

Insight Diversified Dynamic Return Fund

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
RTIGW	3400146	OEIC	
Objective			
<p>The objective of the Fund is to achieve capital growth. The policy of the Fund is to gain exposure to one or more of the following asset classes: fixed income, cash, near cash and deposits, equities, property, collective investment schemes which have as their objective an absolute or target return and structured products. The fund is likely to have a bias towards equities, although the fund is not restricted in the choice of asset class. Exposure to these asset classes will be achieved through investment in collective investment schemes, transferable securities, money market instruments and derivatives. Investment in property will be indirect. Investment of the Fund may be in any geographic or economic sectors of the world. Derivatives may be used for efficient portfolio management as well as for meeting the investment objective of the Fund. For the avoidance of doubt, the types of derivatives that may be used include those the returns on which are referenced to the performance of financial indices based on commodity prices.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.69%		
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	

Insight Diversified High Income Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
RTHIA	3399910	OEIC	
Objective			
<p>The objective of the Fund is to produce a high level of income together with potential capital growth. The Fund also aims to deliver positive total returns on an annual basis. The policy of the Fund is to gain exposure to one or more of the following asset classes: fixed income, cash, near cash and deposits, equities, property, collective investment schemes which have as their objective an absolute or target return and structured products. Exposure to these asset classes will be achieved through investment in collective investment schemes, transferable securities, money market instruments and derivatives. Investment in property will be indirect. Investment of the Fund may be in any geographic or economic sectors of the world. Derivatives may be used for efficient portfolio management as well as for meeting the investment objective of the Fund. For the avoidance of doubt, the types of derivatives that may be used include those the returns on which are referenced to the performance of financial indices based on commodity prices.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.50%	0.69%		
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	

Insight Diversified High Income Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
RTHII	3399932	OEIC	
Objective			
<p>The objective of the Fund is to produce a high level of income together with potential capital growth. The Fund also aims to deliver positive total returns on an annual basis. The policy of the Fund is to gain exposure to one or more of the following asset classes: fixed income, cash, near cash and deposits, equities, property, collective investment schemes which have as their objective an absolute or target return and structured products. Exposure to these asset classes will be achieved through investment in collective investment schemes, transferable securities, money market instruments and derivatives. Investment in property will be indirect. Investment of the Fund may be in any geographic or economic sectors of the world. Derivatives may be used for efficient portfolio management as well as for meeting the investment objective of the Fund. For the avoidance of doubt, the types of derivatives that may be used include those the returns on which are referenced to the performance of financial indices based on commodity prices.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.50%	0.71%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.2% per year		from 6.0% per year to 3.3% per year	

Insight Investment Diversified Tgt Rtn

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
ISDTR	B064GB8	OEIC	
Objective			
<p>The Diversified Target Return (DTR) Fund's objective is to deliver positive returns on an annual basis with the prospect of long-term capital growth commensurate with investment in equities. The policy of the Company is to gain exposure to one or more of the following asset classes: fixed income, cash, near cash and deposits, equities, property, collective investment schemes which have as their objective an absolute or target return and structured products. Exposure to these asset classes will be achieved through investment in collective investment schemes, transferable securities, money market instruments and derivatives. Investment in property will be indirect. Derivatives may be used for the purposes of efficient portfolio management and/or for meeting the investment objective of the Company. It is not intended that the use of derivatives in this way will cause the Net Asset Value of the Company to have high volatility or otherwise cause its existing risk profile to change. For the avoidance of doubt, the types of derivatives that may be used include those the returns on which are referenced to the performance of financial indices based on commodities prices.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.48%		
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	

Insight Investment Equity High Inc Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
ISEHA	0847296	OEIC	
Objective			
<p>The fund aims to provide an above average and increasing income, together with long term capital growth by investing primarily in shares of UK companies.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
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 4.7% per year		from 6.0% per year to 3.7% per year	

Insight Investment Equity High Inc Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
ISEHI	0847285	OEIC	
Objective			
<p>The fund aims to provide an above average and increasing income, together with long term capital growth by investing primarily in shares of UK companies.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
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 4.7% per year		from 6.0% per year to 3.7% per year	

Insight Investment Evergreen

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
ISEVE	0847810	OEIC	
Objective			
<p>The fund aims to achieve long term capital growth by investing in shares of companies throughout the world whose products, processes or services contribute the restoration and renewal of the earth's ecology or to a cleaner and healthier environment.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	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 4.7% per year		from 6.0% per year to 3.7% per year	

Insight Investment Monthly Income Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
ISMIA	0847564	OEIC	
Objective			
The fund aims to provide a high and increasing monthly income together with long-term capital growth by investing primarily in shares of UK companies and sterling denominated fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.25%	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	

Insight Investment Monthly Income Bd Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
RGMA	3370056	OEIC	
Objective			
The Fund aims to achieve a high level of income, with the possibility of capital growth, through investment in high yield and in investment grade fixed and variable rate securities mainly denominated in sterling.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.10%	0.38%	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	

Insight Investment Monthly Income Bd Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
RGMIN	3370078	OEIC	
Objective			
The fund aims to achieve a high level of income with the possibility of capital growth, through investment in 'high yield' and in 'investment grade' fixed and variable rate securities mainly denominated in Sterling. The fund may also invest in non-Sterling-denominated securities which will normally be hedged to minimise currency risk, but the ACD reserves the right not to hedge where, in its view, it is not in the interest of the fund to do so.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.10%	0.41%	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	

