

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 give long-term capital growth by investing in a wide portfolio of mainly North American company shares.		
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
1.50%	0.13%	
Effect of Deductions per annum within an ISA	Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.7% per year	from 6.0% per year to 3.8% 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 give long-term capital growth by investing in a select portfolio of mainly North American company shares.		
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
1.50%	0.53%	
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	

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 give long-term capital growth by investing in a range of shares and other investments of mainly North American smaller companies.		
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
1.50%	0.17%	
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	

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 give long-term capital growth by investing mainly in multi-manager funds. The fund will invest in a balance of equity and fixed interest security funds (the fixed interest security funds will invest mainly in high quality fixed interest securities, including corporate bonds). These equity and fixed interest security funds will invest in UK and overseas markets. The multi-manager funds are currently provided by Scottish Widows Investment Partnership and the Russell Investment Group.		
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
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 4.3% per year	from 6.0% per year to 3.4% 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 give income, with the potential for some long-term capital growth, by investing mainly in multi-manager funds. The fund will invest at least 80% in fixed interest security funds (investing mainly in high quality fixed interest securities, including corporate bonds), with a low proportion in equity funds. These fixed interest security and equity funds will invest in UK and overseas markets. The multi-manager funds are currently provided by Scottish Widows Investment Partnership and the Russell Investment Group.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Management Charge	Other Annual Expenses	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 5.0% per year	from 6.0% per year to 4.0% 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 give income, with the potential for some long-term capital growth, by investing mainly in multi-manager funds. The fund will invest at least 80% in fixed interest security funds (investing mainly in high quality fixed interest securities, including corporate bonds), with a low proportion in equity funds. These fixed interest security and equity funds will invest in UK and overseas markets. The multi-manager funds are currently provided by Scottish Widows Investment Partnership and the Russell Investment Group.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	0.00%
Annual Management Charge	Other Annual Expenses	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 5.0% per year	from 6.0% per year to 4.0% 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 give either an income or growth (when income is kept within the fund). To do so by investing mainly in high quality corporate bonds and other fixed interest securities issued primarily by companies operating in the UK. The fund may also invest in Europe.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	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	

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 give either an income or growth (when income is kept within the fund). To do so by investing mainly in high quality corporate bonds and other fixed interest securities issued primarily by companies operating in the UK. The fund may also invest in Europe.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
3.50%	3.50%	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	

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 give an income with some potential for long-term capital growth. To do so by investing principally in funds within the Lloyds Banking Group. The Portfolio will invest mainly in fixed interest security funds (including a limited proportion in index-linked securities) with a significant proportion in equity funds. Exposure will be mainly to UK investments but with a significant proportion overseas.		
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
1.25%	0.14%	
Effect of Deductions per annum within an ISA	Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.0% per year	from 6.0% per year to 4.0% per year	

Scottish Widows Dynamic Income Prof 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 give an income with some potential for long-term capital growth. To do so by investing principally in funds within the Lloyds Banking Group. The Portfolio will invest mainly in fixed interest security funds (including a limited proportion in index-linked securities) with a significant proportion in equity funds. Exposure will be mainly to UK investments but with a significant proportion overseas.			
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 Income	
1.25%	0.14%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.0% per year		from 6.0% per year to 4.0% per year	

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 give long-term capital growth by investing mainly in shares of companies operating in developing countries worldwide.			
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 Income	
1.50%	0.22%		
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	

Scottish Widows Environmental Instrv 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 give long-term capital growth by investing in companies, mainly in the UK, which show 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 Management Charge	Other Annual Expenses	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 4.7% per year		from 6.0% per year to 3.8% 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 give long-term capital growth by investing in companies, mainly in the UK, with positive ethical practices.			
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 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 4.7% per year		from 6.0% per year to 3.8% 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 give long-term capital growth by investing in a select portfolio of mainly company shares, primarily in Euroland. By Euroland, we mean countries within the European Economic and Monetary Union, who are either 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 Management Charge	Other Annual Expenses	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 4.6% per year		from 6.0% per year to 3.6% 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 give long-term capital growth by investing in a wide portfolio of mainly Continental European company shares.			
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 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 4.7% per year		from 6.0% per year to 3.7% 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 give long-term capital growth by investing in a select portfolio of mainly Continental European company shares.			
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 Income	
1.50%	0.17%		
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	

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 give an income, whilst having regard to the capital value, by investing in mainly UK Government and other fixed interest securities.			
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 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 5.3% per year		from 6.0% per year to 4.3% 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 give an income, whilst having regard to the capital value, by investing in mainly UK Government and other fixed interest securities.			
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 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 5.3% per year		from 6.0% per year to 4.3% 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 give long-term capital growth by investing in a wide portfolio of mainly company shares in any geographical area, including the UK.			
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 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 4.7% per year		from 6.0% per year to 3.8% per year	

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 give long-term capital growth by investing in a select portfolio of mainly company shares in any geographical area, including the UK.			
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 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 4.7% per year		from 6.0% per year to 3.8% 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 give an income, and the potential for long-term capital growth, by investing mainly in shares and fixed interest securities (including corporate bonds) in the UK, but may include Europe.			
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 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 5.0% per year		from 6.0% per year to 4.0% 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 give an income, and the potential for long-term capital growth, by investing mainly in shares and fixed interest securities (including corporate bonds) in the UK, but may include Europe.			
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 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 5.0% per year		from 6.0% per year to 4.0% 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 give an income with the possibility for long-term capital growth by investing in fixed interest securities (including corporate bonds) from anywhere in the world, apart from South East Asia (excluding Japan).			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
N/A	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.25%	0.12%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
N/A		from 6.0% per year to 4.0% 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 give an income with the possibility for long-term capital growth by investing in fixed interest securities (including corporate bonds) from anywhere in the world, apart from South East Asia (excluding Japan).			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
N/A	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.25%	0.12%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
N/A		from 6.0% per year to 4.0% per year	

