

Virgin Climate Change Fund

ACD/Manager		Depository/Trustee	
Virgin Money Unit Trust Managers Limited		Citibank International plc	
Fund Code	SEDOL	Fund Type	
VGCLM	B29KGH3	Unit Trust	
Objective			
<p>The investment objective of the fund is to provide a compound appreciation of the investor's capital. The fund will invest primarily in liquid listed European equities of issuers in all sectors to develop a portfolio of securities of companies which benefit either directly or via sustained competitive advantage from pursuing environmentally aware capitalism, for example, companies taking positive action on the corporate responsibility front by promoting environmentally aware behaviour internally, such as encouraging recycling in their workplaces, adopting a carbon emission offsetting program or recycling side products such as the reinjection of CO2 in oil exploration. The fund may also invest in other transferable securities issued by such companies, collective investment schemes which invest mainly or predominantly in such companies, in government bonds and in cash and near cash. The fund may use derivatives for efficient portfolio management purposes only.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
3.00%	3.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.75%	0.06%		
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	

Virgin Income Trust

ACD/Manager		Depository/Trustee	
Virgin Money Unit Trust Managers Limited		Citibank International plc	
Fund Code	SEDOL	Fund Type	
VGINC	0930129	Unit Trust	
Objective			
<p>The investment objective of the Trust, by investing in a broad range of corporate bonds and gilts, is to provide a level of income slightly above that which would be achieved by a fund invested solely in gilts. The fund invests 50% in low risk gilts - UK government backed loans which pay a fixed rate of interest. The other 50% is invested in highly rated corporate bonds issued by some of the top UK and European companies. The bonds and gilts we invest in are generally in the 5 to 15 year range. We aim to hold only 'A' rated bonds or gilts - however they can be held in the range from 'AAA' to 'A-'. If the investment is rated by both Moody's and Standard & Pooors, we take the average of both. Behind the scenes an investment type known as futures contracts may at times be used to manage the pool of investors' cash before it is invested in gilts and bonds. This would only happen for the purposes of efficient fund management, and no trading or speculation in these investments is undertaken.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
0.00%	0.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.00%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.9% per year		from 6.0% per year to 4.9% per year	

Virgin UK Index Tracking Trust

ACD/Manager		Depository/Trustee	
Virgin Money Unit Trust Managers Limited		Citibank International plc	
Fund Code	SEDOL	Fund Type	
VGUKI	0930431	Unit Trust	
Objective			
<p>The investment objective of the Trust is to closely match the performance of the FTSE Actuaries All-Share Index on a capital only and total return (after charges) basis. The fund tracks the All-Share Index by investing in the shares of all the UK companies that make up the index. The amount invested in each company's shares depends on what percentage of the index they represent. For instance, if a company's shares make up 2% of the index at any given time, 2% of your investments will be in their shares, and so on. Behind the scenes an investment type known as futures contracts are used to manage the pool of investors' cash before it is invested in the All-Share Index. This is for the purposes of efficient fund management. No trading or speculation in these investments is undertaken.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
0.00%	0.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.00%	0.00%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.9% per year		from 6.0% per year to 4.9% per year	