

Cirillum Cautious Fund		
ACD/Manager		Depository/Trustee
Henderson Global Investors Limited		The Royal Bank of Scotland Plc
Fund Code	SEDOL	Fund Type
NSCCA	B2Q8V08	OEIC
Objective		
To achieve long-term capital growth through investment markets both in the UK and overseas. The portfolio will be cautious in that it will be broadly diversified across asset classes but with a maximum exposure of 60% to equities. The fund may invest in regulated and unregulated collective investment schemes, investment companies including investment trusts, exchange-traded funds, hedge funds, property and commodities. Any exposure to hedge funds, property and commodities will be indirect and achieved mainly through investment companies and collective investment schemes, which may include those schemes operated or advised by a Henderson group company. The fund may also invest in fixed interest securities, securities of UK and overseas companies, money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective. Investment will not be confined to any particular geographic or economic sector.		
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%	0.37%	
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 3.5% per year

Cirillum Dynamic Fund		
ACD/Manager		Depository/Trustee
Henderson Global Investors Limited		The Royal Bank of Scotland Plc
Fund Code	SEDOL	Fund Type
NSCDA	B2Q8TV5	OEIC
Objective		
To achieve long-term capital growth through investment markets both in the UK and overseas. The portfolio will be diversified across asset classes but with a maximum exposure of 90% to equities. The fund may invest in regulated and unregulated collective investment schemes, investment companies including investment trusts, exchange-traded funds, hedge funds, property and commodities. Any exposure to hedge funds, property and commodities will be indirect and achieved mainly through investment companies and collective investment schemes, which may include those schemes operated or advised by a Henderson group company. The fund may also invest in fixed interest securities, securities of UK and overseas companies, money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective. Investment will not be confined to any particular geographic or economic sector.		
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%	0.74%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.1% per year		from 6.0% per year to 3.1% per year

Cirillum Moderate Fund		
ACD/Manager		Depository/Trustee
Henderson Global Investors Limited		The Royal Bank of Scotland Plc
Fund Code	SEDOL	Fund Type
NSCMA	B2Q8TP9	OEIC
Objective		
To achieve long-term capital growth through investment markets both in the UK and overseas. The portfolio will be moderate in that it will be broadly diversified across asset classes but with a maximum exposure of 80% to equities. The fund may invest in regulated and unregulated collective investment schemes, investment companies including investment trusts, exchange-traded funds, hedge funds, property and commodities. Any exposure to hedge funds, property and commodities will be indirect and achieved mainly through investment companies and collective investment schemes, which may include those schemes operated or advised by a Henderson group company. The fund may also invest in fixed interest securities, securities of UK and overseas companies, money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective. Investment will not be confined to any particular geographic or economic sector.		
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%	0.50%	
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

Henderson European Growth		
ACD/Manager		Depository/Trustee
Henderson Global Investors Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
NSEUG	3061770	OEIC
Objective		
To achieve long-term capital growth. The Fund will invest principally in the securities of European companies. In addition to ordinary shares, the Fund may also invest in preference shares, debt securities convertible into ordinary stocks and shares, money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective. The Fund may also invest outside of Europe if the investment adviser believes that it is in the interest of the Fund.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.25%	5.25%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income
1.50%	0.21%	
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

Henderson European Special Situation Acc		
ACD/Manager		Depository/Trustee
Henderson Global Investors Limited		Royal Bank of Scotland Plc
Fund Code	SEDOL	Fund Type
NSESA	B3W4624	OEIC
Objective		
The Fund aims to achieve long term capital growth by investing in European (excluding the UK) equities of companies in special situations. The Fund aims to achieve its objective primarily through investment in equity securities of European (excluding the UK) companies in special situations where it is believed the company is considered undervalued as well as in other European (excluding the UK) equities to mitigate the volatility of the Fund. The Fund will be able to invest without restriction by market cap or sector. The Fund may also invest in other transferable securities, units or shares in collective investment schemes, money market instruments, cash and near cash, deposits and any other permitted asset types deemed appropriate to achieve the investment objective. Derivatives and forward transactions will be invested in by the Fund for the purposes of efficient portfolio management only. Investors should note that while the investment objective of the Fund is to achieve long term capital growth there may be situations in which an income return is also achieved.		
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%	0.35%	
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 3.5% per year

