

Standard Life American Eqty Unconstrained

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLAEG	0448332	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the fund is to invest in equities and equity type investments of companies listed on a US or Canadian stock exchange or which, in the opinion of the ACD carry on a substantial part of their operations in the USA or Canada. Additionally, up to 20% of the fund may from time-to-time be invested in equities and equity type investments of companies which in the opinion of the ACD carry on a significant part of their operations in Latin America (including Central America).			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.14%		
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	

Standard Life Ethical Corporate Bond Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLECA	B0LNNH5	OEIC	
Objective			
The objective of the Fund is to provide a high and stable level of income. Capital appreciation is of secondary importance. The investment policy of the Fund is to invest in a portfolio consisting mainly of corporate fixed interest and interest bearing securities that comply with certain ethical criteria. The Fund may also invest in other interest bearing securities anywhere in the world that meet the ethical criteria. The ethical criteria will be agreed with the Standard Life Ethical Committee and may be amended from time-to-time as considered necessary. In addition to excluding such companies which fail to meet the prescribed ethical standards, the ACD will seek to include companies whose business activities are regarded as making a positive contribution in terms of preserving the environment or improving the quality and safety of human life.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.12%		
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	

Standard Life Ethical Corporate Bond Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLECI	B0LNNJ7	OEIC	
Objective			
The objective of the Fund is to provide a high and stable level of income. Capital appreciation is of secondary importance. The investment policy of the Fund is to invest in a portfolio consisting mainly of corporate fixed interest and interest bearing securities that comply with certain ethical criteria. The Fund may also invest in other interest bearing securities anywhere in the world that meet the ethical criteria. The ethical criteria will be agreed with the Standard Life Ethical Committee and may be amended from time-to-time as considered necessary. In addition to excluding such companies which fail to meet the prescribed ethical standards, the ACD will seek to include companies whose business activities are regarded as making a positive contribution in terms of preserving the environment or improving the quality and safety of human life.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.12%		
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	

Standard Life Global Advantage Acc R

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLGAA	0433026	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in a diversified portfolio of international equities, equity type investments and fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.25%	0.10%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.1% per year		from 6.0% per year to 4.2% per year	

Standard Life Global Advantage Inc R

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLGAI	0433015	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in a diversified portfolio of international equities, equity type investments and fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.25%	0.10%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.1% per year		from 6.0% per year to 4.2% per year	

Standard Life Global REIT Fund Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLGRA	B1LBR18	OEIC	
Objective			
The investment objective of the Fund is to provide a total return from both income and capital appreciation. The investment policy of the Fund is to invest primarily in listed Real Estate Investment Trusts (REITs), listed securities and shares in companies principally engaged in real estate activities on a global basis.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.50%	0.13%		
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	

Standard Life Global REIT Fund Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLGRI	B1LBR29	OEIC	
Objective			
The investment objective of the Fund is to provide a total return from both income and capital appreciation. The investment policy of the Fund is to invest primarily in listed Real Estate Investment Trusts (REITs), listed securities and shares in companies principally engaged in real estate activities on a global basis.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.50%	0.13%		
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	

Standard Life Inv AAA Income Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLAIA	0616151	OEIC	
Objective			
The objective of the fund is to provide a competitive level of income. Capital appreciation is of secondary importance. The investment policy of the Fund is to invest in a portfolio consisting mainly of sterling fixed interest securities. Investment will only be made in securities with a credit rating of ?AAA? from Standard & Poor's and/or Moody's.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.11%		
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	

Standard Life Inv AAA Income Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLAII	0657310	OEIC	
Objective			
The objective of the fund is to provide a competitive level of income. Capital appreciation is of secondary importance. The investment policy of the Fund is to invest in a portfolio consisting mainly of sterling fixed interest securities. Investment will only be made in securities with a credit rating of ?AAA? from Standard & Poor's and/or Moody's.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.11%	Income	
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	

Standard Life Inv Asian Pacific Growth

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLAPG	0448343	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in equities and equity type investments of companies other than Japanese companies listed on any stock exchange in the Asia/Pacific Basin Area or which, in the opinion of the ACD, carry on a significant part of their operations in the Asia/Pacific Basin Area.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.23%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.7% per year		from 6.0% per year to 3.8% per year	

Standard Life Inv Corporate Bond Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLCBA	0433004	OEIC	
Objective			
The objective of the Fund is to provide a high level of income which is compatible with maintaining the security of capital. The investment policy of the Fund is to invest in a portfolio consisting mainly of Sterling fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
0.95%	0.10%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.5% per year	

Standard Life Inv Corporate Bond Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLCBI	0432982	OEIC	
Objective			
The objective of the Fund is to provide a high level of income which is compatible with maintaining the security of capital. The investment policy of the Fund is to invest in a portfolio consisting mainly of Sterling fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
0.95%	0.10%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.5% per year	

