

| JPM Asia Fund A Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPASI | 3087969 | OEIC |
| Objective | | |
| To provide long-term capital growth from investment primarily in the securities of companies quoted or trading in Asia (excluding Japan). | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offet Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Asia Fund A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPAAI | B1XMSK5 | OEIC |
| Objective | | |
| To provide long-term capital growth from investment primarily in the securities of companies quoted or trading in Asia (excluding Japan). | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offet Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Balanced Total Return Fund Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPBTA | B19GCF4 | OEIC |
| Objective | | |
| To achieve over a longer-term horizon higher returns than those available from money market instruments denominated in Sterling by investing primarily in equity securities, fixed income securities, convertible bonds, and short-term securities of issuers located in any country. The Fund may invest in such securities issued by issuers in emerging countries worldwide. Additionally, subject to market conditions the Fund may invest up to 90% in cash and cash equivalents. Asset and country allocations may vary over time to reflect market conditions and opportunities. The Fund may invest up to 90% in government and public securities. The Fund may use derivatives for investment purposes or efficient portfolio management including hedging, where appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offet Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Balanced Total Return Fund Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPBTI | B19DFG7 | OEIC |
| Objective | | |
| To achieve over a longer-term horizon higher returns than those available from money market instruments denominated in Sterling by investing primarily in equity securities, fixed income securities, convertible bonds, and short-term securities of issuers located in any country. The Fund may invest in such securities issued by issuers in emerging countries worldwide. Additionally, subject to market conditions the Fund may invest up to 90% in cash and cash equivalents. Asset and country allocations may vary over time to reflect market conditions and opportunities. The Fund may invest up to 90% in government and public securities. The Fund may use derivatives for investment purposes or efficient portfolio management including hedging, where appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offet Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Cautious Total Return Fund Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPTCA | B09RGK3 | OEIC |
| Objective | | |
| To achieve over a medium-term horizon higher returns than those available from money market instruments denominated in Sterling by investing primarily in fixed income securities, convertible bonds, equity securities and short-term securities of issuers located in any country. The Fund may invest in such securities issued by issuers in emerging countries worldwide. Additionally, the Fund may invest up to 100% in cash and cash equivalents. Asset and country allocations may vary over time to reflect market conditions and opportunities. The Fund may invest up to 100% in government and public securities. The Fund may use derivatives for investment purposes or efficient portfolio management including hedging, where appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offet Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.25% | 0.18% | |
| 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 |

| JPM Cautious Total Return Fund Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPTCI | B09RGL4 | OEIC |
| Objective | | |
| To achieve over a medium-term horizon higher returns than those available from money market instruments denominated in Sterling by investing primarily in fixed income securities, convertible bonds, equity securities and short-term securities of issuers located in any country. The Fund may invest in such securities issued by issuers in emerging countries worldwide. Additionally, the Fund may invest up to 100% in cash and cash equivalents. Asset and country allocations may vary over time to reflect market conditions and opportunities. The Fund may invest up to 100% in government and public securities. The Fund may use derivatives for investment purposes or efficient portfolio management including hedging, where appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offet Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.25% | 0.18% | |
| 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 |

| JPM Emerging Market Infrastructure A Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | Royal Bank of Scotland |
| Fund Code | SEDOL | Fund Type |
| SPEMA | B3CMM75 | OEIC |
| Objective | | |
| To achieve long-term capital growth by investing primarily in emerging markets companies related to infrastructure opportunities. Investments may include, but are not limited to, companies found in the capital goods, transportation, telecommunication services, utilities, energy, materials and real estate sectors. Issuers of these securities may be located in any country and the Fund may invest significantly in emerging markets and smaller companies. Derivatives may be used for the purpose of efficient portfolio management, including hedging, where appropriate. Subject to at least 60 days notice to shareholders, the Fund may use derivatives for investment purposes. The Fund may hold non-equity investments from time to time, as appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offet Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.75% | 0.18% | |
| 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 3.5% per year |

