

Scottish Widows American Growth		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWAMG	3163171	OEIC
Objective		
To provide long term capital growth through investment in a broad portfolio of primarily North American equities with the emphasis on the USA.		
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%	0.15%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7355% per year		from 7.0% per year to 3.7567% per year

Scottish Widows Cautious Portfolio Acc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWCPA	3161023	OEIC
Objective		
To provide income and the prospect of capital growth over the long term by investing mainly in multi-manager regulated collective investment schemes. The Fund will invest primarily in Fixed Income funds (at least 80%) while maintaining a low exposure to Equity funds. These investments will be diversified across a number of geographic areas including the United Kingdom and other international markets		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.00%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.0440% per year		from 7.0% per year to 4.0623% per year

Scottish Widows American Select Growth		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWNAA	3190492	OEIC
Objective		
To provide long term capital growth through investment in a select portfolio of primarily North American equities with the emphasis on the USA.		
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%	0.23%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6517% per year		from 7.0% per year to 3.6736% per year

Scottish Widows Cautious Portfolio Inc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWCPI	3161012	OEIC
Objective		
To provide income and the prospect of capital growth over the long term by investing mainly in multi-manager regulated collective investment schemes. The Fund will invest primarily in Fixed Income funds (at least 80%) while maintaining a low exposure to Equity funds. These investments will be diversified across a number of geographic areas including the United Kingdom and other international markets		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.00%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.0440% per year		from 7.0% per year to 4.0623% per year

Scottish Widows American Smaller Cos		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWASC	3220009	OEIC
Objective		
To provide long term capital growth through investment in a portfolio of primarily North American smaller companies securities with the emphasis on the USA.		
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%	0.15%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7355% per year		from 7.0% per year to 3.7567% per year

Scottish Widows Corporate Bond Acc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWCDA	3164282	OEIC
Objective		
To provide an attractive level of income, whilst having regard to capital value, through investments denominated in the currency of the United Kingdom, predominantly corporate bonds and other fixed interest securities issued principally by companies operating in the United Kingdom or Europe.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.00%	0.12%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.4444% per year		from 7.0% per year to 4.4589% per year

Scottish Widows Balanced Portfolio		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWBPF	3161119	OEIC
Objective		
To provide long term capital growth by investing mainly in multi-manager regulated collective investment schemes. The Fund will invest in a balance of Fixed Income and Equity funds (up to a maximum of 60% in Equity funds). These investments will be diversified across a number of geographic areas including the United Kingdom and other international markets		
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
2.00%	0.00%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.3690% per year		from 7.0% per year to 3.3936% per year

Scottish Widows Corporate Bond Inc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWCDI	3164271	OEIC
Objective		
To provide an attractive level of income, whilst having regard to capital value, through investments denominated in the currency of the United Kingdom, predominantly corporate bonds and other fixed interest securities issued principally by companies operating in the United Kingdom or Europe.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.00%	0.12%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.4444% per year		from 7.0% per year to 4.4589% per year

Scottish Widows Dynamic Income PfoI Acc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWSLA	3195884	OEIC
Objective		
To provide a high level of income whilst providing the potential for capital growth over the medium to long term by investing in regulated collective investment schemes managed mainly within the Lloyds TSB Group. The Fund will invest in a combination of primarily UK Equity and Fixed Interest funds		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.25%	0.27%	
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

Scottish Widows Ethical Fund		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWETH	3220021	OEIC
Objective		
To provide long term capital growth through investment in primarily UK companies with positive ethical attribute and practices.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
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 4.7565% per year		from 7.0% per year to 3.7775% per year

Scottish Widows Dynamic Income PfoI Inc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWSLI	3196456	OEIC
Objective		
To provide a high level of income whilst providing the potential for capital growth over the medium to long term by investing in regulated collective investment schemes managed mainly within the Lloyds TSB Group. The Fund will invest in a combination of primarily UK Equity and Fixed Interest funds		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.25%	0.27%	
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

Scottish Widows Euroland Fund Acc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWELA	3160989	OEIC
Objective		
To provide long term capital growth through investment in a select portfolio of primarily equities predominantly in Euroland (consisting of those countries which at any particular time are participating in the European Economic and Monetary Union and/or are in the process of replacing or have replaced their national currencies with the euro).		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.20%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6831% per year		from 7.0% per year to 3.7048% per year

Scottish Widows Emerging Markets Fund		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWEMG	3190425	OEIC
Objective		
To provide long term capital growth through investments primarily in listed securities of companies based in developing countries or having a significant proportion of their activities in one or more of those developing countries.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.26%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6202% per year		from 7.0% per year to 3.6425% per year

Scottish Widows European Growth		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWEUG	3161090	OEIC
Objective		
To provide long term capital growth through investment in a broad portfolio of primarily Continental European equities.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.15%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7355% per year		from 7.0% per year to 3.7567% per year

