

**Skandia IM Actively Managed Bond Income**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKAMI	3347641	OEIC	
Objective			
<p>The Skandia Bond Income Fund aims to provide investors with income whilst seeking to maximise total return. The Bond Income Fund will comprise a well-diversified global portfolio primarily of debt securities (including bonds issued by corporations, governments, supranational entities; asset backed and mortgage backed securities), currencies and preference shares. Investment will be through collective investment schemes (funds), either funds managed or operated by the ACD or its associates, or via funds not managed or operated by the ACD or its associates. Subject to the above policy, derivatives for efficient portfolio management may be used.</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	
1.25%	0.75%		
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	

**Skandia IM Actively Mngd Diversified Fd**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKAMC	3276392	OEIC	
Objective			
<p>The Skandia Diversified Fund aims to provide investors with long term capital growth through investment in a diversified range of asset classes. The Fund will invest directly in securities or through collective investment schemes in order to give exposure to a diversified portfolio of asset classes including, but not limited to, equities, fixed interest, property, commodities, currency, and derivatives. The Fund may also invest in cash, near cash, money market instruments, permitted deposits, and securities. The Fund may invest in collective investment schemes including those that are managed or operated by the ACD or an associate of the ACD. The Fund may also invest directly in derivative instruments and forward transactions for the purposes of investment or efficient portfolio management.</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	
1.25%	0.45%		
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	

**Skandia IM Actively Mngd Equity Income**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKAME	3347630	OEIC	
Objective			
<p>The Skandia Equity Income Fund aims to provide investors with an above average level of income together with the potential for capital growth. This fund invests predominantly in the UK. The Equity Income Fund will invest in collective investment schemes (funds) that invest mainly in equities. Investment will be through regulated funds managed or operated by the ACD or its associates, and also through funds not operated by the ACD or its associates. These funds have specialist investment advisers which are continuously monitored by the ACD.</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	
1.25%	0.69%	50% Income/ 50% Capital	
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.4% per year		from 6.0% per year to 3.4% per year	

**Skandia IM Alternative Investments Acc**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKAIA	B39V2C0	OEIC	
Objective			
<p>The Fund aims to provide investors with long term capital growth by investing in a diversified range of assets. The Fund will primarily invest in collective investment schemes in order to gain exposure to a diversified portfolio of investments including, but not limited to, cash, fixed interest, commodities (indirectly), currency, equities and derivatives. The Fund may invest in collective investment schemes that are managed or operated by the ACD or an associate of the ACD. The Fund may also invest in transferable securities. Derivatives (primarily contracts for difference) may be used with the aim of creating positions which increase in value as the price of the underlying investment falls, or alternatively positions which increase in value as the price of the underlying investment rises. The Fund may also use derivatives (primarily contracts for difference or exchange-traded futures) with the aim of reducing the market exposure of the Fund. Forward transactions may also be used with the aim of reducing currency risk for currency hedged share classes.</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%	0.92%		
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	

**Skandia IM Asset Alloc Gl Fxd Int Blend**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKGFI	B06L8S0	OEIC	
Objective			
<p>The Skandia Asset Allocator Global Fixed Interest Blend Fund aims to provide long term total return from capital growth and income through investment predominantly in global fixed interest securities. Investment may also be made in currencies and global variable rate debt securities. Investment will be in a diversified portfolio, predominantly of global (including UK) fixed interest securities, in a variety of currencies. Investment may also be made in currencies and global (including UK) variable rate debt securities. Investment will be either directly in transferable securities or through regulated collective investment schemes, including those managed and operated by the ACD. For efficient portfolio management purposes only, investment may also be made into derivatives or forward transactions.</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	
1.25%	0.91%		
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 3.2% per year	

**Skandia IM Asset Alloc UK Equity Blend**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKUKE	B06L8W4	OEIC	
Objective			
<p>The Skandia Asset Allocator UK Equity Blend Fund aims to provide long term capital growth and income through investment in UK equities. Investment will be in a diversified portfolio predominantly of securities listed within the FTSE All-Share Index, which are held either directly as transferable securities or through regulated collective investment schemes. Investments in collective investment schemes may include those managed and operated by the ACD. For efficient portfolio management purposes only, investment may also be made into derivatives or forward transactions.</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%	0.55%	50% Income/ 50% Capital	
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	

**Skandia IM Asset Alloc UK Fxd Int Blend**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKUFI	B06L8X5	OEIC	
Objective			
<p>The Skandia Asset Allocator UK Fixed Interest Blend fund aims to provide long term total return from capital growth and income through investment predominantly in UK Fixed Interest securities. Investment will be in a diversified portfolio, predominantly of UK fixed interest securities. Investment may also be made in UK variable rate debt securities and international debt securities. Both fixed interest and variable rate debt securities will be predominantly sterling denominated (or hedged back to sterling). Investment will be either directly in transferable securities of through regulated collective investment schemes, including those managed and operated by the ACD. For efficient portfolio management purposes only, investment may also be made into derivatives or forward transactions.</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	
1.25%	0.58%		
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	

