

Self Invested Personal Pension

Adviser Fund List – *sigma* mutual

For adviser use only

Things I need to know:

This document lists all the funds in our *sigma* mutual fund range. Before making a decision you should read 'This is an adviser guide about investment options for SIPP' (SLSIP5b). This will give you an explanation of asset classes and general information on investments. It also details some of the risks your client should be aware of. Information within this document was updated in September 2009.

- (1) Before buying a product, your client needs to be aware of the risks and commitment involved. Details are available in the 'SIPP Key Features Document' (SLSIP17).
- (2) The return on their investment in investment-linked funds is directly related to the performance of the assets in which they invest and the charges on the fund.
- (3) The price of units in investment-linked funds depends on the value of the underlying assets and can go down as well as up. Your client may not get back as much as they invest.
- (4) The sterling value of overseas assets in these funds may rise and fall as a result of exchange rate fluctuations.
- (5) The asset mix for each investment-linked fund is continuously reviewed and may be changed in line with developments in the relevant markets. A proportion of each fund may be held in cash and other money market instruments.
- (6) In order to maintain fairness between unitholders remaining in and unitholders leaving a fund, we may, in exceptional circumstances, delay transferring or switching all or part of your client's funds for up to one month or, in the case of units of a fund which invests directly or indirectly in buildings or land, for up to six months. If we delay the transfer or switch, we will use the unit prices that apply on the day on which the transfer or switch actually takes place.
- (7) If your client decides to invest in a property fund, they should be aware that property can be difficult to sell, so they might not be able to sell their investment when they want to. In exceptional circumstances, it may take up to six months. The valuation of property is generally a matter of a valuer's opinion rather than fact.

- (8) Your client can switch their payments in and out of various funds to change the mix of investments.
- (9) Funds linked to the fund of external fund managers may be withdrawn at any time by their respective investment company – this is outside Standard Life’s control. Standard Life is not responsible for the investment performance of these funds. The external fund manager may suspend dealings in their fund or delay withdrawals from it.
- (10) The charges and additional expenses are not guaranteed. They are regularly reviewed and may be changed in line with developments in the relevant markets.
- (11) As part of our investment strategy we may lend some assets of our funds to selected financial institutions, with the objective of enhancing the returns to the fund. In certain circumstances, for example if the institution encountered financial difficulties and was unable to return the asset, the fund could suffer a loss. As part of the management of a fund it is possible to use a number of controls, such as obtaining security from the borrower and monitoring their credit rating, in order to reduce the risk to the fund. External fund managers may also lend assets and are responsible for their own controls.
- (12) Funds may be able to use derivatives for the purposes of efficient portfolio management and in some cases meeting their investment objective. A derivative is a financial instrument, the value of which is derived from the underlying value or movement in other assets, financial commodities or instruments, such as equities, bonds, interest rates etc. There is a risk that a counterparty will wholly or partially fail to honour their contractual obligations under the arrangement. Where a counterparty fails the fund could suffer a loss. As part of the management of a fund it is possible to use a number of controls, such as holding collateral and monitoring credit ratings, in order to reduce the impact of this risk. Depending on how they are used, a derivative can involve little financial outlay but result in large gains or losses. Standard Life has control over the use of derivatives in its funds and external fund managers are responsible for their own controls.
- (13) Additional expenses – fund managers may charge an additional expense to cover costs such as trustees’, registrars’, auditors’ and regulators’ fees and safe custody charges. Where this charge applies, it is taken directly from the fund and is included in the unit price. For more information please see ‘Mutual Funds – Fund Schedules’ (MUFU43MF).
- (14) Initial charge – this is the one-off charge that applies every time your client invests in a fund – it will be deducted from the amount invested or, if it is a dual-priced unit trust, reflected in the price your client pays.
- (15) Finex Crown Fund Rating – Finex (Financial Express) are an authority on performance measurement, providing data, advice and consultation to fund management professional and financial advisers. The Finex crown ratings are designed to highlight funds that have had superior, consistent performance in relation to risk, relative to their peer groups. Funds that have been assessed are awarded between 1 and 3 Crowns with 3 Crowns being the highest.
- (16) OBSR Fund Rating – these aim to provide professional intermediaries with a clear set of fund recommendations and alternatives to dovetail with their financial planning process. The ratings provision service focuses on UK authorised unit trusts, UK OEICs and “UK friendly” offshore funds. The ratings given are A, AA or AAA status with AAA being the highest. The ratings are subject to change and are not guaranteed.
- (17) Some income funds will allow re-investment of the income to buy further units in the fund.
- (18) Some Standard Life funds show an R at the end of the fund title, for example **Standard Life Investments Growth & Income R Acc (GI1)**. This means this is a retail fund and not restricted to institutional purchase.
- (19) New Star has temporarily suspended dealing in the **New Star International Property Fund (Citicode Y799 Fund Code V08)**.

