

JPM Asia Fund		
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 South East Asia.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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
SPCTI	B09RGL4	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 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.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 5.0418% per year		from 7.0% per year to 4.0601% 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 that 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.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% per year

JPM Emerging Markets Fund		
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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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 that 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.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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	B02LSM7	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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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
SPCTA	B09RGK3	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 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		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 5.0418% per year		from 7.0% per year to 4.0601% per year

JPM Europe Dvynamic (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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% per year

JPM Europe Fund		
ACD/Manager		Depository/Trustee
JPMorgan Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
SPBUG	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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% per year

JPM Europe Smaller Companies Fund		
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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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	B2QSFV7	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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% per year

JPM Global Financials Fund		
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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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	B2QSD7	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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% per year

JPM Global Fund		
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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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 Charges	Other Annual Charges	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 5.2756% per year		from 7.0% per year to 4.2917% 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 Charges	Other Annual Charges	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 5.2756% per year		from 7.0% per year to 4.2917% 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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% per year	

JPM Japan Fund

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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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 Charges	Other Annual Charges	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 5.0418% per year		from 7.0% per year to 4.0601% 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 Charges	Other Annual Charges	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 5.0418% per year		from 7.0% per year to 4.0601% per year	

JPM Natural Resources Fund

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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% per year	

JPM New Europe		
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 in central and eastern Europe and Russia.		
Max Initial Charge	Max Initial Charge	Additional
Inside ISA	Outside ISA	Bid-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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	Max Initial Charge	Additional
Inside ISA	Outside ISA	Bid-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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	Max Initial Charge	Additional
Inside ISA	Outside ISA	Bid-Offer Spread
5.50%	5.50%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
1.50%	0.31%	Income
Effect of Deductions per annum		Effect of Deductions per annum
within an ISA		outside an ISA
from 7.0% per year to 4.5182% per year		from 7.0% per year to 3.5414% 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	Max Initial Charge	Additional
Inside ISA	Outside ISA	Bid-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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	Max Initial Charge	Additional
Inside ISA	Outside ISA	Bid-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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 and government issues and the Fund may invest up to 100% in certain government and public securities. 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	Max Initial Charge	Additional
Inside ISA	Outside ISA	Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Charges	Other Annual Charges	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 5.3811% per year		from 7.0% per year to 4.3962% 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	Max Initial Charge	Additional
Inside ISA	Outside ISA	Bid-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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		
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 and government issues and the Fund may invest up to 100% in certain government and public securities. 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	Max Initial Charge	Additional
Inside ISA	Outside ISA	Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Charges	Other Annual Charges	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 5.3811% per year		from 7.0% per year to 4.3962% 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		
To invest for capital growth, with no distribution target, by investing in a portfolio of UK equities primarily from the FTSE350.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Charges	Other Annual Charges	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 5.3811% per year		from 7.0% per year to 4.3962% per year

JPM UK Smaller Companies Fund		
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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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		
To invest for capital growth with no distribution target by investing in a portfolio of UK equities primarily from the FTSE350.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Charges	Other Annual Charges	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 5.3811% per year		from 7.0% per year to 4.3962% 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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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		
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.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Charges	Other Annual Charges	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 4.8548% per year		from 7.0% per year to 3.8749% 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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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		
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.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Charges	Other Annual Charges	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 4.8548% per year		from 7.0% per year to 3.8749% per year

JPM US Fund		
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 Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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-Offet Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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 cap UK companies. The fund may invest in shares, depositary receipts, warrants and other participation rights and to a limited extent in convertible securities, index and participation notes and equity linked notes. Fixed and floating rate debt securities, money market instruments, deposits, cash and cash equivalents may be held on an ancillary basis. The fund may also invest in units in collective investment schemes. The fund may invest in forward transactions and financial derivative instruments for hedging purposes and for efficient portfolio management.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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-Offet Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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 cap UK companies. The fund may invest in shares, depositary receipts, warrants and other participation rights and to a limited extent in convertible securities, index and participation notes and equity linked notes. Fixed and floating rate debt securities, money market instruments, deposits, cash and cash equivalents may be held on an ancillary basis. The fund may also invest in units in collective investment schemes. The fund may invest in forward transactions and financial derivative instruments for hedging purposes and for efficient portfolio management.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% per year

JPM US Smaller Companies Fund		
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-Offet Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 4.7792% per year		from 7.0% per year to 3.7999% 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 Fidelity Investments International, Fidelity Investment Services Limited and Financial Administration Services Limited, authorised and regulated by the Financial Services Authority.