Single	XD date	30 April, 31 Oct
Annual charge deducted from	Capital	End of accounting period	30 Apr, 31 Oct		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Ethical Fund

Fund Code

Accum Shares
Income SharesET1
–

Fund Aim The Fund aims to give long term capital growth. It invests in UK equities with any income received automatically re-invested for maximum capital growth. The Fund only invests in companies that meet our ethical criteria.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.04%	Distribution date	30 Apr
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb
Annual charge deducted from	Income	End of accounting period	28 Feb		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Gilt FundFund Code Accum Shares
Income Shares GF1
GF3

Fund Aim The Fund aims to provide a high level of income with capital growth being less important. The investment policy of the Fund is to invest predominantly in UK Government securities. The Fund may also invest in other fixed interest securities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.10%	Distribution date	30 Apr, 31 Oct
Initial charge	3.00%	Fund priced	Daily		
Annual management charge	0.95%	Fund pricing	Single	XD date	28 Feb, 31 Aug
Annual charge deducted from	Income	End of accounting period	28 Feb, 31 Oct		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Opportunities FundFund Code Accum Shares
Income Shares OP1
OP3

Fund Aim The objective of the Fund is to provide capital growth over the medium to longer term mainly through investment in small and medium sized UK companies. It invests in equities and equity-type investments of companies listed on the UK Stock Exchange.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.03%	Distribution date	30 Apr, 31 Oct
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb, 31 Aug
Annual charge deducted from	Income	End of accounting period	28 Feb		

ACD: Standard Life Investments, (Mutual Funds) Limited, 1 George Street, Edinburgh, EH2 2LL.

Depository: J.P.Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

Standard Life Investments UK Smaller Companies FundFund Code Accum Shares
Income Shares US1
–

Fund Aim The Fund aims to give long term capital growth by investing in UK smaller companies. It invests mostly in companies in the Hoare Govett Smaller Companies Index.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.04%	Distribution date	30 Apr
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	28 Feb
Annual charge deducted from	Income	End of accounting period	28 Feb		

ACD: Standard Life Investments (Mutual Funds) Limited, 1 George Street, Edinburgh EH2 2LL.

Depository: J.P. Morgan Trustee and Depository Company Limited, Chaseside, Bournemouth BH7 7DB.

UBS Global Emerging Markets Equity FundFund Code Accum Shares
Income Shares X40
–

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

Fund type	Investment Fund	Additional fund expenses (per annum)	0.16%	Distribution date	28 Feb, 31 Aug
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Jun, 1 Dec
Annual charge deducted from	Income	End of accounting period	31 Dec		

ACD: UBS Global Asset Management Funds Ltd

Depository: State Street Trustees Limited, One Canada Square, London E14 5AF.

UBS Global Optimal FundFund Code Accum Shares
Income Shares X42
–

Fund Aim To achieve long-term growth through active management of a diversified portfolio invested primarily in overseas securities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.13%	Distribution date	28 Feb, 31 Aug
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Jun, 1 Dec
Annual charge deducted from	Income	End of accounting period	31 Dec		

ACD: UBS Global Asset Management Funds Ltd

Depository: State Street Trustees Limited, One Canada Square, London E14 5AF.

UBS UK Smaller Companies Fund

Fund Code

Accum Shares
Income SharesX41
–

Fund Aim To achieve long-term capital growth through active management of a diversified portfolio invested primarily in UK smaller companies equities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.11%	Distribution date	28 Feb, 31 Aug
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Jun, 1 Dec
Annual charge deducted from	Income	End of accounting period	31 Dec		

ACD: UBS Global Asset Management Funds Ltd

Depository: State Street Trustees Limited, One Canada Square, London E14 5AF.

UBS US Equity Fund

Fund Code

Accum Shares
Income SharesX43
–

Fund Aim To achieve long-term capital growth through active management of a diversified portfolio primarily invested in US equities.

Fund type	Investment Fund	Additional fund expenses (per annum)	0.10%	Distribution date	28 Feb, 1 Aug
Initial charge	4.00%	Fund priced	Daily		
Annual management charge	1.50%	Fund pricing	Single	XD date	1 Jun, 1 Dec
Annual charge deducted from	Income	End of accounting period	–		

ACD: UBS Global Asset Management Funds Ltd

Depository: State Street Trustees Limited, One Canada Square, London E14 5AF.

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Both companies authorised and regulated by the Financial Services Authority.

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