Asset class	Fund code	Citi code	Fund name	Share type	Fund management charge	Additional expenses	Initial charge	Finex Crown rating	OBSR fund rating	Initial comm.	Fund-based renewal comm.
UK Equities	GI1	SL50	Standard Life Investments UK Eq Hi Alpha R Acc	Acc	1.50%	0.11%	4.00%	1		3.25%	0.50%
	GI3	SL49	Standard Life Investments UK Eq Hi Alpha R Inc	Inc	1.50%	0.11%	4.00%	1		3.25%	0.50%
	EH1	SL86	Standard Life Investments UK Eq Hi Inc Ret Acc	Acc	1.50%	0.09%	4.00%	2	AA	3.25%	0.50%
	EH3	SL53	Standard Life Investments UK Eq Hi Inc Ret Inc	Inc	1.50%	0.09%	4.00%	2	AA	3.25%	0.50%
	JO1	XI28	Standard Life Investments UK Eq MoM Ret	Acc	1.00%	0.03%	4.00%	1		4.00%	0.50%
	ER1	ELT1	Standard Life Investments UK Eq Recovery OA	Acc	1.60%	0.00%	4.00%			4.00%	0.50%
	UU1	TP11	Standard Life Investments UK Eq Unconstrained R	Acc	1.80%	0.02%	4.00%	2		4.00%	0.50%
	UQ1	K441	Standard Life Investments UK EqInc Uncons R Acc	Acc	1.80%	0.24%	4.00%			4.00%	0.50%
	UQ3	K440	Standard Life Investments UK EqInc Uncons R Inc	Inc	1.80%	0.24%	4.00%			4.00%	0.50%
	EQ1	SL52	Standard Life Investments UK Equity Growth Ret	Acc	1.50%	0.10%	4.00%	3	AA	4.00%	0.50%
	ET1	SL55	Standard Life Investments UK Ethical Trust Ret	Acc	1.50%	0.11%	4.00%	1		3.25%	0.50%
	OP1	S676	Standard Life Investments UK Opps Ret Acc	Acc	1.50%	0.10%	4.00%	3		4.00%	0.50%
	OP3	S675	Standard Life Investments UK Opps Ret Inc	Inc	1.50%	0.10%	4.00%	3		4.00%	0.50%
	US1	SL57	Standard Life Investments UK Sm Cos Ret	Acc	1.50%	0.09%	4.00%	3	AAA	4.00%	0.50%
	V64	KZ84	Aberdeen UK Equity Income A Inc	Inc	1.50%	0.15%	4.25%	1		3.75%	0.50%
	V71	DZ90	Aberdeen UK Growth A Acc	Acc	1.50%	0.14%	4.25%	2		3.75%	0.50%
	V72	DZ89	Aberdeen UK Growth A Inc	Inc	1.50%	0.14%	4.25%	1		3.75%	0.50%
	V43	BG29	Baillie Giff British 350 A Acc	Acc	1.50%	0.05%	5.00%	1		5.00%	0.50%
	V42	BG30	Baillie Giff British 350 A Inc	Inc	1.50%	0.11%	5.00%	1		5.00%	0.50%
	W83	ME71	BlackRock UK Acc	Acc	1.50%	0.19%	5.00%	2	AAA	5.00%	0.50%
	W82	ME72	BlackRock UK Inc	Inc	1.50%	0.19%	5.00%	2	AAA	5.00%	0.50%
	W85	ME06	BlackRock UK Income Acc	Acc	1.50%	0.17%	5.00%	3		5.00%	0.50%
	W84	ME05	BlackRock UK Income Inc	Inc	1.50%	0.17%	5.00%	3		5.00%	0.50%
	V81	FK07	Fidelity Special Situations	Acc	1.50%	0.17%	3.50%	3	A	3.00%	0.25%
	V86	FK05	Fidelity UK Aggressive	Acc	1.50%	0.19%	3.50%	3		3.00%	0.25%
	V83	FI83	Fidelity UK Growth	Acc	1.50%	0.18%	3.50%	2		3.00%	0.25%
	W27	PE58	Invesco Perp High Income Acc	Acc	1.50%	0.19%	5.00%	3	AAA	3.00%	0.50%
	W26	PE12	Invesco Perp High Income Inc	Inc	1.50%	0.19%	5.00%	3	AAA	3.00%	0.50%
	W31	PE59	Invesco Perp Income Acc	Acc	1.50%	0.19%	5.00%	3	AAA	3.00%	0.50%
	W30	PE02	Invesco Perp Income Inc	Inc	1.50%	0.19%	5.00%	3	AAA	3.00%	0.50%
	W29	PE11	Invesco Perp UK Growth Acc	Acc	1.50%	0.19%	5.00%	1		3.00%	0.50%
	W28	PE33	Invesco Perp UK Growth Inc	Inc	1.50%	0.19%	5.00%	1		3.00%	0.50%

