

Henderson All Stocks Credit Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDCBD	0745107	OEIC	
Objective			
To provide a return by investing primarily in sterling denominated investment grade corporate bonds. The Fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.03%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.5% per year	

Henderson Asia Pacific Capital Growth Fd

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDPAG	0768018	OEIC	
Objective			
To aim to provide capital growth by investing in Pacific region and Indian Sub-continent companies. The Fund may invest in Australasia, but not in Japan. It is not restricted in the size of companies in which it can invest.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.30%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year	

Henderson Emerging Markets Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDEMK	0774037	OEIC	
Objective			
To aim to provide capital growth by investing in emerging market companies. These companies will either be incorporated in emerging markets or, if incorporated elsewhere, derive a majority of their revenue from, or from activities related to, emerging markets. For the avoidance of doubt the Fund may also invest in securities of other investment vehicles whose objectives are compatible with that of the Fund.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.31%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.5% per year		from 6.0% per year to 3.6% per year	

Henderson European Opportunities

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDCGT	0743123	OEIC	
Objective			
To aim to provide capital growth by investing in European companies, excluding the United Kingdom. The Fund is not restricted in the size of companies in which it can invest.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.27%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year	

Henderson European Smaller Companies

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDESM	0747608	OEIC	
Objective			
To aim to provide capital growth by investing primarily in European smaller companies, excluding the United Kingdom.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.28%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year	

Henderson Global Care Growth Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDGCG	0502722	OEIC	
Objective			
To provide long term capital growth and increasing income by investment in a spread of equities, convertibles, and fixed interest stocks world-wide. Investment will only be made in those companies whose products and practices are considered by the ACD to enhance the environment and life of the community.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.50%	4.50%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.26%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.7% per year	

Henderson Global Care Managed Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDGCM	3183340	OEIC	
Objective			
To achieve above average long-term capital growth by investing in a mix of assets including UK and overseas equities and fixed interests stocks. Individual companies are chosen for their social and environmental leadership in the area within which they operate.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.50%	4.50%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.27%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.7% per year	

Henderson Global Care UK Income Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDGCI	0502733	OEIC	
Objective			
To provide income with the prospects of capital growth by investing in companies contributing to social well being and the protection and wise use of the natural environment. The ACD's investment policy to achieve these objectives is to primarily invest in UK companies.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.50%	4.50%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.50%	0.26%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.7% per year	

Henderson Global Technology

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDGTC	0769884	OEIC	
Objective			
To aim to provide capital growth by investing in companies worldwide that derive, or are expected to derive, profits from technology.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.32%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.5% per year		from 6.0% per year to 3.6% per year	

Henderson Index-Linked Bond Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDILB	0746003	OEIC	
Objective			
To provide a return by investing primarily in United Kingdom Government issued index linked securities. The Fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.02%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.5% per year	

Henderson Industries of the Future Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDETH	0773120	OEIC	
Objective			
To aim to provide capital growth by investing in companies that meet the ethical criteria applied by the ACD. The Fund may invest in companies in any economic sector and any area of the world.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.26%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year	

Henderson International Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDINT	0768632	OEIC	
Objective			
To aim to provide capital growth by investing in companies in any economic sector and any area of the world.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.25%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year	

Henderson Japan Capital Growth Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDJCG	0768320	OEIC	
Objective			
To aim to provide capital growth by investing in Japanese companies. The Fund is not restricted in the size of companies in which it can invest.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.26%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year	

Henderson Long Dated Credit Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDLCB	0747523	OEIC	
Objective			
To provide a return by investing primarily in long dated sterling denominated investment grade corporate bonds. The Fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.19%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.3% per year		from 6.0% per year to 4.3% per year	

Henderson Long Dated Gilt Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDLDG	0747675	OEIC	
Objective			
To aim to provide a return by investing primarily in long dated United Kingdom Government securities. The Fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.19%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.3% per year		from 6.0% per year to 4.3% per year	

Henderson North American Enhanced Equity

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDNAE	B0LYSH3	OEIC	
Objective			
The Fund aims to provide consistent capital growth relative to the FTSE World North America Index (or such other index as may from time to time replace it) through investing primarily in North American companies. There are no restrictions on the size of the companies in which the Fund may invest. The Fund aims to provide an annual return above that of the FTSE World North America Index, whilst controlling risk. The Fund will invest primarily in North American companies included within the FTSE World North America Index. Additionally, the Fund can invest in companies listed on other exchanges which are associated with FTSE World North America Index listed shares or other North American companies. The Fund will not attempt to replicate identically the share composition of the FTSE World North America Index, and the fund manager will actively review the shares within the portfolio, and effect adjustments as necessary in order to achieve the investment objective. The Fund may invest the property in transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.26%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year	