Standard Life Inv European Eqty Inc Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLEIA	B3L7S84	OEIC	
Objective			
The objective of the Fund is to provide a high level of income with some capital appreciation over the longer term. The investment policy of the Fund is to invest primarily in high yielding equities and equity type investments of European Companies or companies which, in the opinion of the ACD, carry on a substantial part of their operations in Europe. A significant proportion of the Fund may also be invested in fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.10%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Inv European Eqty Inc Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLEII	B3L7S73	OEIC	
Objective			
The objective of the Fund is to provide a high level of income with some capital appreciation over the longer term. The investment policy of the Fund is to invest primarily in high yielding equities and equity type investments of European Companies or companies which, in the opinion of the ACD, carry on a substantial part of their operations in Europe. A significant proportion of the Fund may also be invested in fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.10%	Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Inv European Equity Growth

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLEEG	0448387	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in equities and equity type investments of companies listed on the main European markets or which, in the opinion of the ACD, carry on a significant part of their operations in Europe (including the UK). Up to 10% of the Fund may be invested in smaller emerging European markets, as included in the MSCI Emerging Markets Index from time-to-time.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.12%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Inv Glob Index Lkd Bd Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLGLA	B00ZJK7	OEIC	
Objective			
The investment objective of the Fund is to provide a total return from income and capital appreciation. The investment policy of the Fund is to invest primarily in sovereign -issued and corporate inflation-linked debt. The Fund may also invest in conventional government bonds, investment grade corporate entities and other interest bearing securities issued anywhere in the world. Additionally, from time to time, the Fund may invest in other forms of transferable securities, deposits, money-market instruments and collective investment schemes in accordance with the FSA Rules.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
0.95%	0.10%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.5% per year	

Standard Life Inv Glob Index Lkd Bd Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLGLI	B00ZJM9	OEIC	
Objective			
The investment objective of the Fund is to provide a total return from income and capital appreciation. The investment policy of the Fund is to invest primarily in sovereign issued and corporate inflation-linked debt. The Fund may also invest in conventional government bonds, investment grade corporate entities and other interest bearing securities issued anywhere in the world. Additionally, from time to time, the Fund may invest in other forms of transferable securities, deposits, money-market instruments and collective investment schemes in accordance with the FSA Rules.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
0.95%	0.10%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.5% per year	

Standard Life Inv Globl Eq Unconstrained

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLIEG	0448354	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in a diversified portfolio of international equities and equity type investments.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.11%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Inv Higher Income Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLHIA	0093884	OEIC	
Objective			
The objective of the Fund is to provide a high level of income. Capital appreciation is of secondary importance. The investment policy of the Fund is to invest in a portfolio consisting mainly of Sterling and Euro denominated high yielding corporate bonds to give a significantly higher income than that generally available on UK Government bonds. The Fund may also invest in Government and public securities and other interest bearing securities anywhere in the world.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
0.95%	0.10%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.5% per year	

Standard Life Inv Higher Income Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLHII	0093709	OEIC	
Objective			
The objective of the Fund is to provide a high level of income. Capital appreciation is of secondary importance. The investment policy of the Fund is to invest in a portfolio consisting mainly of Sterling and Euro denominated high yielding corporate bonds to give a significantly higher income than that generally available on UK Government bonds. The Fund may also invest in Government and public securities and other interest bearing securities anywhere in the world.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
0.95%	0.10%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.5% per year	

Standard Life Inv Japanese Equity Growth

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLJEG	0448365	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in equities and equity type investments of companies listed on a Japanese stock exchange or which, in the opinion of the ACD, carry on a substantial part of their operations in Japan.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.33%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.7% per year	

Standard Life Inv Managed

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLMAN	0433060	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in a diversified portfolio of international equities, equity type investments and fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.50%	5.50%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
0.95%	0.11%		
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	

Standard Life Inv UK Equity Growth

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLUEG	0433071	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in equities and equity type investments of companies listed on a UK stock exchange or which, in the opinion of the ACD, carry on a substantial part of their operations in the UK.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.10%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Inv UK Equity High Inc Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee & Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLUHA	0433093	OEIC	
Objective			
The objective of the Fund is to provide a high level of income with some capital appreciation over the longer term. The investment policy of the Fund is to invest in the UK predominantly in high yielding equities and equity type investments of companies listed on a UK stock exchange or which, in the opinion of the ACD, carry on a substantial part of their operations in the UK. A significant proportion of the Fund may be invested in fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.50%	0.09%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Inv UK Equity High Inc Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee & Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLUHI	0433082	OEIC	
Objective			
The objective of the Fund is to provide a high level of income with some capital appreciation over the longer term. The investment policy of the Fund is to invest in the UK predominantly in high yielding equities and equity type investments of companies listed on a UK stock exchange or which, in the opinion of the ACD, carry on a substantial part of their operations in the UK. A significant proportion of the Fund may be invested in fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Off Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.09%	Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Inv UK Ethical