Asset class	Fund code	Citi code	Fund name	Share type	Fund management charge	Additional expenses	Initial charge	Finex Crown rating	OBSR fund rating	Initial comm.	Fund-based renewal comm.
UK Equities	W45	JU01	Jupiter Income Inc	Inc	1.50%	0.19%	5.00%	1	AAA	3.00%	0.50%
	W49	JU03	Jupiter UK Growth Inc	Inc	1.50%	0.28%	5.00%	1	AA	3.00%	0.50%
	W48	JU27	Jupiter Undervalued Assets Acc	Acc	1.50%	0.27%	5.25%	1		3.25%	0.50%
	W60	PM79	Liontrust First Income	Inc	1.50%	0.06%	5.00%	1		3.00%	0.50%
	W61	OM06	Liontrust First Large Cap	Inc	1.50%	0.12%	5.00%	1		3.00%	0.50%
	W62	R139	Liontrust Intellectual Capital	Inc	1.50%	0.08%	5.00%	3	A	3.00%	0.50%
	X00	CP02	Newton Higher Income SIS	Inc	1.50%	0.11%	4.00%	2	A	3.00%	0.50%
	X01	RZ02	Newton Income SIS	Inc	1.50%	0.12%	4.00%	3	A	3.00%	0.50%
	X23	QA58	Schroder UK Alpha Plus Acc	Acc	1.50%	0.16%	5.25%	3	AA	3.50%	0.50%
	X22	QA67	Schroder UK Alpha Plus Inc	Inc	1.50%	0.16%	5.25%	3	AA	3.50%	0.50%
	X25	QA65	Schroder UK Mid 250 Acc	Acc	1.50%	0.14%	5.25%	1	AA	3.50%	0.50%
	X24	QA66	Schroder UK Mid 250 Inc	Inc	1.50%	0.14%	5.25%	1	AA	3.50%	0.50%
	X27	UM14	Schroder UK Smaller Companies Acc	Acc	1.50%	0.17%	5.25%	1	AA	3.50%	0.50%
	X26	UM15	Schroder UK Smaller Companies Inc	Inc	1.50%	0.17%	5.25%	1	AA	3.50%	0.50%
European Equities	X41	UD85	UBS UK Smaller Companies A Acc	Acc	1.50%	0.10%	4.00%	1		4.00%	0.50%
	EE1	SL68	Standard Life Investments European Eq Gth Ret	Acc	1.50%	0.10%	4.00%	3		4.00%	0.50%
	EI1	ELS7	Standard Life Investments European Eq Inc OA	Acc	1.50%	0.00%	4.00%			4.00%	0.50%
	EI3	ELS8	Standard Life Investments European Eq Inc OB	Acc	1.50%	0.00%	4.00%			4.00%	0.50%
	UL1	AJL0	Standard Life Investments European Eth Eq Ret	Acc	1.50%	0.02%	4.00%			4.00%	0.50%
	J11	XI94	Standard Life Investments Eurpn Eq MoM Ret	Acc	1.85%	0.04%	4.00%	1		4.00%	0.50%
	V82	FI80	Fidelity European	Acc	1.50%	0.21%	3.50%	1	AA	3.00%	0.25%
	W00	OP02	Gartmore European Selected Opps R	Acc	1.50%	0.18%	5.00%	3	AA	3.25%	0.50%
North American Equities	W43	KK04	Jupiter European Inc	Inc	1.50%	0.29%	5.00%	3	AAA	3.00%	0.50%
	AE1	SL64	Standard Life Investments American Eq Uncon R	Acc	1.50%	0.10%	4.00%	1		4.00%	0.50%
	JL1	XI22	Standard Life Investments Nth Am MoM Ret	Acc	1.85%	0.05%	4.00%	1		4.00%	0.50%
	V60	KZ78	Aberdeen American Equity A Acc	Acc	1.50%	0.15%	4.25%	3		3.75%	0.50%
	V41	BG82	Baillie Giff American A Acc	Acc	1.50%	0.08%	5.00%	2	A	5.00%	0.50%
	V88	FI63	Fidelity American	Inc	1.50%	0.17%	3.50%	2	A	3.00%	0.25%
	W01	AD29	Gartmore US Opportunities Ret Acc	Acc	1.50%	0.17%	5.00%	1	A	3.25%	0.50%
Far East Equities	X43	UD73	UBS US Equity A Acc	Acc	1.50%	0.09%	4.00%	1	AA	4.00%	0.50%
	AP1	SL65	Standard Life Investments Asia Pacific Gth Ret	Acc	1.50%	0.24%	4.00%	2		4.00%	0.50%
	JE1	SL67	Standard Life Investments Japan Equity Growth R	Acc	1.50%	0.30%	4.00%	1		4.00%	0.50%

