

Gartmore Cautious Managed Acc

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GACMA	3247763	OEIC	
Objective			
The Fund aims to provide a combination of income and long-term capital growth. Investment will be in a diversified portfolio of equities, bonds and other related investments. At all times the investment in equities will be limited to a maximum of 60% of the value of the Fund's portfolio.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Capital	
1.25%	0.17%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9770% per year		from 7.0% per year to 3.9959% per year	

Gartmore Cautious Managed Inc

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GACMI	3247730	OEIC	
Objective			
The Fund aims to provide a combination of income and long-term capital growth. Investment will be in a diversified portfolio of equities, bonds and other related investments. At all times the investment in equities will be limited to a maximum of 60% of the value of the Fund's portfolio.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Capital	
1.25%	0.17%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.9770% per year		from 7.0% per year to 3.9959% per year	

Gartmore China Opportunities Fund

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GACHG	3186093	OEIC	
Objective			
The Fund is designed to achieve capital growth from an actively managed portfolio of Hong Kong and/or Chinese investments.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.19%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6936% per year		from 7.0% per year to 3.7151% per year	

Gartmore Corporate Bond Fund Acc

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GACOA	3215135	OEIC	
Objective			
The investment objective and policy of the Fund is to provide a high and stable level of income by investing mainly in a selection of UK and European fixed-income securities and their derivatives. This may include corporate bonds, convertible bonds, government and other public securities, preference shares in any proportions, other income-orientated securities and sophisticated derivative instruments such as credit default swaps. The use of derivatives forms an important part of the investment strategy. Capital growth will not be an important consideration, although opportunities for growth may occur if market conditions are favourable. The Fund may also invest at the Manager's discretion in other transferable securities, money market instruments, cash and near cash, derivative instruments and forward transactions, deposits and units in collective investment schemes (use may be made of stock-lending, borrowing, cash holdings, hedging and other investment techniques permitted in applicable FSA Rules).			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
3.50%	3.50%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Capital	
1.00%	0.18%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.3811% per year		from 7.0% per year to 4.3962% per year	

Gartmore Corporate Bond Fund Inc

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GACOI	3215157	OEIC	
Objective			
The investment objective and policy of the Fund is to provide a high and stable level of income by investing mainly in a selection of UK and European fixed-income securities and their derivatives. This may include corporate bonds, convertible bonds, government and other public securities, preference shares in any proportions, other income-orientated securities and sophisticated derivative instruments such as credit default swaps. The use of derivatives forms an important part of the investment strategy. Capital growth will not be an important consideration, although opportunities for growth may occur if market conditions are favourable. The Fund may also invest at the Manager's discretion in other transferable securities, money market instruments, cash and near cash, derivative instruments and forward transactions, deposits and units in collective investment schemes (use may be made of stock-lending, borrowing, cash holdings, hedging and other investment techniques permitted in applicable FSA Rules).			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
3.50%	3.50%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Capital	
1.00%	0.18%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.3811% per year		from 7.0% per year to 4.3962% per year	

Gartmore Emerging Markets Opportunities

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GAEMM	3186101	OEIC	
Objective			
This Fund is designed to produce superior long-term capital growth from a diversified portfolio of international investments in the emerging stock markets and economies of the world. The Fund's gross income yield is unlikely to be above 1%.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.22%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6621% per year		from 7.0% per year to 3.6840% per year	

Gartmore European Focus Fund

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GAEUF	3186059	OEIC	
Objective			
The Fund aims to provide investors with a return from a concentrated portfolio of companies domiciled, operating or generating revenue in Continental European markets. The Fund will invest in companies, of any market capitalisation. The Fund will invest in a portfolio of typically 30-40 holdings.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
2.00%	0.00%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.3690% per year		from 7.0% per year to 3.3936% per year	

Gartmore European Growth Fund

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GAEUG	3243813	OEIC	
Objective			
This Fund is designed to provide investors with long-term capital growth by investing in a diversified portfolio of Continental European investments. Income yield is of secondary importance and is likely to be minimal.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.22%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6621% per year		from 7.0% per year to 3.6840% per year	

Gartmore European Selected Opportunities

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GAESO	3243794	OEIC	
Objective			
This Fund is designed to achieve the highest possible capital growth from an actively managed portfolio of European investments. Income yield is of secondary importance and is likely to be minimal.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.19%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6936% per year		from 7.0% per year to 3.7151% per year	

