

STERLING PANEL FUNDS GUIDE

The Scottish Widows
Individual Savings Account
and Investment Account

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INTRODUCTION

The information in this guide is intended for customers working with an adviser. If you are reading this without the help of an adviser, we recommend you take financial advice to help you decide on your appropriate investment approach.

The investment funds described in this guide are available to existing investors through Sterling's Individual Savings Account and Investment Account. These accounts are medium to long-term investment contracts, typically of five to ten years.

Full details of these accounts, including the charges and their effect on investment returns, are shown in the key features and Sterling charges summary documents. Full terms and conditions are available on request.

You can choose from a range of Sterling Panel funds and Wider Market funds.

Sterling Panel funds

The Sterling Panel funds are chosen carefully. While this does not mean that their performance is guaranteed, we have tried to ensure that they are managed by strong fund management companies with appropriate processes and controls. We regularly review how these funds perform and may remove funds or add new funds in the future.

Funds that Sterling no longer consider appropriate for the Sterling Panel may be re-classified as Wider Market funds. Before we remove any funds from the Sterling Panel fund range, we will write and tell you and give you the option to switch to other funds.

The Sterling Panel fund range also includes a number of Distributor requested funds. These funds are added to the Panel fund range at the request of a Distributor and are only available via the Distributor listed. The Distributor requested funds are required to meet the same review criteria as all other Sterling Panel funds.

Details of the range of Sterling Panel funds are available in this guide and their charges are detailed in the Sterling charges summary which is available from your adviser.

Wider Market funds

You can also choose from a range of Wider Market funds for extra choice. These might be suitable where the Sterling Panel funds don't meet your needs or you want to widen your investment portfolio.

We do not apply the same selection process, and do not review these funds in the same way we review the Sterling Panel funds.

Details of the range of Wider Market funds are available from your adviser.

For details of the fund objectives and risks associated with the Wider Market funds, please refer to the relevant simplified prospectus and Key Investor Information Document (KIID) available from your adviser. Fund fact sheets and the Sterling funds charges summary are available from your adviser.

Investment returns

By their very nature investment returns of Sterling Panel and Wider Market funds cannot be guaranteed. You should not use past performance as a suggestion of future performance. It should not be the main or sole reason for making an investment decision. The value of investments and any income from them can fall. You may not get back the amount you invested.

INVESTMENT CHOICE AND FLEXIBILITY

A key ingredient of any investment strategy is choosing investment funds that suit your objectives, with the flexibility to change them if your circumstances or objectives change. We offer a wide range of investment funds covering different areas of the world's stock markets and economies. With the help of your adviser, you can put together and maintain a portfolio that suits your needs.

The funds we offer, except for the Multimanager and Tracker Protected Profits funds, are all authorised unit trusts, Open Ended Investment Companies (OEICs) or Investment Companies with Variable Capital (ICVCs).

Unit trusts, OEICs and ICVCs are 'Collective Investment Schemes' which means many people invest in the same fund and collectively buy a wider spread of investments than they could buy individually. This reduces the risk because the spread of investments means the fund is less vulnerable to the poor performance of any single investment.

We offer a range of funds to choose from which are managed by a number of different fund managers. The fund managers are responsible for:

- Managing the fund and taking all investment decisions about buying and selling securities within the fund
- Making sure the fund is managed in line with its objectives and meets all regulatory and legal requirements
- Setting the fund charges and any alterations to the charges within the limits set out in the fund documentation.

Through the investment funds available you can invest in a wide range of countries, economies and market sectors, spreading your investment across many different assets.

This provides exposure to many investment opportunities and helps to reduce the risk associated with investing in a single company.

It must be borne in mind that the value of investments and any income they produce can fall and you may not get back the amount you invested.

We provide a range of managed and multimanaged funds, some specifically tailored to suit different investors' attitudes to risk.

Alternatively, you may invest in specific UK, international or specialist funds reflecting your own preferences and objectives.

We don't provide advice on the suitability of any particular fund. You must seek advice from your adviser before you decide which funds to invest in.

Each fund follows a particular investment policy and these are explained in more detail over the following pages.

The Panel features a broad range of funds that are suited to different investment needs and risk requirements. We may add or remove funds at any time. You can obtain an up-to-date list of funds by contacting your adviser.

This guide is updated every three months.

Up-to-date fund factsheets are available via the "Fund Research" option when you log in to Scottish Widows Platform.

