

AXA American Growth Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
AXAGH	0746058	OEIC
Objective		
To achieve capital growth over the medium to long term. The portfolio will seek investment opportunities in all areas of the North American Stock Market, which encompass investments in companies of all sizes and in every conceivable field of business.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
1.50%	0.06%	Income
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.8300% per year		from 7.0% per year to 3.8502% per year

AXA Distribution Inc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXDII	0616076	OEIC
Objective		
The aim of this Fund is to achieve growing income with some prospects for capital growth over the medium to long term. The investment objective will be achieved by investing in quoted UK companies, convertibles and UK gilts including index linked gilts. The maximum investment in equities will normally be 60% of the property of the Fund. The Fund may also invest at the Investment Manager's discretion in transferable securities, derivatives, cash, deposits, units in collective investment schemes and money market instruments. Use may be made of borrowing, cash holdings, hedging and other investment techniques permitted in applicable Financial Services Authority rules. Important information - Derivatives transactions may be used in the Fund for meeting the investment objectives of the Fund. The use of derivatives in this manner is not expected to change the risk profile of the Fund.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
1.50%	0.14%	Capital
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7460% per year		from 7.0% per year to 3.7671% per year

AXA Cautious Managed Fund Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXEIA	0529806	OEIC
Objective		
To obtain a high level of income and the maintenance of capital over the medium to long term. The portfolio will consist of any permitted fixed interest securities in the UK and Europe, including corporate bonds, Euro Sterling Bonds, British Government Securities (Gilts) and near cash instruments together with the ability to invest in shares of the UK and EC companies which may provide both income and the potential for growth to prevent erosion of capital in the medium to long term. The Fund has the power to invest up to 100% of the value of the property of the Fund in government and other public securities issued by or on behalf of the Government of the UK and Northern Ireland.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
1.50%	0.14%	Capital
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7460% per year		from 7.0% per year to 3.7671% per year

AXA Ethical Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXETH	0529798	OEIC
Objective		
To achieve capital growth over the medium to long term. To achieve its objective the Ethical Fund will invest predominantly in the UK. However, the ACD reserves the right to invest some element of the portfolio in other geographical areas if it is considered to be in the interests of the Fund. Investments will be concentrated in companies whose products, services or method of operation are considered by the ACD not detrimental to the global community and would generally exclude any companies whose method of operation or products are considered by the ACD to be destructive to the environment or to have damaging effects on health or human rights or human dignity. The Fund has the power at the ACD's discretion to invest up to 35% of its property in securities issued by the UK Government. A booklet detailing the full ethical criteria is available on request.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	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 4.7880% per year		from 7.0% per year to 3.8087% per year

AXA Cautious Managed Fund Inc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXEII	0529817	OEIC
Objective		
To obtain a high level of income and the maintenance of capital over the medium to long term. The portfolio will consist of any permitted fixed interest securities in the UK and Europe, including corporate bonds, Euro Sterling Bonds, British Government Securities (Gilts) and near cash instruments together with the ability to invest in shares of the UK and EC companies which may provide both income and the potential for growth to prevent erosion of capital in the medium to long term. The Fund has the power to invest up to 100% of the value of the property of the Fund in government and other public securities issued by or on behalf of the Government of the UK and Northern Ireland.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
1.50%	0.14%	Capital
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7460% per year		from 7.0% per year to 3.7671% per year

AXA European Growth Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
AXEGH	0746081	OEIC
Objective		
To achieve capital growth over the medium to long term. The portfolio will consist principally of shares of quoted European companies drawn from all economic sectors. It may also include other European investments.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
1.50%	0.06%	Income
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.8300% per year		from 7.0% per year to 3.8502% per year

AXA Distribution Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXDIA	0616032	OEIC
Objective		
The aim of this Fund is to achieve growing income with some prospects for capital growth over the medium to long term. The investment objective will be achieved by investing in quoted UK companies, convertibles and UK gilts including index linked gilts. The maximum investment in equities will normally be 60% of the property of the Fund. The Fund may also invest at the Investment Manager's discretion in transferable securities, derivatives, cash, deposits, units in collective investment schemes and money market instruments. Use may be made of borrowing, cash holdings, hedging and other investment techniques permitted in applicable Financial Services Authority rules. Important information - Derivatives transactions may be used in the Fund for meeting the investment objectives of the Fund. The use of derivatives in this manner is not expected to change the risk profile of the Fund.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
1.50%	0.14%	Capital
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7460% per year		from 7.0% per year to 3.7671% per year

AXA Global Distribution Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
AXGDA	0830928	OEIC
Objective		
The aim of this Fund is to achieve growing income with some prospects for capital growth over the medium to long term, through investment globally. The investment objective will be achieved by investing on a world-wide basis in equities and global inflation proof bonds. The maximum investment in equities will normally be 60% of the property of the Fund. The Fund may also invest at the Investment Manager's discretion in transferable securities, derivatives, cash, deposits, units in collective investment schemes and money market instruments. Use may be made of borrowing, cash holdings, hedging and other investment techniques permitted in applicable Financial Services Authority rules. Important information - Derivatives transactions may be used in the Fund for meeting the investment objectives of the Fund. The use of derivatives in this manner is not expected to change the risk profile of the Fund.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
1.50%	0.04%	Capital
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.8510% per year		from 7.0% per year to 3.8710% per year

