

BNP Paribas, Block C, Western House, Lynchwood Business Park, Peterborough, PE2 6BP

IFSL Bestinvest Aggressive Growth Pf Acc

ACD/Manager		Depository/Trustee	
Investment Fund Services Limited		Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
BIAGA	B39VHC5	OEIC	
Objective			
<p>The objective of the Fund is to provide capital growth over the longer term. The assets of the Fund will be managed with exposure to one or more of the following asset classes: collective investment schemes (both regulated and unregulated, including but not restricted to certain hedge funds where investment in such funds would be consistent with the Fund's investment objective and policy), investment trusts, investment companies, fixed income securities, equities, immovable property, cash, near cash and deposits. The Fund may also be exposed to other transferable securities and money market instruments. Exposure to the above asset classes will be achieved either by investing in the asset directly (although the fund may not invest in immovable property directly) or, by investing indirectly typically through a diversified portfolio of collective investment schemes and/or structured products. Derivatives may be used by the Fund for investment purposes and also for the purposes of efficient portfolio management (including hedging). Subject to the general investment and borrowing restrictions applicable to the Fund, there will be no restrictions on the Fund's exposure to any particular investment type, geographical or economic sector although a large proportion of the Fund's portfolio is expected to be exposed to equities or assets with a commensurate risk/return profile.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	1.07%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 3.7% per year		from 6.0% per year to 2.8% per year	

IFSL Bestinvest Aggressive Growth Pf Inc

ACD/Manager		Depository/Trustee	
Investment Fund Services Limited		Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
BIAGI	B39VHB4	OEIC	
Objective			
<p>The objective of the Fund is to provide capital growth over the longer term. The assets of the Fund will be managed with exposure to one or more of the following asset classes: collective investment schemes (both regulated and unregulated, including but not restricted to certain hedge funds where investment in such funds would be consistent with the Fund's investment objective and policy), investment trusts, investment companies, fixed income securities, equities, immovable property, cash, near cash and deposits. The Fund may also be exposed to other transferable securities and money market instruments. Exposure to the above asset classes will be achieved either by investing in the asset directly (although the fund may not invest in immovable property directly) or, by investing indirectly typically through a diversified portfolio of collective investment schemes and/or structured products. Derivatives may be used by the Fund for investment purposes and also for the purposes of efficient portfolio management (including hedging). Subject to the general investment and borrowing restrictions applicable to the Fund, there will be no restrictions on the Fund's exposure to any particular investment type, geographical or economic sector although a large proportion of the Fund's portfolio is expected to be exposed to equities or assets with a commensurate risk/return profile.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	1.07%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 3.7% per year		from 6.0% per year to 2.8% per year	

IFSL Bestinvest Defensive Portfolio Acc

ACD/Manager		Depository/Trustee	
Investment Fund Services Limited		Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
BIDPA	B39VH70	OEIC	
Objective			
<p>The objective of the Fund is to deliver modest capital growth over the longer term whilst maintaining low volatility. The assets of the Fund will be managed with exposure to one or more of the following asset classes: collective investment schemes (both regulated and unregulated, including but not restricted to certain hedge funds where investment in such funds would be consistent with the Fund's investment objective and policy), investment trusts, investment companies, fixed income securities, equities, immovable property, cash, near cash and deposits. The Fund may also be exposed to other transferable securities and money market instruments. Exposure to the above asset classes will be achieved either by investing in the asset directly (although the fund may not invest in immovable property directly) or, by investing indirectly typically through a diversified portfolio of collective investment schemes and/or structured products. Derivatives may be used by the Fund for investment purposes and also for the purposes of efficient portfolio management (including hedging). Subject to the general investment and borrowing restrictions applicable to the Fund, there will be no restrictions on the Fund's exposure to any particular investment type, geographical or economic sector.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.50%	1.19%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 3.6% per year		from 6.0% per year to 2.7% per year	

IFSL Bestinvest Defensive Portfolio Inc

ACD/Manager		Depository/Trustee	
Investment Fund Services Limited		Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
BIDPI	B39VH69	OEIC	
Objective			
<p>The objective of the Fund is to deliver modest capital growth over the longer term whilst maintaining low volatility. The assets of the Fund will be managed with exposure to one or more of the following asset classes: collective investment schemes (both regulated and unregulated, including but not restricted to certain hedge funds where investment in such funds would be consistent with the Fund's investment objective and policy), investment trusts, investment companies, fixed income securities, equities, immovable property, cash, near cash and deposits. The Fund may also be exposed to other transferable securities and money market instruments. Exposure to the above asset classes will be achieved either by investing in the asset directly (although the fund may not invest in immovable property directly) or, by investing indirectly typically through a diversified portfolio of collective investment schemes and/or structured products. Derivatives may be used by the Fund for investment purposes and also for the purposes of efficient portfolio management (including hedging). Subject to the general investment and borrowing restrictions applicable to the Fund, there will be no restrictions on the Fund's exposure to any particular investment type, geographical or economic sector.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.50%	1.19%		
Effect of Deductions per annum within an ISA		Effect of Deductions per annum outside an ISA	
from 7.0% per year to 3.6% per year		from 6.0% per year to 2.7% per year	