If you do not have a user name for the Scottish Widows Platform, please contact us so we can set one up for you.

FUND RISKS

All investment funds carry an element of risk. The funds have different levels of risk, from the more cautious to the more adventurous, and different levels of investment performance:

- Over time a fund that invests mostly in shares is likely to offer greater potential for higher returns than a fund investing in cash deposits, but with it come greater fluctuations in value. A fund classed as a 'protected' fund, or one with a high proportion of fixed interest securities, is more likely to produce lower returns with more stability.
- Certain funds, typically investing in fixed-interest securities tend to be more suited for a shorter-term investment or as part of a personalised portfolio designed to achieve an overall balance of risk and potential return. Investing solely in these funds for the longer-term may result in a lower return than a bank or building society savings account.
- Some funds make use of derivatives to achieve an overall risk profile. A derivative is an asset issued by financial institutions and its value is usually linked to another asset or index. When the derivative matures, the financial institution pays out an agreed value. Ultimately, though, if the financial institution is not able to meet its obligations, the derivative may be worthless and the fund's value will reduce as a result.
- If you invest in a fund that is part of an Open Ended Investment Company (OEIC) or Investment Company with Variable Capital (ICVC), in the exceptional event of another fund within that structure being unable to meet its liabilities, those liabilities may be allocated to the fund you are invested in, reducing its value.
- The rate of income on fixed interest securities such as corporate bonds and government bonds won't increase in line with inflation unless they are index-linked. So, over time, the real value of the income they produce is likely to fall. The value of these investments is affected by interest rate changes and is likely to fall if long-term interest rates rise.
- Specific risks that may adversely affect the value of investments within a fund include exchange rate fluctuations and dealing in relatively less mature markets, such as Eastern Europe, Central and South America and some areas of the Far East.
- If you choose a fund that invests in overseas assets, changes in exchange rates between currencies may also cause the value of your investment to fall or rise.
- Funds which specialise or concentrate their investment in specific regions, sectors (such as smaller companies or emerging markets) or in a smaller number of shares can result in greater fluctuations in value. Funds that invest in a wider range of sectors are likely to carry less risk.
- Dealing in and out of a fund may be suspended in extreme circumstances.
- High yield bond funds tend to invest in high yielding corporate bonds, which are generally higher risk investments than government bonds or lower yielding corporate bonds.
- Funds that specialise in gold-mining shares tend not to follow stock market movements.
- Funds investing in the shares of smaller companies, in a concentrated portfolio of shares, or in a less mature market (such as Eastern Europe, some areas of the Far East, Central and South America) carry more investment risk.
- In some less developed stock markets there are risks from political, economic and market factors that could cause a large increase in currency and fund price risk.
- Some fund managers take their yearly management charge from capital rather than income. This results in a higher income but lower capital growth.

MANAGED FUNDS

Managed funds give exposure to a wide range of investment opportunities and aim to reduce the risk of your capital because they are not held to the fortunes of just one market.

A managed fund allows you to invest in a range of countries and market sectors, spreading your investment across different types of assets. The fund manager is able to adjust the asset allocation of the fund in anticipation of changing market conditions. The funds benefit from two layers of investment management as the fund manager takes account of the opportunities in the world's major economies and then selects what they consider to be the best investments within those markets. We offer a number of portfolios specifically tailored to suit different attitudes to risk.