Asset class	Fund code	Citi code	Fund name	Share type	Fund management charge	Additional expenses	Initial charge	Finex Crown rating	OBSR fund rating	Initial comm.	Fund-based renewal comm.
Far East Equities	JK1	XI20	Standard Life Investments Japnse MoM Ret	Acc	2.00%	0.09%	4.00%	1		4.00%	0.50%
	JM1	XI24	Standard Life Investments Pac Basin MoM Ret	Acc	2.00%	0.08%	4.00%	1		4.00%	0.50%
	V70	MJ39	Aberdeen Japan Growth A	Acc	1.50%	0.07%	4.25%	2		3.75%	0.50%
	V47	BG67	Baillie Giff Pacific A Acc	Acc	1.50%	0.22%	5.00%	1		5.00%	0.50%
	V85	FI06	Fidelity Japan	Acc	1.50%	0.21%	3.50%	2		3.00%	0.25%
	V84	FK06	Fidelity South East Asia	Acc	1.50%	0.26%	3.50%	3	AA	3.00%	0.25%
	W21	PE34	Invesco Perp Asian Acc	Acc	1.50%	0.21%	5.00%	2	A	3.50%	0.50%
	W20	PE18	Invesco Perp Asian Inc	Inc	1.50%	0.21%	5.00%	2	A	3.50%	0.50%
	X04	CP12	Newton Oriental GBP	Inc	1.50%	0.18%	4.00%	2	A	3.00%	0.50%
	X21	UM18	Schroder Tokyo Acc	Acc	1.50%	0.17%	5.25%	3	AA	3.50%	0.50%
	X20	UM17	Schroder Tokyo Inc	Inc	1.50%	0.17%	5.25%	3	AA	3.50%	0.50%
Global Equities	IE1	SL66	Standard Life Investments Gbl Eq Uncons Ret	Acc	1.50%	0.09%	4.00%	1		4.00%	0.50%
	V89	E184	Fidelity Global Special Situations	Acc	1.50%	0.19%	3.50%		A	3.00%	0.25%
	V87	FI62	Fidelity Wealthbuilder	Acc	1.40%	0.17%	3.50%	1	AA	3.00%	0.25%
	W02	NW87	Gartmore Emg Mkts Opps Ret Acc	Acc	1.50%	0.24%	5.00%	1	AA	3.25%	0.50%
	W33	PE17	Invesco Perp Intl Eq Acc	Acc	1.50%	0.19%	5.00%	2		3.50%	0.50%
	W32	PE57	Invesco Perp Intl Eq Inc	Inc	1.50%	0.19%	5.00%	2		3.50%	0.50%
	W50	F5W4	Jupiter Global Managed Acc	Inc	1.50%	0.29%	5.25%	2	A	3.25%	0.50%
	W57	JU33	Jupiter Merlin Ww Portfolio Acc	Acc	1.50%	1.08%	5.25%	3	AAA	3.25%	0.50%
	W58	GA03	Jupiter Merlin Ww Portfolio Inc	Inc	1.50%	1.08%	5.25%	3	AAA	3.25%	0.50%
	X02	CP03	Newton Intl Growth SIS GBP	Inc	1.50%	0.15%	4.00%	1	A	3.00%	0.50%
	X40	QY15	UBS Global Emg Mkts Equity A Acc	Acc	1.50%	0.16%	4.00%	1		4.00%	0.50%
X42	UD42	UBS Global Optimal A Acc	Acc	1.50%	0.11%	4.00%	1		4.00%	0.50%	
Managed	DY1	QH71	Standard Life Investments Dynamic Dist Ret Acc	Acc	1.50%	0.29%	4.00%	1		4.00%	0.50%
	DY3	QH62	Standard Life Investments Dynamic Dist Ret Inc	Inc	1.50%	0.29%	4.00%	1		4.00%	0.50%
	GL1	SL48	Standard Life Investments Gbl Advantage R Acc	Acc	1.25%	0.05%	4.00%	2		4.00%	0.50%
	MN1	SL83	Standard Life Investments Managed Ret	Acc	0.95%	0.08%	5.50%	2		4.00%	0.00%
	W81	M198	BlackRock Income Pfl Acc	Acc	1.50%	0.20%	5.00%	2		5.00%	0.50%
	W80	M197	BlackRock Income Pfl Inc	Inc	1.50%	0.20%	5.00%	2		5.00%	0.50%
	W03	OP97	Gartmore Cautious Managed Ret Acc	Acc	1.25%	0.17%	5.00%	2	AA	3.00%	0.50%
	W04	OP98	Gartmore Cautious Managed Ret Inc	Inc	1.25%	0.17%	5.00%	2	AA	3.00%	0.50%
	W37	GT92	Invesco Perp Distribution Acc	Acc	1.38%	0.20%	5.00%	2	AAA	3.00%	0.50%