IFSL Bestinvest Growth Portfolio Acc

ACD/Manager		Depository/Trustee	
Investment Fund Services Limited		Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
BIGPA	B2QD040	OEIC	
Objective			
<p>The objective of the Fund is to deliver capital growth over the longer term. The assets of the Fund will be managed with exposure to one or more of the following asset classes: collective investment schemes (both regulated and unregulated, including but not restricted to certain hedge funds where investment in such funds would be consistent with the Fund's investment objective and policy), investment trusts, investment companies, fixed income securities, equities, immovable property, cash, near cash and deposits. The Fund may also invest in other transferable securities and money market instruments.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.93%		
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	

IFSL Bestinvest Growth Portfolio Inc

ACD/Manager		Depository/Trustee	
Investment Fund Services Limited		Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
BIGPI	B2QD039	OEIC	
Objective			
<p>The objective of the Fund is to deliver capital growth over the longer term. The assets of the Fund will be managed with exposure to one or more of the following asset classes: collective investment schemes (both regulated and unregulated, including but not restricted to certain hedge funds where investment in such funds would be consistent with the Fund's investment objective and policy), investment trusts, investment companies, fixed income securities, equities, immovable property, cash, near cash and deposits. The Fund may also invest in other transferable securities and money market instruments.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Income	
1.50%	0.93%		
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	

IFSL Bestinvest Income and Growth Pf Acc

ACD/Manager		Depository/Trustee	
Investment Fund Services Limited		Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
BIIGA	B2QCZW0	OEIC	
Objective			
<p>The objective of the Fund is to deliver income and capital growth over the longer term. The assets of the Fund will be managed with exposure to one or more of the following asset classes: collective investment schemes (both regulated and unregulated, including but not restricted to certain hedge funds where investment in such funds would be consistent with the Fund's investment objective and policy), investment trusts, investment companies, fixed income securities, equities, immovable property, cash, near cash and deposits. The Fund may also be exposed to other transferable securities and money market instruments.</p>			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.50%	0.94%		
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	

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IFSL Bestinvest Income and Growth Pf Inc

ACD/Manager		Depository/Trustee	
Investment Fund Services Limited		Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
BIIGI	B2QCZV9	OEIC	
Objective			
The objective of the Fund is to deliver income and capital growth over the longer term. The assets of the Fund will be managed with exposure to one or more of the following asset classes: collective investment schemes (both regulated and unregulated, including but not restricted to certain hedge funds where investment in such funds would be consistent with the Fund's investment objective and policy), investment trusts, investment companies, fixed income securities, equities, immovable property, cash, near cash and deposits. The Fund may also be exposed to other transferable securities and money market instruments.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
1.50%	0.94%		
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	

IFSL Bestinvest Income Portfolio Acc

ACD/Manager		Depository/Trustee	
Investment Fund Services Limited		Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
BIIPA	B2QD006	OEIC	
Objective			
The objective of the Fund is to deliver a high level of income with the potential for modest capital growth over the longer term. The assets of the Fund will be managed with exposure to one or more of the following asset classes: collective investment schemes (both regulated and unregulated, including but not restricted to certain hedge funds where investment in such funds would be consistent with the Fund's investment objective and policy), investment trusts, investment companies, fixed income securities, equities, immovable property, cash, near cash and deposits. The Fund may also be exposed to other transferable securities and money market instruments.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
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	

IFSL Bestinvest Income Portfolio Inc

ACD/Manager		Depository/Trustee	
Investment Fund Services Limited		Royal Bank of Scotland plc	
Fund Code	SEDOL	Fund Type	
BIIP1	B2QCZZ3	OEIC	
Objective			
The objective of the Fund is to deliver a high level of income with the potential for modest capital growth over the longer term. The assets of the Fund will be managed with exposure to one or more of the following asset classes: collective investment schemes (both regulated and unregulated, including but not restricted to certain hedge funds where investment in such funds would be consistent with the Fund's investment objective and policy), investment trusts, investment companies, fixed income securities, equities, immovable property, cash, near cash and deposits. The Fund may also be exposed to other transferable securities and money market instruments.			
Max Initial Charge Inside ISA	Max Initial Charge Outside ISA	Additional Bid-Offer Spread	
5.00%	5.00%	0.00%	
Annual Management Charge	Other Annual Expenses	Charges Levied Against Capital	
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	