| JPM Emerging Market Infrastructure A Inc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | Royal Bank of Scotland |
| Fund Code | SEDOL | Fund Type |
| SPEMI | B3CMM64 | OEIC |
| Objective | | |
| To achieve long-term capital growth by investing primarily in emerging markets companies related to infrastructure opportunities. Investments may include, but are not limited to, companies found in the capital goods, transportation, telecommunication services, utilities, energy, materials and real estate sectors. Issuers of these securities may be located in any country and the Fund may invest significantly in emerging markets and smaller companies. Derivatives may be used for the purpose of efficient portfolio management, including hedging, where appropriate. Subject to at least 60 days notice to shareholders, the Fund may use derivatives for investment purposes. The Fund may hold non-equity investments from time to time, as appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offet Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.75% | 0.18% | |
| 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 3.5% per year |

| JPM Emerging Markets Fund A Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPEMK | 3088155 | OEIC |
| Objective | | |
| To achieve long term capital growth by investing primarily in the securities of companies quoted or trading in countries where there is an emerging market or in closed-ended vehicles which invest primarily in such securities. The Fund may also purchase fixed interest securities. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Emerging Markets Fund A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPEKI | B1XMSZ0 | OEIC |
| Objective | | |
| To achieve long-term capital growth by investing primarily in the securities of companies quoted or trading in countries where there is an emerging market or in closed-ended vehicles which invest primarily in such securities. The Fund also may purchase fixed-interest securities. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Europe Dynamic (ex-UK) Fund Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPEDA | B02L5M7 | OEIC |
| Objective | | |
| To maximise long-term capital growth by investing primarily in Continental European equities. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Europe Dynamic (ex-UK) Fund Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPEDU | B1JFB21 | OEIC |
| Objective | | |
| To maximise long term capital growth by investing primarily in continental European equities. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Europe Fund A Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPEUG | 3087914 | OEIC |
| Objective | | |
| To provide a portfolio primarily invested in the shares of European companies in any economic sector. The fund aims to provide capital growth over the long term. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Europe Fund A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPEUI | B1XMTB3 | OEIC |
| Objective | | |
| To provide a portfolio primarily invested in the shares of European companies in any economic sector. The Fund aims to provide capital growth over the long term. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Europe Smaller Companies A Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPESC | 3088100 | OEIC |
| Objective | | |
| To provide long-term capital growth by investing primarily in European smaller companies. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Europe Smaller Companies A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPESI | B1XMT24 | OEIC |
| Objective | | |
| To provide long-term capital growth by investing primarily in European smaller companies. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Global Consumer Trends A Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPGCA | B2NFH26 | OEIC |
| Objective | | |
| To provide long term capital growth by investing primarily in companies throughout the world benefiting from consumer driven opportunities. Investments may include, but are not limited to, companies providing goods and services relating to consumer related activities, wealth, leisure, lifestyle, health and wellness. Issuers of these securities may be located in any country and the Fund may invest significantly in emerging markets and in smaller companies. Derivatives may be used for the purposes of efficient portfolio management, including hedging, where appropriate. The Fund may hold non-equity investments from time to time as appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Global Consumer Trends A Inc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPGCI | B2NFGZ2 | OEIC |
| Objective | | |
| To provide long term capital growth by investing primarily in companies throughout the world benefiting from consumer driven opportunities. Investments may include, but are not limited to, companies providing goods and services relating to consumer related activities, wealth, leisure, lifestyle, health and wellness. Issuers of these securities may be located in any country and the Fund may invest significantly in emerging markets and in smaller companies. Derivatives may be used for the purposes of efficient portfolio management, including hedging, where appropriate. The Fund may hold non-equity investments from time to time as appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Global Equity Income Fund Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPGEA | B1JNDX0 | OEIC |
| Objective | | |
| To provide a portfolio designed to achieve high and rising income by investing globally, primarily in equities, in any economic sector whilst participating in long term capital growth. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Global Equity Income Fund Inc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPGEI | B1JNDZ2 | OEIC |
| Objective | | |
| To provide a portfolio designed to achieve high and rising income by investing globally, primarily in equities, in any economic sector whilst participating in long term capital growth. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Global Financials A Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPFIN | 3087710 | OEIC |
| Objective | | |
| To provide capital growth over the long term by investing throughout the world primarily in any financial services sector. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Global Financials A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPFII | B1XMTK2 | OEIC |
| Objective | | |
| To provide capital growth over the long term by investing throughout the world primarily in financial services sectors. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Global Fund A Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPGRT | 3087787 | OEIC |
| Objective | | |
| To provide capital growth over the long term by investing throughout the world in any economic sector. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Global Fund A Inc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPGRI | B1XMTN5 | OEIC |
| Objective | | |
| To provide capital growth over the long term by investing throughout the world in any economic sector. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Global High Yield Bond Fund Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPIGA | 0835097 | OEIC |
| Objective | | |
| To provide a high return from a diversified portfolio of bond and other debt securities. The Fund will invest primarily in bond and other debt securities (mainly below investment grade securities or unrated securities) of issuers in developed countries, primarily corporations and banks. The Fund may also invest in bond and other debt securities of issuers and emerging countries. The Fund will aim to hedge non-sterling securities back to sterling. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 3.50% | 3.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.10% | 0.18% | |
| 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 |