Henderson European Special Situation Inc		
ACD/Manager		Depository/Trustee
Henderson Global Investors Limited		Royal Bank of Scotland Plc
Fund Code	SEDOL	Fund Type
NSESI	B42RJH6	OEIC
Objective		
The Fund aims to achieve long term capital growth by investing in European (excluding the UK) equities of companies in special situations. The Fund aims to achieve its objective primarily through investment in equity securities of European (excluding the UK) companies in special situations where it is believed the company is considered undervalued as well as in other European (excluding the UK) equities to mitigate the volatility of the Fund. The Fund will be able to invest without restriction by market cap or sector. The Fund may also invest in other transferable securities, units or shares in collective investment schemes, money market instruments, cash and near cash, deposits and any other permitted asset types deemed appropriate to achieve the investment objective. Derivatives and forward transactions will be invested in by the Fund for the purposes of efficient portfolio management only. Investors should note that while the investment objective of the Fund is to achieve long term capital growth there may be situations in which an income return is also achieved.		
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
1.50%	0.35%	
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 3.5% per year

Henderson European Value Fund		
ACD/Manager		Depository/Trustee
Henderson Global Investors Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
NSEVA	B1XQM27	OEIC
Objective		
To achieve above average total return. The fund will invest principally in the securities of companies incorporated in or which exercise a predominant part of their activity in Europe (which includes those countries from time to time within the European Community or the European Economic Area), excluding the UK. The fund will have a bias towards large cap companies with some investment in medium-sized companies. The fund may also have some exposure to small-sized companies. In addition to ordinary shares, the fund may invest in preference shares, debt securities convertible into ordinary stock, money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.25%	5.25%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income
1.50%	0.39%	
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

Henderson Global Financials		
ACD/Manager		Depository/Trustee
Henderson Global Investors Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
NSGFN	3191934	OEIC
Objective		
To achieve long term capital growth. The Fund will invest principally in the securities of financial services companies both in the UK and internationally. In addition to ordinary shares, the Fund may also invest in fixed interest securities, preference shares, debt securities convertible into ordinary stock, money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread
5.25%	5.25%	0.00%
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income
1.50%	0.36%	
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 3.5% per year

Henderson High Yield Monthly Income Fund

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSHYB	3191912	OEIC	
Objective			
To achieve a high level of income with modest long-term capital appreciation. The Fund will invest principally in fixed and variable rate and index-related securities issued by corporate, government, supranational institutions and local and regional agencies, both in the UK and internationally. Fixed and variable and index related securities may include, but are not restricted to, treasury bills, certificates of deposit, medium-term notes, preference shares, debentures, gilts, corporate bonds, overseas bonds, agency bonds, asset or mortgage backed securities or floating rate notes. The Fund may also invest in money-market instruments, deposits and derivatives and forward transactions. Investments may be denominated in currencies other than sterling. Derivatives may be used for meeting the investment objective of the Fund and for efficient portfolio management.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.25%	4.25%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.00%	0.26%	Income	
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	

Henderson Higher Income Fund A Acc

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland	
Fund Code	SEDOL	Fund Type	
NSHIA	B3VZC64	OEIC	
Objective			
To achieve increasing distributions with the potential of long-term capital growth. The Fund will invest principally in the securities of UK companies. In addition to ordinary shares, the Fund may also invest in fixed interest securities, preference shares, debt securities convertible into ordinary stock, money-market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective. The Fund may also invest outside of the UK if the investment adviser believes that it is in the interest of the Fund.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.25%	5.25%	0.00%	
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 4.6% per year		from 6.0% per year to 3.6% per year	

Henderson Higher Income Fund A Inc

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSHIN	3125052	OEIC	
Objective			
To achieve increasing distributions with the potential of long-term capital growth. The Fund will invest principally in the securities of UK companies. In addition to ordinary shares, the Fund may also invest in fixed interest securities, preference shares, debt securities convertible into ordinary stock, money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective. The Fund may also invest outside of the UK if the investment adviser believes that it is in the interest of the Fund.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.25%	5.25%	0.00%	
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 4.6% per year		from 6.0% per year to 3.6% per year	

Henderson Managd Distribtn Acc Qtrly

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSMNA	3365524	OEIC	
Objective			
To achieve long-term income and capital growth. The Fund will invest in fixed interest securities and in equities both in the UK and internationally. In addition to fixed interest securities the Fund may also invest in variable and index related securities and derivatives. Investments may include, but are not restricted to, treasury bills, certificates of deposit, medium-term notes, preference shares, debentures, gilts, corporate bonds, overseas bonds, agency bonds, asset or mortgage backed securities, collective investment schemes, floating rate notes and debt securities convertible into ordinary stock, money-market instruments and deposits. Investments may be denominated in currencies other than sterling. Derivatives may be used for meeting the investment objective of the Fund and for efficient portfolio management.			
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	
1.25%	0.24%	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	