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee & Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLUET	0433101	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in equities and equity type investments that comply with certain ethical criteria, of companies listed on a UK stock exchange or which, in the opinion of the ACD, carry on a substantial part of their operations in the UK.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Off Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.11%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Inv UK Gilt Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLUGA	0432874	OEIC	
Objective			
The objective of the Fund is to provide a high level of income with capital appreciation being of secondary importance. The investment policy of the Fund is to invest predominantly in UK Government securities. The Fund may also invest in other fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Off Spread	
3.00%	3.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
0.95%	0.11%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.6% per year	

Standard Life Inv UK Gilt Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLUGI	0433112	OEIC	
Objective			
The objective of the Fund is to provide a high level of income with capital appreciation being of secondary importance. The investment policy of the Fund is to invest predominantly in UK Government securities. The Fund may also invest in other fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Off Spread	
3.00%	3.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
0.95%	0.11%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.5% per year		from 6.0% per year to 4.6% per year	

Standard Life Inv UK Smaller Companies

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLUSC	0433123	OEIC	
Objective			
The objective of the Fund is to provide capital growth over the longer term through investment in smaller companies in the UK Equity market. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in smaller companies in the UK Equity market (excluding Investment Trusts). Investments can be made in equities and equity type investments of companies listed on a UK stock exchange or which, in the opinion of the ACD, carry on a substantial part of their operations in the UK.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Off Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.09%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Select Income Fund Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLSIA	3278473	OEIC	
Objective			
The objective of the Fund is to provide a high and stable level of income. Capital appreciation is of secondary importance. The investment policy of the Fund is to invest in a portfolio consisting mainly of fixed interest securities. The Fund may also invest in Government and public securities and other interest bearing securities anywhere in the world.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Off Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
0.95%	0.11%	Income	
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 4.5% per year	

Standard Life Select Income Fund Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLSII	3278462	OEIC	
Objective			
The objective of the Fund is to provide a high and stable level of income. Capital appreciation is of secondary importance. The investment policy of the Fund is to invest in a portfolio consisting mainly of fixed interest securities. The Fund may also invest in Government and public securities and other interest bearing securities anywhere in the world.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Off Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
0.95%	0.11%	Income	
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 4.5% per year	

Standard Life UK Equity High Alpha Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee & Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLGIA	0433048	OEIC	
Objective			
The objective of the Fund is to maximise returns whilst maintaining a balance between capital appreciation and income. The investment policy of the Fund is to invest predominantly in UK equities and equity type investments of companies listed on the UK stock exchange or which, in the opinion of the ACD, carry on a substantial part of their operations in the UK.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Off Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.11%	Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life UK Equity High Alpha Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee & Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLGII	0433037	OEIC	
Objective			
The objective of the Fund is to maximise returns whilst maintaining a balance between capital appreciation and income. The investment policy of the Fund is to invest predominantly in UK equities and equity type investments of companies listed on the UK stock exchange or which, in the opinion of the ACD, carry on a substantial part of their operations in the UK.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.11%	Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life UK Equity Recovery Fnd Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLERA	B3L7SD9	OEIC	
Objective			
The objective of the Fund is to provide capital appreciation. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in equities and equity type investments of UK companies or companies which, in the opinion of the ACD, carry on a substantial part of their operations in the UK.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.60%	0.14%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.7% per year		from 6.0% per year to 3.7% per year	

Standard Life UK Opportunities Fund Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLUOA	3209439	OEIC	
Objective			
The objective of the Fund is to provide capital growth over the longer term mainly through investment in small and medium size UK companies. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in equities and equity type investments of companies listed on a UK stock exchange or which, in the opinion of the ACD, carry on a substantial part of their operations in the UK.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.10%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life UK Opportunities Fund Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLUOI	3217799	OEIC	
Objective			
The objective of the Fund is to provide capital growth over the longer term mainly through investment in small and medium size UK companies. It is intended that income will not be a prime consideration. The investment policy of the Fund is to invest in equities and equity type investments of companies listed on a UK stock exchange or which, in the opinion of the ACD, carry on a substantial part of their operations in the UK.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.10%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Dynamic Distribution Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLDYA	B0WS5Y0	Unit Trust	
Objective			
The objective of the Trust is to provide a total return from income and capital appreciation over the longer term. The current policy of the Trust is to invest predominantly in a range of other collective investment schemes managed or operated within the Standard Life Investments group to achieve a broad exposure to diversified investments, including equities, interest bearing securities and property. The Manager may, from time to time, select collective investment schemes managed or operated outside the Standard Life Investments group. The underlying funds may invest anywhere in the world with the Trust maintaining a UK focus. The Trust may also invest in transferable securities issued anywhere in the world. Non-Sterling denominated assets may be hedged back to Sterling.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	2.04%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.23%	Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.5% per year		from 6.0% per year to 3.6% per year	