Insight Investment Monthly Income Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
ISMII	0847553	OEIC	
Objective			
The fund aims to provide a high and increasing monthly income together with long-term capital growth by investing primarily in shares of UK companies and sterling denominated fixed interest securities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.25%	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	

Insight Investment Sterling Corp Bnd Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
ISUCA	0847412	OEIC	
Objective			
The Fund aims to generate a total return by investing principally in corporate bonds denominated in sterling, or hedged back to sterling. The Fund may also invest in other fixed and variable rate debt securities as well as collective investment schemes, deposits, cash and near cash, other transferable securities, money market instruments and derivatives. Derivatives may be used for meeting the investment objective of the Fund as well as for efficient portfolio management purposes.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.10%	0.22%	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	

Insight Investment Sterling Corp Bnd Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
ISUCI	0847359	OEIC	
Objective			
The Fund aims to generate a total return by investing principally in corporate bonds denominated in sterling, or hedged back to sterling. The Fund may also invest in other fixed and variable rate debt securities as well as collective investment schemes, deposits, cash and near cash, other transferable securities, money market instruments and derivatives. Derivatives may be used for meeting the investment objective of the Fund as well as for efficient portfolio management purposes.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.10%	0.22%	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	

Insight Investment UK Dynamic Managed

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
RTUDM	3400124	OEIC	
Objective			
The objective of the Fund is to produce capital growth. The Fund will be invested predominantly in units or shares of collective investment schemes which invest predominantly in UK equities. The Fund may also invest directly in UK equities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.87%	Income	
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	

Insight Investment UK Eq Inc Booster Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
ISIBA	B4YGLJ7	OEIC	
Objective			
The investment objective of the Fund is to provide an enhanced level of income with potential for capital growth primarily through investment in equity and equity related securities. The Fund will invest primarily in a portfolio of UK listed equity and equity related securities, although there may be some investment, from time to time, in securities listed outside of the UK. In addition the Fund will employ a derivatives strategy designed to generate additional income. The Fund may also use derivative instruments for other efficient portfolio management purposes. The Fund may also invest in other transferable securities, collective investment schemes, cash and near cash, deposits and money market instruments.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.19%	Capital	
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	

Insight Investment UK Eq Inc Booster Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
ISIBI	B4YGLK8	OEIC	
Objective			
The investment objective of the Fund is to provide an enhanced level of income with potential for capital growth primarily through investment in equity and equity related securities. The Fund will invest primarily in a portfolio of UK listed equity and equity related securities, although there may be some investment, from time to time, in securities listed outside of the UK. In addition the Fund will employ a derivatives strategy designed to generate additional income. The Fund may also use derivative instruments for other efficient portfolio management purposes. The Fund may also invest in other transferable securities, collective investment schemes, cash and near cash, deposits and money market instruments.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.19%	Capital	
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	

Insight Wealth Builder Balanced Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
RTINI	3399835	OEIC	
Objective			
The objective of the Fund is to achieve capital growth. The policy of the Fund is to gain exposure to one or more of the following asset classes: fixed income, cash, near cash and deposits, equities, property, collective investment schemes which have as their objective an absolute or target return and structured products. Exposure to these asset classes will be achieved through investment in collective investment schemes, transferable securities, money market instruments and derivatives. Investment in property will be indirect. Investment of the Fund may be in any geographic or economic sectors of the world. Derivatives may be used for efficient portfolio management as well as for meeting the investment objective of the Fund. For the avoidance of doubt, the types of derivatives that may be used include those the returns on which are referenced to the performance of financial indices based on commodity prices.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.81%	Income	
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 3.2% per year	

Insight Investment UK Small Cap Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
ISUKS	0847638	OEIC	
Objective			
The fund aims to achieve long term capital growth by investing primarily in UK companies. The bias is towards medium-sized and smaller companies, which in the ACD's opinion, have potential to provide greater long term capital growth. However, the fund is not restricted to the choice of company either by size or industry.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.25%	Income	
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	

Insight Investment UK Small Cap Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
ISUSI	0847616	OEIC	
Objective			
The fund aims to achieve long term capital growth by investing primarily in UK companies. The bias is towards medium-sized and smaller companies, which in the ACD's opinion, have potential to provide greater long term capital growth. However, the fund is not restricted to the choice of company either by size or industry.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.25%	Income	
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	

Insight Wealth Builder Balanced Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		The Royal Bank of Scotland Plc	
Fund Code	SEDOL	Fund Type	
RTINC	3399868	OEIC	
Objective			
The objective of the Fund is to achieve capital growth. The policy of the Fund is to gain exposure to one or more of the following asset classes: fixed income, cash, near cash and deposits, equities, property, collective investment schemes which have as their objective an absolute or target return and structured products. Exposure to these asset classes will be achieved through investment in collective investment schemes, transferable securities, money market instruments and derivatives. Investment in property will be indirect. Investment of the Fund may be in any geographic or economic sectors of the world. Derivatives may be used for efficient portfolio management as well as for meeting the investment objective of the Fund. For the avoidance of doubt, the types of derivatives that may be used include those the returns on which are referenced to the performance of financial indices based on commodity prices.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against	
1.50%	0.79%	Income	
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 3.2% per year	