

Insight Diversified Dynamic Return Fund

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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 generally be achieved through investment in collective investment schemes, but may be achieved by direct investment, except in the case of property. The Fund may also invest in other transferable securities, money market instruments and derivatives. 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 where the underlying assets are commodities.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against	
1.50%	0.69%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.2703% per year		from 7.0% per year to 3.2958% per year	

Insight Diversified High Income Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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 generally be achieved through investment in collective investment schemes, but may be achieved by direct investment, except in the case of property. The Fund may also invest in other transferable securities, money market instruments and derivatives. 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 where the underlying assets are commodities.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against	
1.50%	0.69%	Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.2703% per year		from 7.0% per year to 3.2958% per year	

Insight Diversified High Income Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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 generally be achieved through investment in collective investment schemes, but may be achieved by direct investment, except in the case of property. The Fund may also invest in other transferable securities, money market instruments and derivatives. 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 where the underlying assets are commodities.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against	
1.50%	0.71%	Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.2494% per year		from 7.0% per year to 3.2751% per year	

Insight Investment Diversified Tat Rtn

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against	
1.50%	0.90%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.0512% per year		from 7.0% per year to 3.0787% per year	

Insight Investment Equity High Inc Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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 Charges	Other Annual Charges	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 4.7309% per year		from 7.0% per year to 3.7521% per year	

Insight Investment Equity High Inc Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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 Charges	Other Annual Charges	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 4.7309% per year		from 7.0% per year to 3.7521% per year	

Insight Investment European Alpha

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
Fund Code	SEDOL	Fund Type	
ISEDR	3202096	OEIC	
Objective			
<p>The fund aims to achieve long term capital growth, by investing primarily in shares of European (excluding UK) companies. Individual equity selections will be placed on a combination of price and long term business prospects.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against	
1.50%	0.14%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.8463% per year		from 7.0% per year to 3.8664% per year	

Insight Investment European Small Cap

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
Fund Code	SEDOL	Fund Type	
ISESC	3202137	OEIC	
Objective			
<p>The fund aims to achieve long term growth, by investing primarily in shares of European smaller companies.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
4.00%	4.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against	
1.50%	0.21%	Income	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.7728% per year		from 7.0% per year to 3.7937% per year	

Insight Investment Evergreen		
ACD/Manager		Depository/Trustee
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd
Fund Code	SEDOL	Fund Type
ISEVE	0847810	OEIC
Objective		
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.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
4.00%	4.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
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 4.7309% per year		from 7.0% per year to 3.7521% per year

Insight Investment Monthly Income Bd Inc		
ACD/Manager		Depository/Trustee
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd
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-Offe Spread
4.00%	4.00%	0.00%
Annual Charges	Other Annual Charges	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 4.9829% per year		from 7.0% per year to 4.0017% per year

Insight Investment Global Alpha		
ACD/Manager		Depository/Trustee
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd
Fund Code	SEDOL	Fund Type
ISGLE	0847876	OEIC
Objective		
The fund aims to achieve long term capital growth, by investing primarily in shares of companies throughout the world.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
4.00%	4.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
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 4.7309% per year		from 7.0% per year to 3.7521% per year

Insight Investment Monthly Income Inc		
ACD/Manager		Depository/Trustee
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd
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-Offe Spread
4.00%	4.00%	0.00%
Annual Charges	Other Annual Charges	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 4.7309% per year		from 7.0% per year to 3.7521% per year

Insight Investment Monthly Income Acc		
ACD/Manager		Depository/Trustee
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd
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-Offe Spread
4.00%	4.00%	0.00%
Annual Charges	Other Annual Charges	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 4.7309% per year		from 7.0% per year to 3.7521% per year