Gartmore Japan Opportunities Fund

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GAJAP	3262197	OEIC	
Objective			
The investment objective and policy of this Fund is to invest in a spread of Japanese securities. The ACD will invest in securities with the best long-term prospects rather than trying to achieve short-term performance.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.23%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.6517% per year		from 7.0% per year to 3.6736% per year	

Gartmore Global Focus Fund

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GAGLF	3186060	OEIC	
Objective			
The Fund aims to provide investors with the highest possible capital return from a concentrated portfolio of investments from global markets. The yield is not a consideration.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
2.00%	0.00%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.3690% per year		from 7.0% per year to 3.3936% per year	

Gartmore MultiManager Active

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GAAST	B02W1Z5	OEIC	
Objective			
To achieve a long-term return, in excess of the long-term return that is typically achieved from a portfolio of 50% UK equities and 50% non-UK equities by investing in a range of collective investment schemes which invest predominantly in UK Equities and Non - UK Equities.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.91%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 3.9412% per year		from 7.0% per year to 2.9698% per year	

Gartmore High Yield Corporate Bond Acc

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GAHCA	3215072	OEIC	
Objective			
The investment objective and policy of the Fund is primarily to provide investors with a high level of income by investing in bonds and other securities and their derivatives. The Manager will invest in a spread of securities which at the Manager's discretion will include various bonds, including high yield bonds with various credit ratings, convertible bonds, preference shares, Government securities, other investments of a similar nature and sophisticated derivative instruments such as credit default swaps. The use of derivatives forms an important part of the investment strategy. The Manager will seek investment opportunities both in the United Kingdom and globally. The Fund may also invest at the Manager's discretion in other transferable securities, money market instruments, cash and near cash, derivative instruments and forward transactions, deposits and units in collective investment schemes (use may be made of stock-lending, borrowing, cash holdings, hedging and other investment techniques permitted in applicable FSA Rules).			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
3.50%	3.50%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Capital	
1.00%	0.18%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.3811% per year		from 7.0% per year to 4.3962% per year	

Gartmore MultiManager Balanced Acc

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GABSA	3289862	OEIC	
Objective			
The Fund aims to provide investors with capital growth from a managed portfolio of investments in a range of UK authorised schemes.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.89%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 3.9621% per year		from 7.0% per year to 2.9904% per year	

Gartmore High Yield Corporate Bond Inc

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GAHCI	3215083	OEIC	
Objective			
The investment objective and policy of the Fund is primarily to provide investors with a high level of income by investing in bonds and other securities and their derivatives. The Manager will invest in a spread of securities which at the Manager's discretion will include various bonds, including high yield bonds with various credit ratings, convertible bonds, preference shares, Government securities, other investments of a similar nature and sophisticated derivative instruments such as credit default swaps. The use of derivatives forms an important part of the investment strategy. The Manager will seek investment opportunities both in the United Kingdom and globally. The Fund may also invest at the Manager's discretion in other transferable securities, money market instruments, cash and near cash, derivative instruments and forward transactions, deposits and units in collective investment schemes (use may be made of stock-lending, borrowing, cash holdings, hedging and other investment techniques permitted in applicable FSA Rules).			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
3.50%	3.50%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Capital	
1.00%	0.18%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 5.3811% per year		from 7.0% per year to 4.3962% per year	

Gartmore MultiManager Balanced Inc

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GABSI	3289873	OEIC	
Objective			
The Fund aims to provide investors with capital growth from a managed portfolio of investments in a range of UK authorised schemes			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Charges	Other Annual Charges	Charges Levied Against Income	
1.50%	0.91%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 3.9412% per year		from 7.0% per year to 2.9698% per year	

Gartmore MultiManager Cautious Acc		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GACSA	B02W207	OEIC
Objective		
To achieve a long-term return, in excess of the long-term return that is typically achieved from a portfolio of UK Bond Funds, UK Equity Funds, Property and Cash by investing in a range of collective investment schemes which invest predominantly in UK Bond Funds and UK Equity Income Funds; the manager may also seek global investment opportunities.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Capital
1.25%	0.61%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.5155% per year		from 7.0% per year to 3.5387% per year

Gartmore Pacific Opportunities Fund		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAPAG	3186112	OEIC
Objective		
This Fund is designed to achieve long-term capital growth from an actively managed portfolio of equities and related investments of companies participating in the economies of the Pacific Basin and Far East (excluding Japan). The income yield is considered to be of secondary importance and is likely to be minimal.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.21%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6726% per year		from 7.0% per year to 3.6944% per year