Henderson Managd Distribtn Inc Qtrly

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSMND	3237043	OEIC	
Objective			
To achieve long-term income and capital growth. The Fund will invest in fixed interest securities and in equities both in the UK and internationally. In addition to fixed interest securities the Fund may also invest in variable and index related securities and derivatives. Investments may include, but are not restricted to, treasury bills, certificates of deposit, medium-term notes, preference shares, debentures, gilts, corporate bonds, overseas bonds, agency bonds, asset or mortgage backed securities, collective investment schemes, floating rate notes and debt securities convertible into ordinary stock, money-market instruments and deposits. Investments may be denominated in currencies other than sterling. Derivatives may be used for meeting the investment objective of the Fund and for efficient portfolio management.			
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	
1.25%	0.24%	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	

Henderson Managd Distribution Inc Monthly

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		Royal Band of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSMMI	B3KCGK8	OEIC	
Objective			
To achieve long-term income and capital growth. The Fund will invest in fixed interest securities and in equities both in the UK and internationally. In addition to fixed interest securities the Fund may also invest in variable and index related securities and derivatives. Investments may include, but are not restricted to, treasury bills, certificates of deposit, medium-term notes, preference shares, debentures, gilts, corporate bonds, overseas bonds, agency bonds, asset or mortgage backed securities, collective investment schemes, floating rate notes and debt securities convertible into ordinary stock, money-market instruments and deposits. Investments may be denominated in currencies other than sterling. Derivatives may be used for meeting the investment objective of the Fund and for efficient portfolio management.			
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	
1.50%	0.00%	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	

Henderson UK Alpha Fund

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSUKA	3095694	OEIC	
Objective			
To achieve capital growth through a relatively concentrated portfolio. The Fund will invest principally in the securities of UK companies. The Fund may also invest in fixed interest securities, preference shares, debt securities convertible into ordinary stock, money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective. The Fund may also invest outside of the UK if the investment adviser believes that it is in the interest of the Fund.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.25%	5.25%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.26%	Income	
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	

Henderson Asian Dividend Income

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSPAG	0324346	Unit Trust	
Objective			
The fund investment objective and policy is to seek an above-benchmark (MSCI All Countries Asia Pacific Ex Japan Index) dividend yield from a portfolio of Asian stocks with a focus on value and long-term capital appreciation. At least two-thirds of the Fund's total assets (after deduction of cash) will be invested in Asian equity securities and equity instruments which in the view of the Investment Manager offer prospects for above average dividends or reflect such prospects. The fund may make use of one or a combination of the following instruments / strategies in order to achieve the Fund's objective: asset and mortgage-backed securities, convertible bonds, government bonds, structured notes, options, futures and forwards on stocks, indices, bonds and interest rates, contracts for difference, warrants, over-the-counter (OTC) swaps including equity swaps, asset swaps and credit default swaps, warrants, equity linked notes and currency forwards. The Investment Manager may from time-to-time consider hedging currency and interest rate exposure, but will not generally enter into contracts involving a speculative position in any currency or interest rate. The Fund may also invest in other transferable securities, other derivatives and forwards transactions, money market instruments, deposits and cash and near cash.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.24%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.25%	0.42%	Capital	
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	

Henderson Cautious Portfolio Unit Tst Acc

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSCTA	B0K42R2	Unit Trust	
Objective			
<p>The objective of the Fund is to achieve long term capital growth. The Fund will be cautious by ensuring that it is well diversified and eligible as 'cautious managed' within the Investment Management Association (IMA) sector definition, as amended from time to time. The Fund will invest principally in units in collective investment schemes which invest in equities and fixed interest securities. The Fund may also invest in investment trusts, exchange traded funds, unregulated collective investment schemes, transferable securities, money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective. Derivative instruments and forward foreign exchange contracts may be used for purposes of efficient portfolio management and currency hedging. Derivatives may also be used outside of efficient portfolio management to meet the Fund's investment objective. Investment will not be confined to any particular geographic or economic sector.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offfer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.35%	0.57%		
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 3.5% per year	

Henderson Diversified Absolute Return Fd

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSZPP	B1GJNX1	Unit Trust	
Objective			
<p>To achieve a positive absolute return in different market conditions from a portfolio of securities The Fund will invest in zero dividend preference shares, fixed interest securities, units in collective investment schemes, investment trusts, money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offfer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.20%	0.36%		
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	