Managed Funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
Aegon Ethical Cautious Managed	JCSH	B7V2CDO	GB00B7V2CDO5	Acc	B	Aegon Ethical Cautious Mgd B Acc
AXA Framlington Global Sustainable Managed	11VL	B7MMHK1	GB00B7MMHK16	Acc	Z	AXA FrmlGblSusMg Z Acc
BlackRock Balanced Growth Portfolio	K8XJ	BK1PJY0	GB00BK1PJY07	Acc	S	BlackRock Bal Growth Pfl S Acc
BNY Mellon Multi-Asset Balanced	GQJA	B7LBOP5	GB00B7LBOP54	Inc	W	BNY Mellon Multi-Asset Bal IW Inc
BNY Mellon Multi-Asset Growth	GQJD	B87BSD0	GB00B87BSD02	Inc	W	BNY Mellon MA Gth Inst W Inc
CT Managed Bond	WWHK	BMGRVV6	GB00BMGRVV64	Acc	ZA	CT MngBd Z A£
CT Managed Bond Focused	VEKV	BMGRVPO	GB00BMGRVPO5	Acc	ZA	CT MngBdFoc Z A£
CT Managed Equity	TYCQ	BMGRW68	GB00BMGRW683	Acc	ZA	CT MngEq Z A£
CT Managed Equity & Bond	VMMU	BMGRVZO	GB00BMGRVZO3	Acc	ZA	CT MngEq&Bd Z A£
CT Managed Equity Focused	HPEK	BMGRW24	GB00BMGRW246	Acc	ZA	CT MngEqFocs Z A£
CT Managed Equity Income	VKUP	BMGRW91	GB00BMGRW915	Inc	ZI	CT MngEqInc Z I£
Embark Horizon Multi-Asset I ¹	M47P	BTKH489	GB00BTKH4895	Acc	Z	Embark Horizon Multi-Asset I Z Acc
Embark Horizon Multi-Asset II ¹	M47R	BTKH4B2	GB00BTKH4B20	Acc	Z	Embark Horizon Multi-Asset II Z Acc
Embark Horizon Multi-Asset III ¹	M47T	BTKH4D4	GB00BTKH4D44	Acc	Z	Embark Hrzn MA III Z Acc
Embark Horizon Multi-Asset IV ¹	M47V	BTKH4G7	GB00BTKH4G74	Acc	Z	Embark Horizon Multi-Asset IV Z Acc
Embark Horizon Multi-Asset V ¹	M47X	BTKH4J0	GB00BTKH4J06	Acc	Z	Embark Horizon Multi-Asset V Z Acc
Invesco Distribution	GUVX	B8N4543	GB00B8N45436	Inc	Z	Invesco Dis UK Z Inc
Jupiter Multi-Asset Income	O9PQ	B4WDT30	GB00B4WDT300	Inc	I	Jupiter MAInc I Inc
M&G Episode Allocation	OZCR	B73RVW5	GB00B73RVW51	Acc	I	M&G Episode Allocation I Acc GBP
Ninety One Global Income Opportunities	BMQ3	B2Q1J81	GB00B2Q1J816	Acc	I	Ninety One GblIncOpps I Acc£
Premier Miton Multi-Asset Distribution	GH6D	B4ORNW1	GB00B4ORNW10	Inc	C	Premier Miton MltAstDist C I£
Premier Miton Multi-Asset Growth & Income	GH6K	B78H4K9	GB00B78H4K93	Inc	C	Premier Miton MltAstGth&Inc C I£

1 Embark Horizon Multi-Asset funds are operated by Embark Investments Limited.

MULTIMANAGED FUNDS

These funds add another level of management from managed funds. The fund manager chooses investment managers to run different parts of the portfolio. This enables the funds to combine differing skills across the market from the style of the manager to managing different investment types. We offer a number of portfolios specifically tailored to suit different attitudes to risk.