AXA Global Distribution Inc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
AXGDI	0830917	OEIC
Objective		
<p>The aim of this Fund is to achieve growing income with some prospects for capital growth over the medium to long term, through investment globally. The investment objective will be achieved by investing on a world-wide basis in equities and global inflation proof bonds. The maximum investment in equities will normally be 60% of the property of the Fund. The Fund may also invest at the Investment Manager's discretion in transferable securities, derivatives, cash, deposits, units in collective investment schemes and money market instruments. Use may be made of borrowing, cash holdings, hedging and other investment techniques permitted in applicable Financial Services Authority rules. Important information - Derivatives transactions may be used in the Fund for meeting the investment objectives of the Fund. The use of derivatives in this manner is not expected to change the risk profile of the Fund.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Capital
1.50%	0.04%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.8510% per year		from 7.0% per year to 3.8710% per year

AXA Sterling Corporate Bond Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXUCA	3422913	OEIC
Objective		
<p>The aim of this Fund is to generate returns by gaining exposure generally to the Sterling denominated corporate bond market in the UK and overseas. The fund may also invest in transferable securities, derivatives, cash, deposits, units in collective investment schemes and money market instruments. Use may be made of stocklending, borrowing, cash holdings, hedging and other investment techniques permitted in the applicable Financial Services Authority rules. Derivatives transactions may be used in the Fund for meeting the investment objectives of the fund. The use of derivatives in this manner is not likely to increase the risk profile of the Fund.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
4.00%	4.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.00%	0.07%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.4463% per year		from 7.0% per year to 4.4608% per year

AXA Global Growth Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
AXGGH	0770400	OEIC
Objective		
<p>To achieve capital growth over the medium to long term. The portfolio will consist principally of investments in shares in all economic sectors and from all parts of the world. It may also include global fixed interest securities if this is thought to be beneficial to the Fund.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.07%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.8195% per year		from 7.0% per year to 3.8398% per year

AXA Sterling Corporate Bond Inc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXUCI	3422902	OEIC
Objective		
<p>The aim of this Fund is to generate returns by gaining exposure generally to the Sterling denominated corporate bond market in the UK and overseas. The fund may also invest in transferable securities, derivatives, cash, deposits, units in collective investment schemes and money market instruments. Use may be made of stocklending, borrowing, cash holdings, hedging and other investment techniques permitted in the applicable Financial Services Authority rules. Derivatives transactions may be used in the Fund for meeting the investment objectives of the fund. The use of derivatives in this manner is not likely to increase the risk profile of the Fund.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
4.00%	4.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.00%	0.07%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.4463% per year		from 7.0% per year to 4.4608% per year

AXA Japan Growth Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
AXJGH	0737171	OEIC
Objective		
<p>To achieve capital growth over the medium to long term. The portfolio will be invested in companies servicing the domestic Japanese economy and also in companies that benefit from the big export markets in the USA, Europe and the rest of the world.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
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 4.7985% per year		from 7.0% per year to 3.8191% per year

AXA Talents Fund Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
AXTAA	B1L7NT6	OEIC
Objective		
<p>To achieve long term capital growth. The Investment Manager will seek to achieve the objective through an exposure to international equities. This Fund focuses on entrepreneurs who hold a large stake in their company and who are ready to assume significant investments to generate long-term growth for their company, as the value of their personal wealth depends on long-term value creation. The Fund may also invest at the Investment Manager's discretion in money market instruments. Use may be made of stocklending, borrowing, cash holdings, hedging and other efficient portfolio management techniques permitted in applicable Financial Services Authority rules.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.75%	0.19%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.4318% per year		from 7.0% per year to 3.4558% per year

AXA Pacific Growth Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		J.P. Morgan Trustee and Depository Company Limited
Fund Code	SEDOL	Fund Type
AXPGH	0770507	OEIC
Objective		
<p>To achieve capital growth over the medium to long term. The portfolio will be invested selectively in Far Eastern markets (including Australia but excluding Japan) primarily in equities. It may also be invested in convertible issues and other financial instruments which are or may be permitted by the Regulations.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
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 4.7985% per year		from 7.0% per year to 3.8191% per year

AXA UK Equity Income Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXUEA	0609032	OEIC
Objective		
<p>To achieve maximum overall growth of income and capital in the medium to long term, while aiming to achieve a yield above that of the FTSE All Share Index. The portfolio will consist principally of high yielding UK equities. It may also include other UK investments and investments in other geographic areas.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Capital
1.50%	0.02%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.8720% per year		from 7.0% per year to 3.8918% per year

AXA UK Equity Income Inc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXUEI	0609043	OEIC
Objective		
<p>To achieve maximum overall growth of income and capital in the medium to long term, while aiming to achieve a yield above that of the FTSE All Share Index. The portfolio will consist principally of high yielding UK equities. It may also include other UK investments and investments in other geographic areas.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Capital
1.50%	0.02%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.8720% per year		from 7.0% per year to 3.8918% per year

AXA UK Growth Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXUGH	0673822	OEIC
Objective		
<p>To achieve capital growth over the medium to long term. The Fund will invest principally in UK equities. It may also include other UK investments when appropriate.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.25%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6307% per year		from 7.0% per year to 3.6528% per year

AXA UK Opportunities Acc		
ACD/Manager		Depository/Trustee
AXA Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
AXUOP	3001925	OEIC
Objective		
<p>To achieve capital growth over the medium to long term. The Fund will invest principally in shares of UK quoted companies. The Fund will hold a relatively concentrated portfolio chosen on the outlook for those companies rather than on a thematic or sector basis.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.06%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.8300% per year		from 7.0% per year to 3.8502% per year

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