**Skandia IM Gbl Prop Securits (LaSalle)**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKGPS	B0L4QH9	OEIC	
Objective			
<p>The Skandia Global Property Securities (LaSalle) Fund aims to achieve long-term capital growth and income through investment in a globally diversified portfolio of property related securities. The emphasis of the Fund is on investment in property related securities of entities which generate rental income. Investment will be in transferable securities which are primarily Real Estate Investment Trusts (REITs) or real estate operating companies. For efficient portfolio management purposes, investment may also be made into derivatives or forward transactions. Specifically, the fund will use derivatives or forwards with the aim of reducing currency risk for investors in currency hedged share classes. The ACD has appointed a specialist investment advisor to manage the Fund and continuously monitors its suitability.</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%	0.67%	Capital	
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 3.2% per year	

**Skandia IM Global Best Ideas Fund**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKGBI	B13HMT7	OEIC	
Objective			
<p>The Global Best Ideas Fund aims to provide long term total return from capital growth and income through investment in global securities. Investment will be in a portfolio of global securities (including the UK), either directly in transferable securities or through collective investment schemes. Investment will generally be into global equities, although investment may also be made through regulated collective investment schemes, including those managed and operated by the ACD. The fund may also hold cash weightings. For efficient portfolio management purposes only, investment may also be made into derivatives or forward transactions.</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%	0.90%		
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	

**Skandia IM Ethical Fund**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKETH	B0JZPC2	Unit Trust	
Objective			
<p>The Skandia Ethical Fund aims to provide long-term capital growth and income through investment in a well-diversified portfolio of international securities issued by companies that demonstrate sound ethical practice. Investment will be in a well-diversified portfolio, predominantly of equities, which are held either directly or through collective investment schemes. Investment may also be made in fixed interest securities. For efficient portfolio management purposes, investment may also be made into derivatives or forward transactions. Securities are screened against ethical investment criteria, with the aim of ensuring that companies deemed unacceptable are excluded from the portfolio. Further information about these criteria is available to unitholders or prospective unitholders on request</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	
1.25%	0.66%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.4% per year		from 6.0% per year to 3.5% per year	

**Skandia IM Global Dynamic Equity Fund**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKGDE	B55N934	OEIC	
Objective			
<p>The Fund aims to provide long-term capital growth predominantly through investment in global equities. The Fund will invest directly in securities or through collective investment schemes in order to give exposure to a diversified portfolio predominantly investing in global equities. The Fund may have exposure to cash, near cash, money market instruments, permitted deposits and securities. The Fund may invest in collective investment schemes including those that are managed or operated by the ACD or an associate of the ACD. The Fund may also invest directly in derivative instruments and forward transactions for the purposes of investment or efficient portfolio management. Forward transactions may also be used with the aim of reducing currency risk for currency hedged share classes.</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%	0.49%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.4% per year		from 6.0% per year to 3.4% per year	

**Skandia IM Property Fund Acc**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKPRA	B0N6372	Unit Trust	
Objective			
<p>The Fund aims to provide capital growth and income from investment in a diversified property portfolio, primarily in direct property, but it may include property related securities and collective investment schemes, property derivatives, cash or near cash, and Government and other public securities. The emphasis of the Fund is on investment in UK property. The Fund may also invest in collective investment schemes which give property exposure, and property related securities. Derivatives may be used for efficient portfolio management. Cash, near cash government and other public securities may be held. The Manager has appointed a specialist investment advisor to manage the Fund and continuously monitors its suitability.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.50%	
Annual Charges	Other Annual Charges	Charges Levied Against Income/ 50% Capital	
1.35%	0.60%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.4% per year		from 6.0% per year to 3.4% per year	

**Skandia IM UK Best Ideas Fund**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKUBI	B1FD3V2	OEIC	
Objective			
<p>The UK Best Ideas Fund aims to provide long term total return from capital growth and income through investment in UK securities. Investment will be in a portfolio of predominantly UK securities, either directly in transferable securities or through collective investment schemes. Investment will generally be into UK equities, although investment may also be made through regulated collective investment schemes, including those managed and operated by the ACD. The fund may also hold cash weightings. For efficient portfolio management purposes only, investment may also be made into derivatives or forward transactions.</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%	0.84%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 4.0% per year		from 6.0% per year to 3.0% per year	

**Skandia IM Property Fund Inc**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKPRI	B0NK8K2	Unit Trust	
Objective			
<p>The Fund aims to provide capital growth and income from investment in a diversified property portfolio, primarily in direct property, but it may include property related securities and collective investment schemes, property derivatives, cash or near cash, and Government and other public securities. The emphasis of the Fund is on investment in UK property. The Fund may also invest in collective investment schemes which give property exposure, and property related securities. Derivatives may be used for efficient portfolio management. Cash, near cash government and other public securities may be held. The Manager has appointed a specialist investment advisor to manage the Fund and continuously monitors its suitability.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offet Spread	
5.00%	5.00%	0.50%	
Annual Charges	Other Annual Charges	Charges Levied Against Income/ 50% Capital	
1.35%	0.60%		
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	

**Skandia IM UK Strategic Best Ideas Fund**

ACD/Manager		Depository/Trustee	
Skandia Investment Management Limited		The Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
SKUSB	B241MT5	OEIC	
Objective			
<p>The Fund aims to provide long term total return through investment in predominantly UK securities. The fund will predominantly invest in a portfolio of equities and equity-related securities (including derivatives). Derivatives (primarily contracts for differences) may be used with the aim of creating positions which increase in value as the price of the underlying investment falls, or alternatively positions which increase in value as the price of the underlying investment rises. Cash, near cash, money market instruments, permitted deposits and units in collective investment schemes may also be held.</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%	0.95%		
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	