| JPM Global High Yield Bond Fund Inc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPIGI | 0835086 | OEIC |
| Objective | | |
| To provide a high return from a diversified portfolio of bond and other debt securities. The Fund will invest primarily in bond and other debt securities (mainly below investment grade securities or unrated securities) of issuers in developed countries, primarily corporations and banks. The Fund may also invest in bond and other debt securities of issuers and emerging countries. The Fund will aim to hedge non-sterling securities back to sterling. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 3.50% | 3.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.10% | 0.18% | |
| 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 |

| JPM Global Property Securities Fund Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPGPA | B19HGH7 | OEIC |
| Objective | | |
| To provide long-term capital growth by investing primarily in a concentrated portfolio of Real Estate Investment Trusts (REITs) and the securities of other real estate companies that, at the time of investment, are significant owners, developers or financiers of real estate or that provide real estate related services. The Fund will aim to hedge non-Sterling exposures back to Sterling. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

JPM Global Property Securities Fund Inc

| ACD/Manager | | Depository/Trustee | |
|--|--------------------------------|---|--|
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc | |
| Fund Code | SEDOL | Fund Type | |
| SPGPI | B19HGG6 | OEIC | |
| Objective | | | |
| To provide long-term capital growth by investing primarily in a concentrated portfolio of Real Estate Investment Trusts (REITs) and the securities of other real estate companies that, at the time of investment, are significant owners, developers or financiers of real estate or that provide real estate related services. The Fund will aim to hedge non-Sterling exposures back to Sterling. | | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread | |
| 4.25% | 4.25% | 0.00% | |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income | |
| 1.50% | 0.18% | | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA | |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year | |

JPM Japan A Acc

| ACD/Manager | | Depository/Trustee | |
|--|--------------------------------|---|--|
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc | |
| Fund Code | SEDOL | Fund Type | |
| SPJAG | 3087947 | OEIC | |
| Objective | | | |
| To provide capital growth over the long term by investing primarily in the shares of Japanese companies. | | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread | |
| 4.25% | 4.25% | 0.00% | |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income | |
| 1.50% | 0.18% | | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA | |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year | |

JPM Japan A Inc

| ACD/Manager | | Depository/Trustee | |
|--|--------------------------------|---|--|
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc | |
| Fund Code | SEDOL | Fund Type | |
| SPJAI | B1XMTP7 | OEIC | |
| Objective | | | |
| To provide capital growth over the long term by investing primarily in the shares of Japanese companies. | | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread | |
| 4.25% | 4.25% | 0.00% | |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income | |
| 1.50% | 0.18% | | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA | |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year | |