Insight Investment UK Alpha Acc		
ACD/Manager		Depository/Trustee
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd
Fund Code	SEDOL	Fund Type
ISUKE	3202234	OEIC
Objective		
The Fund aims to achieve a combination of income and long-term capital growth from a portfolio primarily made up of the shares of UK companies. The portfolio is likely to have a bias towards larger companies, although the Fund is not restricted in the choice of company by either size or industry. Stock selections will be based on the combination of price and long term business prospects. The Fund may also invest in other transferable securities, collective investment schemes, deposits, cash and near cash, money market instruments and derivatives. Derivatives may be used for investment purposes as well as for efficient portfolio management.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
4.00%	4.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
1.50%	0.20%	Income
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7833% per year		from 7.0% per year to 3.8040% per year

Insight Investment Monthly Income Bd Acc		
ACD/Manager		Depository/Trustee
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd
Fund Code	SEDOL	Fund Type
RGMIA	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-Offe Spread
4.00%	4.00%	0.00%
Annual Charges	Other Annual Charges	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 5.0144% per year		from 7.0% per year to 4.0330% per year

Insight Investment UK Alpha Inc		
ACD/Manager		Depository/Trustee
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd
Fund Code	SEDOL	Fund Type
ISUKI	3370283	OEIC
Objective		
The Fund aims to achieve a combination of income and long-term capital growth from a portfolio primarily made up of the shares of UK companies. The portfolio is likely to have a bias towards larger companies, although the Fund is not restricted in the choice of company by either size or industry. Stock selections will be based on the combination of price and long term business prospects. The Fund may also invest in other transferable securities, collective investment schemes, deposits, cash and near cash, money market instruments and derivatives. Derivatives may be used for investment purposes as well as for efficient portfolio management.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offe Spread
4.00%	4.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against
1.50%	0.19%	Income
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7938% per year		from 7.0% per year to 3.8144% per year

Insight Investment UK Corporate Bond Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
Fund Code	SEDOL	Fund Type	
ISUCA	0847412	OEIC	
Objective			
The fund aims to provide an above average income by investing primarily in sterling and euro 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 Charges	Other Annual Charges	Charges Levied Against Income	
1.10%	0.22%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.1828% per year		from 7.0% per year to 4.1998% per year	

Insight Investment UK Small Cap Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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 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 4.7309% per year		from 7.0% per year to 3.7521% per year	

Insight Investment UK Corporate Bond Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
Fund Code	SEDOL	Fund Type	
ISUCI	0847359	OEIC	
Objective			
The fund aims to provide an above average income by investing primarily in sterling and euro 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 Charges	Other Annual Charges	Charges Levied Against Income	
1.10%	0.22%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.1828% per year		from 7.0% per year to 4.1998% per year	

Insight Investment UK Small Cap Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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 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 4.7309% per year		from 7.0% per year to 3.7521% per year	

Insight Investment UK Discretionary

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
Fund Code	SEDOL	Fund Type	
ISUKD	0847906	OEIC	
Objective			
The fund aims to achieve long term capital growth by investing primarily in shares of UK companies.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	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 4.7309% per year		from 7.0% per year to 3.7521% per year	

Insight Wealth Builder Balanced Acc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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 generally be achieved through investment in collective investment schemes, but may be achieved by direct investment, except in the case of property. The Fund may also invest in other transferable securities, money market instruments and derivatives. 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 where the underlying assets are commodities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.79%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.1659% per year		from 7.0% per year to 3.1924% per year	

Insight Investment UK Dynamic Managed

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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 Charges	Other Annual Charges	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 4.0824% per year		from 7.0% per year to 3.1097% per year	

Insight Wealth Builder Balanced Inc

ACD/Manager		Depository/Trustee	
Insight Investment Funds Management Limited		Bank of New York Trust & Depository Company Ltd	
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 generally be achieved through investment in collective investment schemes, but may be achieved by direct investment, except in the case of property. The Fund may also invest in other transferable securities, money market instruments and derivatives. 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 where the underlying assets are commodities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
4.00%	4.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.81%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.1450% per year		from 7.0% per year to 3.1717% per year	