Standard Life Dynamic Distribution Inc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLDYI	B0WS6Q9	Unit Trust	
Objective			
The objective of the Trust is to provide a total return from income and capital appreciation over the longer term. The current policy of the Trust is to invest predominantly in a range of other collective investment schemes managed or operated within the Standard Life Investments group to achieve a broad exposure to diversified investments, including equities, interest bearing securities and property. The Manager may, from time to time, select collective investment schemes managed or operated outside the Standard Life Investments group. The underlying funds may invest anywhere in the world with the Trust maintaining a UK focus. The Trust may also invest in transferable securities issued anywhere in the world. Non-Sterling denominated assets may be hedged back to Sterling.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	2.04%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.23%	Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.4% per year		from 6.0% per year to 3.5% per year	

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ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLABS	B28S009	Unit Trust	
Objective			
The investment objective of the Trust is to deliver a positive absolute return in the form of capital growth over the medium to longer term in all market conditions. The current investment policy of the Trust is to invest in permitted derivative contracts (including futures, options, swaps, forward currency contracts and other derivatives), a range of other collective investment schemes, transferable and fixed interest securities and cash. It is envisaged that the Trust will invest predominantly in collective investment schemes. The Trust may also invest, at the Investment Adviser's discretion, in other derivatives and forward contracts and use may also be made of borrowing, hedging and other techniques permitted by the FSA Rules. The Trust may, subject to and in accordance with the FSA Rules, take long and short positions in markets, securities and groups of securities through derivative contracts.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.09%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9% per year		from 6.0% per year to 3.9% per year	

Standard Life Inv UK Property Fund Acc

ACD/Manager		Depository/Trustee	
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited	
Fund Code	SEDOL	Fund Type	
SLUPA	B0LD3J7	Unit Trust	
Objective			
The objective of the Trust is to provide a return from capital appreciation and income over the longer term. The current policy of the Trust is to invest primarily in UK commercial property. Investment may also be made in other commercial property, property-related equities, property investment companies, other property collective investment schemes, fixed income securities and cash. Potentially at any time up to 100% of the Trust's assets may be held in immovable property. Non-Sterling denominated assets may be hedged back to Sterling.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.60%	0.78%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 3.9% per year		from 6.0% per year to 3.0% per year	

Standard Life Inv UK Property Fund Inc		
ACD/Manager		Depository/Trustee
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
SLUPI	B3Y8550	Unit Trust
Objective		
<p>The objective of the Trust is to provide a return from capital appreciation and income over the longer term. The current policy of the Trust is to invest primarily in UK commercial property. Investment may also be made in other commercial property, property-related equities, property investment companies, other property collective investment schemes, fixed income securities and cash. Potentially at any time up to 100% of the Trust's assets may be held in immovable property. Non-Sterling denominated assets may be hedged back to Sterling.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income
1.60%	0.78%	
Effect of Deductions per annum within an ISA	Effect of Deductions per annum outside an ISA	
from 7.0% per year to 3.9% per year	from 6.0% per year to 3.0% per year	

Standard Life Select Property Fund Acc		
ACD/Manager		Depository/Trustee
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
SLSPA	B0LD3V9	Unit Trust
Objective		
<p>The objective of the Trust is to provide income, with some capital appreciation over the longer term. The current policy of the Trust is to invest primarily in commercial property and property-related equities, property investment companies, other property collective investment schemes, property related fixed income securities and cash. Potentially at any time up to 80% of the Trust's assets may be held in immovable property. Non-Sterling denominated assets may be hedged back to Sterling.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	2.12%
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital
1.75%	0.13%	
Effect of Deductions per annum within an ISA	Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.3% per year	from 6.0% per year to 3.3% per year	

Standard Life Select Property Fund Inc		
ACD/Manager		Depository/Trustee
Standard Life Investments (Mutual Funds) Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
SLSPI	B0LD3W0	Unit Trust
Objective		
<p>The objective of the Trust is to provide income, with some capital appreciation over the longer term. The current policy of the Trust is to invest primarily in commercial property and property-related equities, property investment companies, other property collective investment schemes, property related fixed income securities and cash. Potentially at any time up to 80% of the Trust's assets may be held in immovable property. Non-Sterling denominated assets may be hedged back to Sterling.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	2.12%
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital
1.75%	0.13%	
Effect of Deductions per annum within an ISA	Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.2% per year	from 6.0% per year to 3.2% per year	