JPM Multi-Asset Income A Acc

| ACD/Manager | | Depository/Trustee | |
|--|--------------------------------|---|--|
| JPMorgan Funds Limited | | Royal Bank of Scotland plc | |
| Fund Code | SEDOL | Fund Type | |
| SPMAA | B4N1ZJ1 | OEIC | |
| Objective | | | |
| To provide income by investing primarily in a global portfolio of income generating securities. The Fund will predominantly invest in fixed and floating rate debt securities and equity and equity linked securities to generate income. Whilst there might be gains, there is also a risk of capital erosion. The Fund may invest in high-yield bonds, convertible bonds, investment grade, non-investment grade and unrated securities, Real Estate Investment Trusts (?REITs?), smaller companies and collective investment schemes as the investment adviser deems appropriate. Issuers of securities may be located in any country, including emerging markets and the Fund may invest in assets denominated in any currency. Non-sterling currency exposure (excluding emerging markets local currency) will be hedged back to sterling. The Fund may use derivatives and forward transactions for investment purposes and Efficient Portfolio Management, including hedging. | | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread | |
| 4.25% | 4.25% | 0.00% | |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital | |
| 1.25% | 0.18% | | |
| 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 | |

JPM Multi-Asset Income A Inc

| ACD/Manager | | Depository/Trustee | |
|--|--------------------------------|---|--|
| JPMorgan Funds Limited | | Royal Bank of Scotland plc | |
| Fund Code | SEDOL | Fund Type | |
| SPMAI | B4N1ZR9 | OEIC | |
| Objective | | | |
| To provide income by investing primarily in a global portfolio of income generating securities. The Fund will predominantly invest in fixed and floating rate debt securities and equity and equity linked securities to generate income. Whilst there might be gains, there is also a risk of capital erosion. The Fund may invest in high-yield bonds, convertible bonds, investment grade, non-investment grade and unrated securities, Real Estate Investment Trusts (?REITs?), smaller companies and collective investment schemes as the investment adviser deems appropriate. Issuers of securities may be located in any country, including emerging markets and the Fund may invest in assets denominated in any currency. Non-sterling currency exposure (excluding emerging markets local currency) will be hedged back to sterling. The Fund may use derivatives and forward transactions for investment purposes and Efficient Portfolio Management, including hedging. | | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread | |
| 4.25% | 4.25% | 0.00% | |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital | |
| 1.25% | 0.18% | | |
| 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 | |

JPM Multi-Manager Growth Fund Acc

| ACD/Manager | | Depository/Trustee | |
|--|--------------------------------|---|--|
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc | |
| Fund Code | SEDOL | Fund Type | |
| SPINA | 3087635 | OEIC | |
| Objective | | | |
| To invest worldwide in any economic sector primarily through investment trusts. The fund aims to provide capital growth over the long-term. Currently, in addition to investment trusts the Fund may also invest in other closed-ended and open-ended funds. | | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread | |
| 4.25% | 4.25% | 0.00% | |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income | |
| 1.25% | 0.18% | | |
| 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 | |

JPM Multi-Manager Growth Fund Inc

| ACD/Manager | | Depository/Trustee | |
|--|--------------------------------|---|--|
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc | |
| Fund Code | SEDOL | Fund Type | |
| SPINV | 3086977 | OEIC | |
| Objective | | | |
| To invest worldwide in any economic sector primarily through investment trusts. The fund aims to provide capital growth over the long-term. Currently, in addition to investment trusts the Fund may also invest in other closed-ended and open-ended funds. | | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread | |
| 4.25% | 4.25% | 0.00% | |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income | |
| 1.25% | 0.18% | | |
| 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 | |