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Managed	W36	GT93	Invesco Perp Distribution Inc	Inc	1.38%	0.20%	5.00%	2	AAA	3.00%	0.50%
	W42	ZY98	Jupiter Distribution Acc	Acc	1.25%	0.15%	4.50%	1		3.00%	0.50%
	W41	ZY24	Jupiter Distribution Inc	Inc	1.25%	0.15%	4.50%	1		3.00%	0.50%
	W44	JU08	Jupiter High Income Inc	Inc	1.50%	0.30%	5.25%	3	AAA	3.25%	0.50%
	W51	JU35	Jupiter Merlin Balanced Pfl Acc	Acc	1.50%	1.05%	5.25%	3	AAA	3.25%	0.50%
	W52	JU42	Jupiter Merlin Balanced Pfl Inc	Inc	1.50%	1.05%	5.25%	3	AAA	3.25%	0.50%
	W53	OP85	Jupiter Merlin Growth Portfolio Acc	Acc	1.50%	1.36%	5.25%	3	AAA	3.25%	0.50%
	W54	OP84	Jupiter Merlin Growth Portfolio Inc	Inc	1.50%	1.36%	5.25%	3	AAA	3.25%	0.50%
	W55	OP86	Jupiter Merlin Income Portfolio Acc	Acc	1.50%	0.71%	5.25%	3	AAA	3.25%	0.50%
	W56	OP87	Jupiter Merlin Income Portfolio Inc	Inc	1.50%	0.71%	5.25%	3	AAA	3.25%	0.50%
	X03	RZ03	Newton Managed SIS Inc	Inc	1.50%	0.13%	4.00%	2	AA	3.00%	0.50%
Bonds	AA1	SL73	Standard Life Investments AAA Inc Ret Acc	Acc	1.00%	0.11%	4.00%	3		4.00%	0.25%
	AA3	SL91	Standard Life Investments AAA Inc Ret Inc	Inc	1.00%	0.11%	4.00%	3		4.00%	0.25%
	CB1	S506	Standard Life Investments Corporate Bond R Acc	Acc	0.95%	0.10%	4.00%	1	AA	4.00%	0.25%
	CB3	SL46	Standard Life Investments Corporate Bond R Inc	Inc	0.95%	0.10%	4.00%	1	AA	4.00%	0.25%
	EC1	TJ93	Standard Life Investments Ethical Corp Bd R Acc	Acc	1.00%	0.12%	4.00%	2		4.00%	0.25%