Scottish Widows Environmental Invstr Acc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWENA	3163201	OEIC
Objective		
To provide long term capital growth through investment in primarily UK companies that demonstrate a positive commitment to the protection and preservation of the natural environment.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.12%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7670% per year		from 7.0% per year to 3.7879% per year

Scottish Widows European Select Growth		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWEUA	3161078	OEIC
Objective		
To provide long term capital growth through investment in a select portfolio of primarily Continental European equities.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	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 4.7041% per year		from 7.0% per year to 3.7255% per year

Scottish Widows Gilt Fund Acc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWGLA	3220043	OEIC
Objective		
To provide an income, whilst having regard to capital value, through investment primarily in UK Government Securities.		
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
1.00%	0.12%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.2928% per year		from 7.0% per year to 4.3087% per year

Scottish Widows High Reserve Fund Acc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWHRA	3164312	OEIC
Objective		
To provide a high and regular income whilst providing some potential for capital growth over the medium to long term through investment predominantly in the United Kingdom but also in Europe. The Fund will invest in a diversified portfolio of UK and European securities which may include, directly or indirectly, high yielding equities, Gilt-edged securities, corporate bonds, convertible stocks, preference shares and warrants, however the Fund may invest in other types of investment at the discretion of the ACD.		
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
1.25%	0.12%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.0296% per year		from 7.0% per year to 4.0480% per year

Scottish Widows Gilt Fund Inc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWGLI	3220054	OEIC
Objective		
To provide an income, whilst having regard to capital value, through investment primarily in UK Government Securities.		
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
1.00%	0.12%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.2928% per year		from 7.0% per year to 4.3087% per year

Scottish Widows High Reserve Fund Inc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWHRI	3164293	OEIC
Objective		
To provide a high and regular income whilst providing some potential for capital growth over the medium to long term through investment predominantly in the United Kingdom but also in Europe. The Fund will invest in a diversified portfolio of UK and European securities which may include, directly or indirectly, high yielding equities, Gilt-edged securities, corporate bonds, convertible stocks, preference shares and warrants, however the Fund may invest in other types of investment at the discretion of the ACD.		
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
1.25%	0.12%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.0296% per year		from 7.0% per year to 4.0480% per year

Scottish Widows Global Growth		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWGLG	3160978	OEIC
Objective		
To provide long term capital growth through investment in a broad portfolio of primarily equities worldwide, including the UK.		
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%	0.13%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7565% per year		from 7.0% per year to 3.7775% per year

Scottish Widows International Bond Acc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWIBA	3191097	OEIC
Objective		
To provide a high level of income and also capital growth by investing in any geographic area excluding South East Asia (not including Japan) in investments in which a securities scheme is authorised to invest. This includes loan stock, bonds and other instruments creating or acknowledging indebtedness, but the ACD intends to place investment emphasis on Government and other fixed interest securities.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
N/A	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.25%	0.00%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
N/A		N/A

Scottish Widows Global Select Growth A		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWGTT	3162930	OEIC
Objective		
To provide long term capital growth through investment in a select portfolio of primarily equities worldwide, including the UK.		
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%	0.13%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7565% per year		from 7.0% per year to 3.7775% per year

Scottish Widows International Bond Inc		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWIBI	3191086	OEIC
Objective		
To provide a high level of income and also capital growth by investing in any geographic area excluding South East Asia (not including Japan) in investments in which a securities scheme is authorised to invest. This includes loan stock, bonds and other instruments creating or acknowledging indebtedness, but the ACD intends to place investment emphasis on Government and other fixed interest securities.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
N/A	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.25%	0.00%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
N/A		N/A

Scottish Widows Japan Growth Fund		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWJPG	3190458	OEIC
Objective		
To provide long term capital growth through investment in a broad portfolio of primarily Japanese equities.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.20%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6831% per year		from 7.0% per year to 3.7048% per year

Scottish Widows Pacific Growth Fund		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWPGA	3161001	OEIC
Objective		
To provide long term capital growth through investment in a broad portfolio of primarily Asian and Australasian equities, excluding Japan		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.20%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6831% per year		from 7.0% per year to 3.7048% per year

Scottish Widows Japan Select Growth		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWJAP	3190469	OEIC
Objective		
To provide long term capital growth through investment in a select portfolio of primarily Japanese equities.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.67%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.1915% per year		from 7.0% per year to 3.2177% per year

Scottish Widows Progressive Portfolio		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWPPF	3161120	OEIC
Objective		
To provide long term capital growth by investing mainly in multi-manager regulated collective investment schemes. The Fund will invest mainly in Equity funds (up to a maximum of 85%)while maintaining a moderate exposure to Fixed Income funds. These investments will be diversified across a number of geographic areas including the United Kingdom and other international markets		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
2.00%	0.00%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.3690% per year		from 7.0% per year to 3.3936% per year