JPM Natural Resources A Acc

| ACD/Manager | | Depository/Trustee | |
|---|--------------------------------|---|--|
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc | |
| Fund Code | SEDOL | Fund Type | |
| SPCOM | 3183511 | OEIC | |
| Objective | | | |
| To invest, primarily in the shares of, companies throughout the world engaged in the production and marketing of commodities. The fund aims to provide capital growth over the long term. | | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread | |
| 4.25% | 4.25% | 0.00% | |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income | |
| 1.50% | 0.18% | | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA | |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year | |

| JPM Natural Resources A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPCOI | B1XMTQ8 | OEIC |
| Objective | | |
| To invest primarily in the shares of companies throughout the world engaged in the production and marketing of commodities. The Fund aims to provide capital growth over the long term. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Premier Equity Growth Fund Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPPRE | B1JFPG3 | OEIC |
| Objective | | |
| To provide long term capital growth from investment in stocks and shares. The Fund currently invests predominately in a portfolio of UK equities. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM New Europe A Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPNES | 0165512 | OEIC |
| Objective | | |
| To provide long-term capital growth by investing primarily in companies operating or investing in central and eastern Europe and Russia. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Premier Equity Income - Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPEQA | 3087840 | OEIC |
| Objective | | |
| To provide income, with prospects of capital and income growth through investment in stocks and shares. The Fund currently invests predominantly in a portfolio of UK equities and fixed interest instruments. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM New Europe A Inc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPNEI | B1XMTT1 | OEIC |
| Objective | | |
| To provide long-term capital growth by investing primarily in companies operating or investing in central and eastern Europe and Russia. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Premier Equity Income - Inc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPEQI | 3087817 | OEIC |
| Objective | | |
| To provide income, with prospects of capital and income growth through investment in stocks and shares. The Fund currently invests predominantly in a portfolio of UK equities and fixed interest instruments. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Portfolio Fund | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPMFD | 3183469 | OEIC |
| Objective | | |
| To invest in a portfolio of regulated collective investment schemes operated or managed by JPMorgan. The fund aims to provide capital growth over the long term. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 5.50% | 5.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.35% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.4% per year | | from 6.0% per year to 3.5% per year |

| JPM Sterling Corporate Bond Fund Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPHGA | 3087754 | OEIC |
| Objective | | |
| The Fund's investment objective is to maximise total returns by investing primarily in high quality Sterling denominated bonds (or other bonds hedged back to Sterling). The Fund's investment policy will focus on investment grade corporate issues. The Fund may also invest in non-investment grade securities, including corporate and emerging market bonds, when the investment adviser believes these offer significant opportunities. The Fund may use derivatives for investment purposes or Efficient Portfolio Management including hedging, where appropriate. Although most of the non-sterling securities will be hedged back to sterling, the investment adviser will also use opportunities in the foreign exchange market to maximise returns. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 3.50% | 3.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.00% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 5.4% per year | | from 6.0% per year to 4.4% per year |

| JPM Premier Equity Growth Fund Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPPEG | 3087970 | OEIC |
| Objective | | |
| To provide long-term capital growth through investment in stocks and shares. The fund currently invests predominantly in a portfolio of UK equities. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM Sterling Corporate Bond Fund Inc | | |
|---|-----------------------|-------------------------------------|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPHGI | 3087743 | OEIC |
| Objective | | |
| <p>The Fund's investment objective is to maximise total returns by investing primarily in high quality Sterling denominated bonds (or other bonds hedged back to Sterling). The Fund's investment policy will focus on investment grade corporate issues. The Fund may also invest in non-investment grade securities, including corporate and emerging market bonds, when the investment adviser believes these offer significant opportunities. The Fund may use derivatives for investment purposes or Efficient Portfolio Management including hedging, where appropriate. Although most of the non-sterling securities will be hedged back to sterling, the investment adviser will also use opportunities in the foreign exchange market to maximise returns.</p> | | |
| Max Initial Charge | Max Initial Charge | Additional |
| Inside ISA | Outside ISA | Bid-Offer Spread |
| 3.50% | 3.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against |
| 1.00% | 0.18% | Income |
| Effect of Deductions per annum | | Effect of Deductions per annum |
| within an ISA | | outside an ISA |
| from 7.0% per year to 5.4% per year | | from 6.0% per year to 4.4% per year |

