

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 5.0% per year		from 6.0% per year to 4.0% 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 5.0% per year		from 6.0% per year to 4.0% 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 4.7% per year		from 6.0% per year to 3.7% 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 5.4% per year		from 6.0% per year to 4.4% 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 5.4% per year		from 6.0% per year to 4.4% 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 4.6% per year		from 6.0% per year to 3.7% 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 4.3% per year		from 6.0% per year to 3.4% 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 4.7% per year		from 6.0% per year to 3.7% 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 4.3% per year		from 6.0% per year to 3.4% per year

Gartmore MultiManager Absolute Rtn Acc		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAGHS	B02W229	OEIC
Objective		
The Fund aims to achieve a positive absolute return, over the long term regardless of market conditions, by investing in a range of collective investment schemes, transferable securities, cash, deposits, money market instruments and derivatives.		
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
1.25%	0.52%	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA
from 7.0% per year to 4.6% per year		from 6.0% per year to 3.6% 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 5.4% per year		from 6.0% per year to 4.4% 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 3.9% per year		from 6.0% per year to 2.9% 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 5.4% per year		from 6.0% per year to 4.4% 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 3.9% per year		from 6.0% per year to 3.0% 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 4.6% per year		from 6.0% per year to 3.6% 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 3.9% per year		from 6.0% per year to 2.9% 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 4.5% per year		from 6.0% per year to 3.5% 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 4.5% per year		from 6.0% per year to 3.5% 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 4.6% per year		from 6.0% per year to 3.7% 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 by 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 4.6% per year		from 6.0% per year to 3.7% 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 4.7% per year		from 6.0% per year to 3.7% per year	

Gartmore UK Absolute Return Fund

ACD/Manager		Depository/Trustee	
Gartmore Fund Managers Limited		HSBC Bank plc	
Fund Code	SEDOL	Fund Type	
GAUAR	B5KKCS6	OEIC	
Objective			
The Fund aims to achieve a positive absolute return over the long-term regardless of market conditions, by taking long and short positions primarily in equities or equity related derivative contracts of: companies having their registered office in the UK; and companies that do not have their registered office in the UK 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 UK, although all or a substantial proportion of the physical assets of the Fund may at any time consist of cash, near cash, deposits and/or money market instruments. The Fund will invest in companies of any market capitalisation. Long positions may be held through a combination of direct investment and/or derivative instruments. Short positions will be held through derivative positions, primarily equity swaps and futures. The use of derivatives forms an important part of the investment strategy. The Fund may also invest at the Manager's discretion in other transferable securities, derivative instruments and collective investment 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 50% Income/ 50% Capital	
1.50%	0.30%		
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	

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 4.7% per year		from 6.0% per year to 3.7% 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 4.7% per year		from 6.0% per year to 3.7% 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		
<p>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).</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 4.3% per year	from 6.0% per year to 3.4% 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		
<p>This Fund aims to provide capital growth by investing in the UK market in any economic sector.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 4.7% per year	from 6.0% per year to 3.7% 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		
<p>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.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 6.3% per year	from 6.0% per year to 5.3% 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		
<p>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.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 6.3% per year	from 6.0% per year to 5.3% 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		
<p>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.</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 5.7% per year	from 6.0% per year to 4.7% 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		
<p>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).</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 4.7% per year	from 6.0% per year to 3.7% per year	

Gartmore US Opportunities		
ACD/Manager		Depository/Trustee
Gartmore Fund Managers Limited		HSBC Bank plc
Fund Code	SEDOL	Fund Type
GAAOP	B019WC1	OEIC
Objective		
<p>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).</p>		
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet 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 4.7% per year	from 6.0% per year to 3.7% 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-Offet 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 4.7% per year	from 6.0% per year to 3.7% per year	