	EC3	TJ48	Standard Life Investments Ethical Corp Bd R Inc	Inc	1.00%	0.12%	4.00%	2		4.00%	0.25%
	IL1	ZI38	Standard Life Investments Gbl Idx Lkd Bd R Acc	Acc	0.95%	0.03%	4.00%	3		4.00%	0.25%
	IL3	ZI40	Standard Life Investments Gbl Idx Lkd Bd R Inc	Inc	0.95%	0.03%	4.00%	3		4.00%	0.25%
	HI1	ST02	Standard Life Investments Higher Income R Acc	Acc	0.95%	0.09%	4.00%	2	A	4.00%	0.25%
	HI3	ST22	Standard Life Investments Higher Income R Inc	Inc	0.95%	0.09%	4.00%	2	A	4.00%	0.25%
	SI1	S808	Standard Life Investments Select Inc Ret Acc	Acc	0.95%	0.11%	4.00%	3		4.00%	0.25%
	SI3	S810	Standard Life Investments Select Inc Ret Inc	Inc	0.95%	0.11%	4.00%	3		4.00%	0.25%
	JN1	XI26	Standard Life Investments UK Bd MoM Ret	Acc	1.40%	0.06%	4.00%	1		4.00%	0.25%
	GF1	SL58	Standard Life Investments UK Gilt Ret Acc	Acc	0.95%	0.12%	3.00%	2		3.00%	0.25%
	GF3	SL56	Standard Life Investments UK Gilt Ret Inc	Inc	0.95%	0.12%	3.00%	2		3.00%	0.25%
	V78	V752	Aberdeen Corporate Bond A Acc	Acc	1.00%	0.26%	4.25%	2		3.00%	0.25%
	V77	V753	Aberdeen Corporate Bond A Inc	Inc	1.00%	0.26%	4.25%	2		3.00%	0.25%
	V45	BE81	Baillie Giff Corporate Bond A Acc	Acc	1.00%	0.08%	5.00%	1		5.00%	0.25%
	V44	BG12	Baillie Giff Corporate Bond A Inc	Inc	1.00%	0.08%	5.00%	1		5.00%	0.25%
	W23	P181	Invesco Perp Corporate Bond Acc	Acc	1.00%	0.19%	5.00%	3	AAA	4.00%	0.25%
W22	PE44	Invesco Perp Corporate Bond Inc	Inc	1.00%	0.19%	5.00%	3	AAA	4.00%	0.25%	