| JPM Strategic Bond A Acc | | |
|--|-----------------------|-------------------------------------|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | Royal Bank of Scotland |
| Fund Code | SEDOL | Fund Type |
| SPSBA | B3RJ9B4 | OEIC |
| Objective | | |
| <p>To maximise returns by investing primarily in a global portfolio of fixed and floating rate debt securities. The Fund may invest in developed and emerging market countries and hold investment grade, non-investment grade and unrated bonds. The Fund may have a concentrated portfolio and may have a significant exposure to any one country, sector or issuer, which may include emerging markets and non-investment grade or unrated bonds, at any time. Allocations between countries, sectors and ratings of bonds may vary significantly at any time. The Fund may use derivatives for investment purposes or efficient portfolio management including hedging, where appropriate. The Fund is also permitted to invest up to 100% in government and public securities. The Fund's assets will be primarily either denominated in Sterling or hedged back to Sterling.</p> | | |
| Max Initial Charge | Max Initial Charge | Additional |
| Inside ISA | Outside ISA | Bid-Offer Spread |
| 3.50% | 3.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against |
| 1.00% | 0.18% | Income |
| Effect of Deductions per annum | | Effect of Deductions per annum |
| within an ISA | | outside an ISA |
| from 7.0% per year to 5.4% per year | | from 6.0% per year to 4.4% per year |

| JPM Strategic Bond A Inc | | |
|--|-----------------------|-------------------------------------|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | Royal Bank of Scotland |
| Fund Code | SEDOL | Fund Type |
| SPSBI | B3RJ9K3 | OEIC |
| Objective | | |
| <p>To maximise returns by investing primarily in a global portfolio of fixed and floating rate debt securities. The Fund may invest in developed and emerging market countries and hold investment grade, non-investment grade and unrated bonds. The Fund may have a concentrated portfolio and may have a significant exposure to any one country, sector or issuer, which may include emerging markets and non-investment grade or unrated bonds, at any time. Allocations between countries, sectors and ratings of bonds may vary significantly at any time. The Fund may use derivatives for investment purposes or efficient portfolio management including hedging, where appropriate. The Fund is also permitted to invest up to 100% in government and public securities. The Fund's assets will be primarily either denominated in Sterling or hedged back to Sterling.</p> | | |
| Max Initial Charge | Max Initial Charge | Additional |
| Inside ISA | Outside ISA | Bid-Offer Spread |
| 3.50% | 3.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against |
| 1.00% | 0.18% | Income |
| Effect of Deductions per annum | | Effect of Deductions per annum |
| within an ISA | | outside an ISA |
| from 7.0% per year to 5.4% per year | | from 6.0% per year to 4.4% per year |

| JPM UK Active 350 Fund Acc | | |
|--|-----------------------|-------------------------------------|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUAA | 3087709 | OEIC |
| Objective | | |
| <p>To invest for capital growth, with no distribution target, by investing in a portfolio of UK equities primarily from the FTSE350.</p> | | |
| Max Initial Charge | Max Initial Charge | Additional |
| Inside ISA | Outside ISA | Bid-Offer Spread |
| 3.50% | 3.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against |
| 1.00% | 0.18% | Income |
| Effect of Deductions per annum | | Effect of Deductions per annum |
| within an ISA | | outside an ISA |
| from 7.0% per year to 5.4% per year | | from 6.0% per year to 4.4% per year |

| JPM UK Active 350 Fund Inc | | |
|--|-----------------------|-------------------------------------|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUKA | B1JFQX7 | OEIC |
| Objective | | |
| <p>To invest for capital growth with no distribution target by investing in a portfolio of UK equities primarily from the FTSE350.</p> | | |
| Max Initial Charge | Max Initial Charge | Additional |
| Inside ISA | Outside ISA | Bid-Offer Spread |
| 3.50% | 3.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against |
| 1.00% | 0.18% | Income |
| Effect of Deductions per annum | | Effect of Deductions per annum |
| within an ISA | | outside an ISA |
| from 7.0% per year to 5.4% per year | | from 6.0% per year to 4.4% per year |