Scottish Widows Latin American Fund		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWLAM	3190414	OEIC
Objective		
To provide long term capital growth from a balanced portfolio of investments in the listed securities of companies based in Latin America or having a significant proportion of their business activities in one or more countries in Latin America.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.26%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6202% per year		from 7.0% per year to 3.6425% per year

Scottish Widows Safety Plus		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWUKG	3162963	OEIC
Objective		
To achieve long term growth by investing mainly in shares of companies included in the FTSE 100 index. It uses part of the potential return to provide protection against large stock market falls. A Safety Price is set from time to time (usually yearly), at 95% of the unit price at the time and provides a minimum price if you sell units during the relevant 'Safety Period'. The Safety Plus (R) fund is not guaranteed fund, although it does offer limited risk, as well as growth potential.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
N/A	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.00%	0.00%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
N/A		N/A

Scottish Widows Opportunities Portfolio		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWOPF	3161034	OEIC
Objective		
To provide long term capital growth by investing mainly in multi-manager regulated collective investment schemes. The Fund will invest primarily in Equity funds (at least 80%) while maintaining a low exposure to Fixed Income funds. These investments will be diversified across a number of geographic areas including the United Kingdom and other international markets		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
2.00%	0.00%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.3690% per year		from 7.0% per year to 3.3936% per year

Scottish Widows Stockmarket Growth Pfol		
ACD/Manager		Depository/Trustee
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited
Fund Code	SEDOL	Fund Type
SWSEL	3190317	OEIC
Objective		
To provide long term capital growth from opportunities around the world by investing in regulated collective investment schemes managed mainly within the Lloyds TSB Group. The Fund will invest in primarily Equity funds		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.26%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6202% per year		from 7.0% per year to 3.6425% per year

Scottish Widows Strategic Growth PfoI

ACD/Manager		Depository/Trustee	
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited	
Fund Code	SEDOL	Fund Type	
SWMST	3190328	OEIC	
Objective			
To provide long term capital growth through investment in a balanced portfolio of regulated collective investment schemes managed mainly within the Lloyds TSB Group investing in UK equities, overseas equities and fixed interest securities			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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	

Scottish Widows Strategic Income Acc

ACD/Manager		Depository/Trustee	
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited	
Fund Code	SEDOL	Fund Type	
SWSIA	3164378	OEIC	
Objective			
To provide an income through investment primarily in UK and European fixed interest securities.			
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 50% Income/ 50% Capital	
1.25%	0.13%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.1703% per year		from 7.0% per year to 4.1874% per year	

Scottish Widows Strategic Income Inc

ACD/Manager		Depository/Trustee	
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited	
Fund Code	SEDOL	Fund Type	
SWSII	3164367	OEIC	
Objective			
To provide an income through investment primarily in UK and European fixed interest securities.			
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 50% Income/ 50% Capital	
1.25%	0.13%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.1703% per year		from 7.0% per year to 4.1874% per year	

Scottish Widows UK Equity Income Acc

ACD/Manager		Depository/Trustee	
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited	
Fund Code	SEDOL	Fund Type	
SWUIA	3164356	OEIC	
Objective			
To provide an above average income together with capital growth over the longer term. The Fund will invest primarily in a portfolio of UK securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Capital	
1.25%	0.11%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.0401% per year		from 7.0% per year to 4.0584% per year	

Scottish Widows UK Equity Income Inc

ACD/Manager		Depository/Trustee	
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited	
Fund Code	SEDOL	Fund Type	
SWUII	3164334	OEIC	
Objective			
To provide an above average income together with capital growth over the longer term. The Fund will invest primarily in a portfolio of UK securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Capital	
1.25%	0.11%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.0401% per year		from 7.0% per year to 4.0584% per year	

Scottish Widows UK Growth Fund Acc

ACD/Manager		Depository/Trustee	
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited	
Fund Code	SEDOL	Fund Type	
SWUGA	3163223	OEIC	
Objective			
To provide long term capital growth through investment in a broad portfolio of primarily UK equities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	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 4.7775% per year		from 7.0% per year to 3.7983% per year	

Scottish Widows UK Select Growth Acc

ACD/Manager		Depository/Trustee	
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited	
Fund Code	SEDOL	Fund Type	
SWSGA	3163234	OEIC	
Objective			
To provide long term capital growth through investment in a select portfolio of primarily UK equities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.12%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.7670% per year		from 7.0% per year to 3.7879% per year	

Scottish Widows UK Smaller Companies Acc

ACD/Manager		Depository/Trustee	
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited	
Fund Code	SEDOL	Fund Type	
SWUCA	3164419	OEIC	
Objective			
To provide long term capital growth through investment in a broad portfolio of primarily UK smaller companies securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.12%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.7670% per year		from 7.0% per year to 3.7879% per year	