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Bonds	W35	PE50	Invesco Perp Mthly Inc Plus Acc	Acc	1.25%	0.19%	5.00%	2	AAA	4.00%	0.25%
	W34	PE49	Invesco Perp Mthly Inc Plus Inc	Inc	1.25%	0.19%	5.00%	2	AAA	4.00%	0.25%
	W40	JU14	Jupiter Corporate Bond Inc	Inc	1.00%	0.29%	4.00%	2		3.50%	0.25%
Property	RE1	K785	Standard Life Investments Global REIT Ret Acc	Acc	1.50%	0.06%	4.00%			4.00%	0.50%
	RE3	K784	Standard Life Investments Global REIT Ret Inc	Inc	1.50%	0.06%	4.00%			4.00%	0.50%
	SP1	TP97	Standard Life Investments Select Property R Acc	Acc	1.75%	0.11%	5.00%	1		3.50%	0.50%
	SP3	TP02	Standard Life Investments Select Property R Inc	Inc	1.75%	0.10%	5.00%	1		3.50%	0.50%
	PT1	FZT3	Standard Life Investments UK Property OC	Inc	1.60%	0.47%	5.00%	2		4.00%	0.50%
	PT3	TP09	Standard Life Investments UK Property R	Acc	1.60%	0.47%	5.00%	2		4.00%	0.50%
	V75	KV58	Aberdeen Property Share A Acc	Acc	1.50%	0.04%	4.25%	1		3.25%	0.50%
	X60	LS07	Ignis UK Property Acc	Acc	1.50%	0.26%	5.25%	2		3.50%	0.50%
	X61	LS06	Ignis UK Property Inc	Inc	1.50%	0.26%	5.25%	2		3.50%	0.50%
	X80	RZ94	M & G Property Portfolio A Inc GBP	Inc	1.50%	0.23%	5.00%	2		3.25%	0.50%
	V08	Y799	New Star Intl Property Inc GBP	Inc	1.75%	0.14%	5.00%			3.00%	0.50%
	V01	BO49	New Star UK Property Acc	Acc	1.50%	0.07%	5.00%	1		3.25%	0.50%
V02	BO50	New Star UK Property Inc	Inc	1.50%	0.07%	5.00%	1		3.25%	0.50%	
Money Market	CA1	ZA63	Standard Life Investments Cash Ret Acc	Acc	0.50%	0.15%	0.00%	1		0.00%	0.00%
Specialist	Z00	PZ93	Allianz RCM BRIC Stars A	Acc	1.75%	0.26%	4.00%		A	3.75%	0.50%
	W46	JU02	Jupiter Financial Opportunities Inc	Inc	1.50%	0.27%	5.25%		AAA	3.25%	0.50%

Standard Life Assurance Limited*, registered in Scotland (SC286833), Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH is the Provider and Scheme Administrator of the Standard Life Self Invested Personal Pension Scheme. Standard Life Trustee Company Limited, registered in Scotland (SC076046), also Standard Life House, is the Trustee. Telephone (0131) 225 2552. Calls may be recorded/monitored.

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