Henderson Extra Monthly Income Bond Fund

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSEHY	0244671	Unit Trust	
Objective			
<p>To achieve a high yield. The Fund will invest principally in fixed interest securities including preference shares, which will predominantly be sub investment grade. The Fund may also invest in securities acquired on the conversion of convertible securities held within the portfolio (or pursuant to schemes of reconstruction), derivatives and forward transactions, warrants, money-market instruments and deposits. Derivatives may be used for meeting the investment objective of the Fund and for efficient portfolio management.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offfer Spread	
4.25%	4.25%	1.23%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.25%	0.28%		
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	

Henderson Fixed Interest Monthly Income

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSFXD	0192048	Unit Trust	
Objective			
<p>To achieve a high yield. The Fund will invest principally in fixed interest securities including preference shares. The Fund may also invest in securities acquired on the conversion of convertible securities held within the portfolio (or pursuant to schemes of reconstruction), derivatives and forward transactions, warrants, money-market instruments and deposits. Derivatives may be used for meeting the investment objective of the Fund and for efficient portfolio management.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offfer Spread	
4.25%	4.25%	0.47%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.25%	0.24%		
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	

Henderson Global Innovation Acc

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSTEA	0701819	Unit Trust	
Objective			
<p>To achieve above average long term capital growth. The Fund will invest principally in a concentrated portfolio of innovation focused global securities considered by the fund manager to be under appreciated and which offer sustainably high levels of growth. The Fund may also invest in other transferable securities, money market instruments, deposits and cash and near cash units in collective investment schemes and forward foreign exchange contracts. Derivatives and foreign exchange contracts may be used for the purposes of efficient portfolio management only and cash and near cash will be used for the purposes of redemptions and efficient management only. It is not anticipated that the use of derivatives for these purposes will alter the risk profile of the Fund.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offfer Spread	
4.25%	4.25%	0.30%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.98%		
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 2.9% per year	

Henderson Global Strategic Capital UT

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSGLP	B19FLZ4	Unit Trust	
Objective			
<p>To achieve capital growth. The Fund will invest worldwide principally in a managed portfolio of investment trust shares and other closed ended vehicles. The Fund may also invest in exchange traded funds, unregulated collective investment schemes (which include limited partnerships), money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offfer Spread	
5.00%	5.00%	0.25%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.25%	0.40%		
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	

Henderson Sterling Bond Acc

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSSTA	0701790	Unit Trust	
Objective			
<p>To achieve a high and stable income. The Fund will invest principally in sterling denominated fixed interest securities including preference shares. The Fund may also invest in securities acquired on the conversion of convertible securities held within the portfolio, derivatives and forward transactions, warrants originally acquired with fixed interest investments, or under a scheme of reconstruction affecting securities in the fund, money-market instruments and deposits. The fund concentrates on investment grade corporate bonds. Derivatives may be used for meeting the investment objective of the Fund and for efficient portfolio management.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offfer Spread	
4.25%	4.25%	0.05%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.25%	0.06%		
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	

Henderson Sterling Bond Inc

ACD/Manager		Depository/Trustee	
Henderson Global Investors Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
NSSTI	0703387	Unit Trust	
Objective			
<p>To achieve a high and stable income. The Fund will invest principally in sterling denominated fixed interest securities including preference shares. The Fund may also invest in securities acquired on the conversion of convertible securities held within the portfolio, derivatives and forward transactions, warrants originally acquired with fixed interest investments, or under a scheme of reconstruction affecting securities in the fund, money-market instruments and deposits. The fund concentrates on investment grade corporate bonds. Derivatives may be used for meeting the investment objective of the Fund and for efficient portfolio management.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offfer Spread	
4.25%	4.25%	0.05%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.25%	0.06%		
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	

Henderson UK Strategic Capital Unit Trst		
ACD/Manager		Depository/Trustee
Henderson Global Investors Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
NSUCP	B19FM28	Unit Trust
Objective		
To achieve capital growth. The Fund will invest principally in the UK in a managed portfolio of investment trust shares and other closed ended vehicles. The Fund may also invest in exchange traded funds, unregulated collective investment schemes (which include limited partnerships), money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.25%
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income
1.25%	0.29%	
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

Henderson UK Strategic Income Unit Trust		
ACD/Manager		Depository/Trustee
Henderson Global Investors Limited		The Royal Bank of Scotland plc
Fund Code	SEDOL	Fund Type
NSMIP	B19FM84	Unit Trust
Objective		
To achieve a high level of income. The Fund will invest principally in the UK in a managed portfolio of investment trust shares and other closed ended vehicles. The Fund may also invest in exchange traded funds, unregulated collective investment schemes (which include limited partnerships), money market instruments, deposits and any other permitted asset type deemed appropriate to meet the investment objective.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.16%
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital
1.50%	0.44%	
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 3.4% per year