Gartmore MultiManager Cautious Inc		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GACSI	B02W218	OEIC
Objective		
To achieve a long-term return, in excess of the long-term return that is typically achieved from a portfolio of UK Bond Funds, UK Equity Funds, Property and Cash by investing in a range of collective investment schemes which invest predominantly in UK Bond Funds and UK Equity Income Funds; the manager may also seek global investment opportunities.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Capital
1.25%	0.61%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.5155% per year		from 7.0% per year to 3.5387% per year

Gartmore Safeguard		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GASAF	3289754	OEIC
Objective		
To provide capital growth by investing in a selection of securities in any economic sector or geographic area, whilst moderating the level of risk represented by stock market investment. The Fund will invest the majority of its assets in a diversified range of UK and European equities and fixed-interest securities. The ACD will use techniques designed to limit the effect of any loss caused by falls in the value of the Fund's assets. Income is not a consideration. The Fund will be managed in such a way that the selling price of shares should be protected from falling below a certain pre-determined level (a 'floor price') from one year to the next. This floor price will be set each year on 1st June to a level of 5% below the selling price of shares prevailing on that date. If the value of shares should rise by 10% since the floor price was last reset, the ACD may raise the floor price to 95% of the selling price prevailing at that time, in order to protect the gains achieved. The Fund may also invest at the Manager's discretion in other transferable securities, money market instruments, cash and near cash, derivative instruments and forward transactions, deposits and units in collective investment schemes (use may be made of stock lending, borrowing, cash holdings, hedging and other techniques permitted under the FSA Rules).		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.21%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6726% per year		from 7.0% per year to 3.6944% per year

Gartmore MultiManager Global High Alpha		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAGHS	B02W229	OEIC
Objective		
To achieve a long-term return, in excess of the long-term return that is typically achieved from global equities by investing in a range of collective investment schemes which invest predominantly in global equities.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.75%	0.52%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.0871% per year		from 7.0% per year to 3.1144% per year

Gartmore UK & Irish Smaller Companies		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAUIC	3244225	OEIC
Objective		
The Fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from United Kingdom and Irish smaller companies equity markets, by investing in: smaller companies having their registered office in the United Kingdom and Ireland, smaller companies that do not have their registered office in the United Kingdom and Ireland but either (i) carry out a predominant proportion of their business activity in these markets, or (ii) are holding companies which predominantly own companies with registered offices in the United Kingdom and Ireland.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.18%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7041% per year		from 7.0% per year to 3.7255% per year

Gartmore MultiManager UK High Alpha		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAUHS	B02W230	OEIC
Objective		
To achieve a long-term return, in excess of the long-term return that is typically achieved from UK equities by investing in a range of collective investment schemes which invest predominantly in UK equities.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.75%	0.64%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 3.9621% per year		from 7.0% per year to 2.9904% per year

Gartmore UK Equity Income Fund Acc		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAUGI	3244236	OEIC
Objective		
This Fund is designed to provide investors with a reasonable level of income, together with the prospect of growth in both income and capital. The Fund will invest primarily in a diversified portfolio of UK ordinary shares and related investments.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Capital
1.50%	0.18%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7041% per year		from 7.0% per year to 3.7255% per year

Gartmore UK Equity Income Fund Inc		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAUEI	3244247	OEIC
Objective		
This Fund is designed to provide investors with a reasonable level of income, together with the prospect of growth in both income and capital. The Fund will invest primarily in a diversified portfolio of UK ordinary shares and related investments.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Capital
1.50%	0.18%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7041% per year		from 7.0% per year to 3.7255% per year

Gartmore UK Focus Fund		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAUKF	3186082	OEIC
Objective		
The Fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from United Kingdom equity markets, by investing in a concentrated portfolio of: companies having their registered office in the United Kingdom, companies that do not have their registered office in the United Kingdom but (i) carry out a predominant proportion of their business activity in the market, or (ii) are holding companies which predominantly own companies with registered offices in the United Kingdom. The Fund will invest in companies of any market capitalisation. The Fund will invest in a portfolio of typically 25-40 holdings. The return will be a combination of capital and income returns. The Fund may also invest at the Manager's discretion in other transferable securities, money market instruments, cash and near cash, derivative instruments and forward transactions, deposits and units in collective investment schemes (use may be made of stock lending, borrowing, cash holdings, hedging and other investment techniques permitted in applicable FSA Rules).		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
2.00%	0.00%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.3690% per year		from 7.0% per year to 3.3936% per year

Gartmore UK Growth Fund		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAUKG	3244258	OEIC
Objective		
This Fund aims to provide capital growth by investing in the UK market in any economic sector.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.18%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7041% per year		from 7.0% per year to 3.7255% per year