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 give long-term capital growth by investing in a wide portfolio of mainly Japanese company shares.			
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 Income	
1.50%	0.19%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.7% per year		from 6.0% per year to 3.7% 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 give long-term capital growth by investing in a select portfolio of mainly Japanese company shares.			
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 Income	
1.50%	0.87%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.0% per year		from 6.0% per year to 3.0% 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 give long term capital growth by investing in mainly shares of companies operating in Latin American countries.			
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 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 4.6% per year		from 6.0% per year to 3.6% per year	

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 give long term capital growth by investing mainly in multi-manager funds. The fund will invest at least 80% in equity funds with a low proportion in fixed interest security funds (the fixed interest security funds will invest mainly in high quality fixed interest securities, including corporate bonds). These equity and fixed interest security funds will invest in UK and overseas markets. The multi-manager funds are currently provided by Scottish Widows Investment Partnership and the Russell Investment Group.			
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 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 4.3% per year		from 6.0% per year to 3.4% 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 give long-term capital growth by investing in the stockmarkets of Asia and Australasia, excluding Japan.			
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 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 4.7% per year		from 6.0% per year to 3.7% 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 give long-term capital growth by investing mainly in multi-manager funds. The fund will invest up to a maximum of 85% in equity funds with a moderate proportion in fixed interest security funds (the fixed interest security funds will invest mainly in high quality fixed interest securities, including corporate bonds). These equity and fixed interest security funds will invest in UK and overseas markets. The multi-manager funds are currently provided by Scottish Widows Investment Partnership and the Russell Investment Group.			
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	
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 4.3% per year		from 6.0% per year to 3.4% 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 give long-term capital growth, normally by investing primarily in shares of companies included in the Financial Times Stock Exchange 100 Index. The fund may move away from the policy of being primarily invested in shares when market conditions indicate that an attractive return may be better achieved by being invested in cash, near cash and/or deposits and with or without options. To give a level of protection against major stockmarket falls through the use of a Safety Price. By 'Safety Price' we mean the lowest possible selling price which is guaranteed not to fall for a period of time, the 'Safety Period', normally 12 months. The Safety Price is set at 95% of the share price at the start of each Safety Period.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
N/A	5.00%	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	
N/A		from 6.0% per year to 4.3% per year	

Scottish Widows Stockmarket Growth Prol

ACD/Manager		Depository/Trustee	
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited	
Fund Code	SEDOL	Fund Type	
SWSEL	3190317	OEIC	
Objective			
To give long-term capital growth by investing principally in funds within the Lloyds Banking Group. The Portfolio will invest predominantly in equity funds, with a limited proportion in fixed interest security funds. Exposure will be to both UK and overseas markets.			
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	
1.50%	0.14%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.7% per year		from 6.0% per year to 3.7% per year	

Scottish Widows Strategic Growth Prol

ACD/Manager		Depository/Trustee	
Scottish Widows Unit Trust Managers Limited		State Street Trustees Limited	
Fund Code	SEDOL	Fund Type	
SWMST	3190328	OEIC	
Objective			
To give long-term capital growth by investing principally in funds within the Lloyds Banking Group. The Portfolio will invest mainly in equity funds, but also in fixed interest security funds. Exposure will be to both UK and overseas markets.			
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	
1.50%	0.12%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.7% per year		from 6.0% per year to 3.8% 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 give either an income or growth (when income is kept within the fund). To do so by investing primarily in UK and European corporate bonds and other fixed interest securities. The majority of the fund will be in high quality securities but a significant proportion will be in securities with a higher than average risk.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
3.50%	3.50%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.25%	0.12%	50% Income/ 50% Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.2% per year		from 6.0% per year to 4.2% 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 give either an income or growth (when income is kept within the fund). To do so by investing primarily in UK and European corporate bonds and other fixed interest securities. The majority of the fund will be in high quality securities but a significant proportion will be in securities with a higher than average risk.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
3.50%	3.50%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.25%	0.12%	50% Income/ 50% Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.2% per year		from 6.0% per year to 4.2% 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 give an income together with some capital growth over the long term by investing, mainly, in a portfolio of UK company shares. The fund may also invest in fixed interest securities.			
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	
1.25%	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 5.0% per year		from 6.0% per year to 4.0% 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 give an income together with some capital growth over the long term by investing, mainly, in a portfolio of UK company shares. The fund may also invest in fixed interest securities.			
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	
1.25%	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 5.0% per year		from 6.0% per year to 4.0% 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 give long term capital growth by investing in a wide portfolio of mainly UK company shares.			
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	
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 4.8% per year		from 6.0% per year to 3.8% 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 give long term capital growth by investing in a select portfolio of mainly UK company shares.		
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
1.50%	0.12%	
Effect of Deductions per annum within an ISA	Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.7% per year	from 6.0% per year to 3.8% 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 give long-term capital growth by investing in a range of shares and other investments of mainly UK smaller companies.		
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
1.50%	0.11%	
Effect of Deductions per annum within an ISA	Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.8% per year	from 6.0% per year to 3.8% per year	