| JPM UK Dynamic Fund Acc | | |
|---|-----------------------|-------------------------------------|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| JPDYA | 0969800 | OEIC |
| Objective | | |
| <p>To maximise long-term capital growth by investing primarily in UK equities</p> | | |
| Max Initial Charge | Max Initial Charge | Additional |
| Inside ISA | Outside ISA | Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against |
| 1.50% | 0.18% | Income |
| Effect of Deductions per annum | | Effect of Deductions per annum |
| within an ISA | | outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Dynamic Fund Inc | | |
|---|-----------------------|-------------------------------------|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| JPDYI | 0969792 | OEIC |
| Objective | | |
| <p>To maximise long-term capital growth by investing primarily in UK equities</p> | | |
| Max Initial Charge | Max Initial Charge | Additional |
| Inside ISA | Outside ISA | Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against |
| 1.50% | 0.18% | Income |
| Effect of Deductions per annum | | Effect of Deductions per annum |
| within an ISA | | outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Equity & Bond Income Fund Acc | | |
|--|-----------------------|-------------------------------------|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPEXA | 3088230 | OEIC |
| Objective | | |
| <p>To provide a high and stable income, with the prospect of capital and income growth over the long term, by investing in a balanced portfolio of securities. The Fund currently invests predominantly in a balanced portfolio of blue chip UK equities, gilt edged securities and other UK fixed interest instruments. The Fund may invest up to 100% in government and public securities.</p> | | |
| Max Initial Charge | Max Initial Charge | Additional |
| Inside ISA | Outside ISA | Bid-Offer Spread |
| 3.50% | 3.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against |
| 1.50% | 0.18% | Capital |
| Effect of Deductions per annum | | Effect of Deductions per annum |
| within an ISA | | outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.9% per year |

| JPM UK Equity & Bond Income Fund Inc | | |
|--|-----------------------|-------------------------------------|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPEXT | 3088207 | OEIC |
| Objective | | |
| <p>To provide a high and stable income, with the prospect of capital and income growth over the long term, by investing in a balanced portfolio of securities. The Fund currently invests predominantly in a balanced portfolio of blue chip UK equities, gilt edged securities and other UK fixed interest instruments. The Fund may invest up to 100% in government and public securities.</p> | | |
| Max Initial Charge | Max Initial Charge | Additional |
| Inside ISA | Outside ISA | Bid-Offer Spread |
| 3.50% | 3.50% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against |
| 1.50% | 0.18% | Capital |
| Effect of Deductions per annum | | Effect of Deductions per annum |
| within an ISA | | outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.9% per year |