Gartmore UK Index Acc		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAUKA	3289765	OEIC
Objective		
The fund is designed to track the capital performance of the FTSE All-Share Index and to maintain a gross income yield equal to that of the index. The Fund is managed on a fully invested basis and has a portfolio of, typically, over 600 stocks comprising the FTSE All-Share Index, although, occasionally, the Fund may invest from stocks outside the Index. The emphasis is on maintaining tracking precision. Stocks are screened to minimise deviation from the Index. The portfolio also maintains a balance between large and small capitalisation stocks.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
0.00%	0.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
0.50%	0.17%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 6.2853% per year		from 7.0% per year to 5.2920% per year

Gartmore UK Index Inc		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAUKI	3338935	OEIC
Objective		
The fund is designed to track the capital performance of the FTSE All-Share Index and to maintain a gross income yield equal to that of the index.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
0.00%	0.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
0.50%	0.18%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 6.2747% per year		from 7.0% per year to 5.2814% per year

Gartmore UK Tracker Fund Acc		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAUTA	3289840	OEIC
Objective		
To track the capital performance of the FTSE 100 Index and to maintain a gross income yield equal to that of the index. The Fund will be managed on a fully invested basis and have a portfolio comprising the companies which constitute the FTSE 100 Index. Occasionally, the Fund may invest in stocks outside of the Index.		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
0.00%	0.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.00%	0.19%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 5.7336% per year		from 7.0% per year to 4.7455% per year

Gartmore US Growth Fund		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAAGA	3243846	OEIC
Objective		
The Fund aims to achieve a long-term return in excess of the long-term return that is typically achieved from U.S. equity markets, primarily by investing in: companies incorporated in the U.S. or having their registered office in the U.S., or companies that are not incorporated in the U.S. or do not have their registered office in the U.S. but either (i) carry out a predominant proportion of their business activity in the U.S., or (ii) are holding companies which predominantly own companies with registered office in U.S. The Fund is expected to invest in large capitalisation companies. The return is expected to be mainly growth of capital. The Fund may invest up to 15% in cash or cash-equivalents from time to time. This is unlikely to exceed 15%. In the event that the Manager is anticipating exceptional redemption requests or in exceptional circumstances the level may exceed this amount. The Fund may also invest at the Manager's discretion in other transferable securities, money market instruments, cash and near cash, derivative instruments and forward transactions, deposits and units in collective investment schemes (use may be made of stock lending, borrowing, cash holdings, hedging and other investment techniques permitted in applicable FSA Rules).		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.19%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6936% per year		from 7.0% per year to 3.7151% per year

Gartmore US Opportunities		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GA AOP	B019WC1	OEIC
Objective		
The Fund aims to achieve a long-term return, in excess of the long-term return that is typically achieved from U.S. equity markets, primarily by investing in: companies incorporated in the U.S. or having their registered office in the U.S., or companies that are not incorporated in the U.S. or do not have their registered office in the U.S. but either (i) carry out a predominant proportion of their business activity in the U.S., or (ii) are holding companies which predominantly own companies with registered offices in U.S. The Fund may invest in companies of any market capitalisation. The return is expected to be mainly growth of capital. The Fund may invest up to 15% in cash or cash-equivalents from time to time. This is unlikely to exceed 15%. In the event that the Manager is anticipating exceptional redemption requests or in exceptional circumstances the level may exceed this amount. The Fund may also invest at the Manager's discretion in other transferable securities, money market instruments, cash and near cash, derivative instruments and forward transactions, deposits and units in collective investment schemes (use may be made of stock lending, borrowing, cash holdings, hedging and other investment techniques permitted in applicable FSA Rules).		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.17%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.7146% per year		from 7.0% per year to 3.7359% per year

Gartmore US Smaller Companies		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAACA	3243772	OEIC
Objective		
<p>The Fund is designed to achieve long-term above average capital growth from investments in emerging US companies. These companies are expected to produce superior investment returns over those of established US companies. The income yield is considered to be of secondary importance and is likely to be minimal.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread
5.00%	5.00%	0.00%
Annual Charges	Other Annual Charges	Charges Levied Against Income
1.50%	0.20%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6831% per year		from 7.0% per year to 3.7048% per year

Please note: This fact sheet forms part of, and should be read in conjunction with, the FundsNetwork Key Features Document. Issued jointly by Fidelity Investments International, Fidelity Investment Services Limited and Financial Administration Services Limited, authorised and regulated by the Financial Services Authority.