Henderson Overseas Bond Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDOBD	0767305	OEIC	
Objective			
To aim to provide a return by investing in fixed and floating rate securities in any area of the world, except the United Kingdom. The Fund will invest primarily in bonds issued by Governments, public authorities and international organisations.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
N/A	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.20%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
N/A		from 6.0% per year to 4.3% per year	

Henderson Preference & Bond Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDPBD	0753586	OEIC	
Objective			
To provide a return by investing primarily in sterling denominated preference shares, Government securities, corporate bonds, Eurobonds and other bonds. Where the Fund invests in currencies other than sterling, the Fund will always be hedged at least 80% to sterling in aggregate. The Fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.25%	0.20%	Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.0% per year		from 6.0% per year to 4.0% per year	

Henderson Strategic Bond Fund

ACD/Manager		Depository/Trustee	
Henderson Investment Funds Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
HDEBD	0749529	OEIC	
Objective			
To provide a return by investing in higher yielding assets including high yield bonds, investment grade bonds, government bonds, preference shares and other bonds. The Fund may also invest in equities. The Fund will take strategic asset allocation decisions between countries, asset classes, sectors and credit ratings. The Fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.25%	0.19%	Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.0% per year		from 6.0% per year to 4.1% per year	

Henderson UK Equity Fund		
ACD/Manager		Depository/Trustee
Henderson Investment Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
HDUKE	0744289	OEIC
Objective		
To aim to provide a return by investing in United Kingdom companies. The Fund will primarily invest in larger companies and may invest in fixed interest and convertible securities as well as ordinary shares.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against
1.50%	0.26%	Income
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year

Henderson UK Equity Income Fund		
ACD/Manager		Depository/Trustee
Henderson Investment Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
HDEQI	0749303	OEIC
Objective		
To aim to provide income in excess of the yield of the FTSE All Share Index, with some prospects for capital growth, by investing primarily in United Kingdom companies. The Fund may invest in fixed interest and convertible securities as well as ordinary shares. The Fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against
1.50%	0.26%	Capital
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year

Henderson UK Gilt Fund		
ACD/Manager		Depository/Trustee
Henderson Investment Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
HDUKG	0767004	OEIC
Objective		
To provide a return by investing primarily in United Kingdom Government securities. The Fund may invest in other transferable securities, money market instruments, derivatives and forward transactions, deposits and units in collective investment schemes.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
4.00%	4.00%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against
1.00%	0.02%	Income
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.5% per year

Henderson UK Opportunities		
ACD/Manager		Depository/Trustee
Henderson Investment Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
HDCPG	0747363	OEIC
Objective		
To aim to provide capital growth by investing primarily in companies domiciled and/or listed in the United Kingdom either directly or indirectly via derivatives. The Fund is not restricted in the size of companies in which it can invest. The Fund may invest in other transferable securities, money market instruments, other derivatives and forward transactions for investment purposes, deposits, cash and near cash and units in collective investment schemes.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against
1.50%	0.26%	Income
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year

Henderson UK Smaller Companies Fund		
ACD/Manager		Depository/Trustee
Henderson Investment Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
HDUSM	0744728	OEIC
Objective		
To aim to provide capital growth by investing primarily in United Kingdom smaller companies.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against
1.50%	0.30%	Income
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% per year

Henderson Multi-Manager Distribution Fnd		
ACD/Manager		Depository/Trustee
Henderson Investment Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
HDIDD	0272542	Unit Trust
Objective		
To aim to provide an income significantly in excess of the yield of the FTSE All Share Index with the prospect for some capital growth mainly through investment in a spread of authorised unit trusts and/or authorised companies which may be selected from those available in the whole market. The Scheme may invest in funds investing outside the UK, while maintaining a core exposure to funds investing in the UK. The Scheme may also invest in transferable securities including investment trusts, money market instruments, deposits, derivatives and forward transactions and unregulated collective investment schemes.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.25%	5.25%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against
1.50%	0.99%	Capital
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 3.8% per year		from 6.0% per year to 2.9% per year

Henderson Multi-Manager Income & Growth		
ACD/Manager		Depository/Trustee
Henderson Investment Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
HDIDI	0254012	Unit Trust
Objective		
To aim to provide an income in excess of the yield of the FTSE All Share Index with prospects for some capital growth through investment in a spread of authorised unit trusts and/or authorised companies selected from those available in the whole market. The Scheme will not be restricted to any particular economic sectors and the investment policy will take a long term balanced view of stock markets worldwide while maintaining a core holding in the UK. The Scheme may also invest in transferable securities including investment trusts, money market instruments, deposits and derivative and forward transactions.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.25%	5.25%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against
1.50%	1.11%	Capital
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 3.7% per year		from 6.0% per year to 2.7% per year