| JPM UK Focus A Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUFA | B10B9D5 | OEIC |
| Objective | | |
| Aim to provide long-term capital growth by investing in a portfolio primarily of UK Securities. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Strategic Equity Income Inc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPSVI | 0412434 | OEIC |
| Objective | | |
| To provide long-term capital growth and income through investment in a value style biased portfolio of UK companies. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Focus A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUFI | B10B366 | OEIC |
| Objective | | |
| Aim to provide long-term capital growth by investing in a portfolio primarily of UK Securities. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Strategic Growth Fund A Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPSGA | B3FJQ82 | OEIC |
| Objective | | |
| To provide long-term capital growth through investment primarily in a growth style biased portfolio of UK companies. Derivatives may be used for the purpose of Efficient Portfolio Management, including hedging, where appropriate. Subject to at least 60 days notice to shareholders, the Fund may use derivatives for investment purposes. The Fund may hold non-equity investments from time to time as appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Smaller Companies A Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUKC | 3088025 | OEIC |
| Objective | | |
| To provide long-term capital growth by investing primarily in UK smaller companies. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Strategic Growth Fund A Inc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPSGI | B3FJQ93 | OEIC |
| Objective | | |
| To provide long-term capital growth through investment primarily in a growth style biased portfolio of UK companies. Derivatives may be used for the purpose of Efficient Portfolio Management, including hedging, where appropriate. Subject to at least 60 days notice to shareholders, the Fund may use derivatives for investment purposes. The Fund may hold non-equity investments from time to time as appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Smaller Companies A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUKI | B1XN4Q6 | OEIC |
| Objective | | |
| To provide long-term capital growth by investing primarily in UK smaller companies. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM US Equity Income Fund A Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | Royal Bank of Scotland |
| Fund Code | SEDOL | Fund Type |
| SPUEA | B3FJQ04 | OEIC |
| Objective | | |
| To provide a portfolio designed to achieve income by investing primarily in US equities in any economic sector whilst participating in long term capital growth. Derivatives may be used for the purpose of Efficient Portfolio Management, including hedging, where appropriate. Subject to at least 60 days notice to shareholders, the Fund may use derivatives for investment purposes. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Strategic Equity Income Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPSVA | 0412490 | OEIC |
| Objective | | |
| To provide long-term capital growth and income through investment in a value style biased portfolio of UK companies. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM US Equity Income Fund A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | Royal Bank of Scotland |
| Fund Code | SEDOL | Fund Type |
| SPUEI | B3FJQ15 | OEIC |
| Objective | | |
| To provide a portfolio designed to achieve income by investing primarily in US equities in any economic sector whilst participating in long term capital growth. Derivatives may be used for the purpose of Efficient Portfolio Management, including hedging, where appropriate. Subject to at least 60 days notice to shareholders, the Fund may use derivatives for investment purposes. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Capital |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM US Smaller Companies A Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPASC | 3088003 | OEIC |
| Objective | | |
| To provide long-term capital growth by investing primarily in US smaller companies. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM US Fund A Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUSG | 3087884 | OEIC |
| Objective | | |
| To provide capital growth over the long term by investing primarily through a portfolio invested in the shares of US companies. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM US Smaller Companies A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUCI | B1XN4Y4 | OEIC |
| Objective | | |
| To provide long-term capital growth by investing primarily in US smaller companies. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM US Fund A Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUAI | B1XN4S8 | OEIC |
| Objective | | |
| To provide capital growth over the long term by investing primarily through a portfolio invested in the shares of US companies. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Managed Equity Fund Acc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPMEA | B24FZ09 | Unit Trust |
| Objective | | |
| To provide long-term capital growth by investing primarily in large capitalisation UK companies. Derivatives may be used for the purpose of efficient portfolio management, including hedging, where appropriate. The Fund may hold non-equity investments from time to time, as appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM US Select A Fund Acc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUSA | B2Q5DW5 | OEIC |
| Objective | | |
| To invest in a portfolio of North American securities. The current policy is to invest for capital growth without any distribution target. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM UK Managed Equity Fund Inc | | |
|---|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPMEI | B24FYB3 | Unit Trust |
| Objective | | |
| To provide long-term capital growth by investing primarily in large capitalisation UK companies. Derivatives may be used for the purpose of efficient portfolio management, including hedging, where appropriate. The Fund may hold non-equity investments from time to time, as appropriate. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

| JPM US Select A Fund Inc | | |
|--|--------------------------------|---|
| ACD/Manager | | Depository/Trustee |
| JPMorgan Funds Limited | | The Royal Bank of Scotland plc |
| Fund Code | SEDOL | Fund Type |
| SPUSI | B2Q5DX6 | OEIC |
| Objective | | |
| To invest in a portfolio of North American securities. The current policy is to invest for capital growth without any distribution target. | | |
| Max Initial Charge Inside ISA | Max Initial Charge Outside ISA | Additional Bid-Offer Spread |
| 4.25% | 4.25% | 0.00% |
| Annual Management Charge | Other Annual Expenses | Charges Levied Against Income |
| 1.50% | 0.18% | |
| Effect of Deductions per annum within an ISA | | Effect of Deductions per annum outside an ISA |
| from 7.0% per year to 4.8% per year | | from 6.0% per year to 3.8% per year |

Please note: This fact sheet forms part of, and should be read in conjunction with, the FundsNetwork Key Features Document. Issued jointly by FIL International, FIL Investment Services (UK) Limited and Financial Administration Services Limited, authorised and regulated by the Financial Services Authority.