

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-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 4.8% 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-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 4.8% 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 (see section 3.10(e)). 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-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 4.8% 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 (see section 3.10(e)). 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-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 4.8% 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
SPCTA	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-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 5.0% 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
SPCTI	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-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 5.0% per year		from 6.0% per year to 4.0% per year

JPM Core Japan Behavioural Finance A Acc		
ACD/Manager		Depository/Trustee
JPMorgan Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
SPCJA	B1RL6S2	OEIC
Objective		
To invest primarily in Japanese companies using an investment process which is based on systematic investment in stocks with specific style characteristics which are associated with long-term outperformance, caused by the impact of human psychological biases on stock markets. 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 4.8% per year		from 6.0% per year to 3.8% per year

JPM Core Japan Behavioural Finance A Inc		
ACD/Manager		Depository/Trustee
JPMorgan Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
SPCJI	B1XMSW7	OEIC
Objective		
To invest primarily in Japanese companies using an investment process which is based on systematic investment in stocks with specific style characteristics which are associated with long-term outperformance, caused by the impact of human psychological biases on stock markets. 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 4.8% per year		from 6.0% per year to 3.8% 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-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 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 4.8% per year		from 6.0% per year to 3.8% 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-Offer Spread
4.25%	4.25%	0.00%
Annual Charges	Other Annual Charges	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 Europe Dynamic (ex-UK) Fund Inc		
ACD/Manager		Depository/Trustee
JPMorgan Funds Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
SPEMU	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 4.8% per year		from 6.0% per year to 3.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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	B1INDX0	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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% per year		from 6.0% per year to 3.8% 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 5.3% per year		from 6.0% per year to 4.3% 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 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 4.8% per year		from 6.0% per year to 3.8% 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 5.3% per year		from 6.0% per year to 4.3% 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 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 4.8% per year		from 6.0% per year to 3.8% 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 5.0% per year		from 6.0% per year to 4.0% 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 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 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 4.8% per year		from 6.0% per year to 3.8% 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 5.0% per year		from 6.0% per year to 4.0% 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 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 4.8% per year		from 6.0% per year to 3.8% 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 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 4.8% 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 Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.31%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.5% per year		from 6.0% per year to 3.5% 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 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 4.8% per year		from 6.0% per year to 3.8% 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 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 4.8% 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-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 4.8% 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		
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 Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 5.4% per year		from 6.0% per year to 4.4% 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 predominately in a portfolio of UK equities and fixed interest instruments.		
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 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 Strategic Bond A Acc		
ACD/Manager		Depository/Trustee
JPMorgan Funds Limited		Royal Bank of Scotland
Fund Code	SEDOL	Fund Type
SPSBA	B3RJ9B4	OEIC
Objective		
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.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 5.4% per year		from 6.0% per year to 4.4% 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 predominately in a portfolio of UK equities and fixed interest instruments.		
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 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 Strategic Bond A Inc		
ACD/Manager		Depository/Trustee
JPMorgan Funds Limited		Royal Bank of Scotland
Fund Code	SEDOL	Fund Type
SPSBI	B3RJ9K3	OEIC
Objective		
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.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 5.4% per year		from 6.0% per year to 4.4% 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 Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 5.4% 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		
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-Offet 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 5.4% 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		
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-Offe 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 5.4% per year		from 6.0% per year to 4.4% 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-Offe 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 4.8% per year		from 6.0% per year to 3.9% 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		
To maximise long-term capital growth by investing primarily in UK equities		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe 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 4.8% per year		from 6.0% per year to 3.8% 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-Offe 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 4.8% 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		
To maximise long-term capital growth by investing primarily in UK equities		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe 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 4.8% 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-Offe 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 4.8% 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		
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-Offe 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 4.8% per year		from 6.0% per year to 3.9% 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-Offe 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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 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 4.8% 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	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 4.8% 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	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 4.8% 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	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 4.8% 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	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 4.8% 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	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 4.8% 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	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 4.8% 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	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 4.8% per year		from 6.0% per year to 3.8% per year