Multimanaged funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
7IM AAP Adventurous ¹	BFB9	B2PB2C7	GB00B2PB2C75	Acc	C	7IM AAP Adventurous C Acc
7IM AAP Balanced ¹	BFB5	B2PB379	GB00B2PB3794	Acc	C	7IM AAP Balanced C Acc
7IM AAP Income ¹	RK18	3395394	GB0033953943	Inc	C	7IM AAP Income C Inc
7IM AAP Moderately Adventurous ¹	BFA7	B2PB2M7	GB00B2PB2M73	Acc	C	7IM AAP Moderately Advtur C Acc
7IM AAP Moderately Cautious ¹	BFB1	B2PB216	GB00B2PB2168	Acc	C	7IM AAP Moderately Caut C Acc
7IM Adventurous	QI86	3395800	GB0033958009	Acc	C	7IM Adventurous C Acc
7IM Balanced	QI97	3395974	GB0033959742	Acc	C	7IM Balanced C Acc
7IM Moderately Adventurous	QI91	3395651	GB0033956516	Acc	C	7IM Moderately Adventurous C Acc
7IM Moderately Cautious	RK22	3395349	GB0033953497	Acc	C	7IM Moderately Cautious C Acc
CT MM Lifestyle Defensive	GRGU	B83XVS6	GB00B83XVS65	Acc	B	CT MMLsyle4 B Acc
CT MM Lifestyle Cautious	GRGT	B7MXZP5	GB00B7MXZP57	Acc	B	CT MMLsyle5 B Acc
CT MM Lifestyle Balanced	GRGS	B7S6RS5	GB00B7S6RS52	Acc	B	CT MMLStle6 B Acc
CT MM Lifestyle Growth	GRGV	B898743	GB00B8987430	Acc	B	CT MMLfSyle7 B Acc
Fidelity Multi Asset Open Growth	JJFY	BC7GXL6	GB00BC7GXL63	Acc	W	Fidelity MA Op Grth W Acc
Fidelity Multi Asset Open Strategic	JJFH	BC9S3B0	GB00BC9S3B08	Acc	W	Fidelity MI Ass Op Sg W Acc
Janus Henderson Multi-Manager Income & Growth	G5KN	B88HSJ3	GB00B88HSJ33	Inc	I	Janus Henderson MMInc&Gth I I
Jupiter Merlin Balanced Portfolio	O9PW	B4351D9	GB00B4351D99	Acc	I	Jupiter Merlin Bal Pfl I Acc
Jupiter Merlin Growth Portfolio	O9PY	B6QGLF5	GB00B6QGLF53	Acc	I	Jupiter Merlin Growth Ptl I Acc
Jupiter Merlin Income Portfolio	O9Q0	B6QMDC4	GB00B6QMDC41	Inc	I	Jupiter Merlin Inc Portfolio I Inc
Quilter Investors Cirilium Balanced Portfolio	BKZ1	B2Q8V20	GB00B2Q8V204	Acc	R	Quilter Investors CrIm Bl Pf R A£
Quilter Investors Cirilium Conservative Portfolio	OOH0	B6XW5B0	GB00B6XW5B09	Acc	R	Quilter Investors CrIm Cns Pf R A£
Quilter Investors Cirilium Dynamic Portfolio	BKZ5	B2Q8TX7	GB00B2Q8TX72	Acc	R	Quilter Investors CrIm Dy Pf R A£
Quilter Investors Cirilium Moderate Portfolio	BKZ7	B2Q8TQ0	GB00B2Q8TQ06	Acc	R	Quilter Investors CrIm Md Pf R A£
Schroder MM Diversity	IJB3	B60CZD5	GB00B60CZD52	Acc	Z	Schroder MM Diversity Z Acc
VT Momentum Diversified Growth	OWRD	B7FPW57	GB00B7FPW579	Acc	B	VT Momentum Diversified Growth Fund – B Acc
VT Sinfonia Adventurous Growth Portfolio	BXD1	B2R2YS8	GB00B2R2YS84	Acc	A	VT Sinfonia Adventurous Growth Portfolio – A Acc
VT Sinfonia Balanced Managed Portfolio	BXC3	B2R2YJ9	GB00B2R2YJ93	Acc	A	VT Sinfonia Balanced Managed Portfolio – A Acc
VT Sinfonia Cautious Managed Portfolio	BXA7	B2R2Y00	GB00B2R2Y002	Acc	A	VT Sinfonia Caut Mgd Pfl A Acc
VT Sinfonia Income and Growth Portfolio	BXA0	B2R2XS1	GB00B2R2XS10	Inc	A	VT Sinfonia Inc & Gth Pfl A Inc
VT Sinfonia Income Portfolio	BWZ2	B2R2XJ2	GB00B2R2XJ29	Inc	A	VT Sinfonia Income Pfl A Inc
WS Verbatim Portfolio 5 Income	IBF3	B3P1DM1	GB00B3P1DM13	Inc	B	DMS Investment Management Serv
WS Verbatim Portfolio 6 B Acc	IBF7	B3MPJG2	GB00B3MPJG29	Acc	B	DMS Investment Management Serv
WS Verbatim Portfolio 7 B Acc	IBF9	B3PVM13	GB00B3PVM139	Acc	B	DMS Investment Management Serv

The following multimanaged funds are also available. See “Distributor requested funds” section on page 15 for more details: *Omnis Managed Adventurous, Omnis Managed Balanced, Omnis Managed Cautious, Omnis Multi-Manager Adventurous, Omnis Multi-Manager Balanced, Omnis Multi-Manager Cautious, Omnis Multi-Manager Distribution.*

1 For investments into 7IM AAP funds before 1 January 2013, 7IM may make additional payments, based on the value of the holdings into these funds, to certain financial adviser firms. Any additional payments will be paid from 7IM's management charge and are included in the fund charges disclosed to you. Your adviser will have informed you if this arrangement applies to your investment.

UK EQUITY FUNDS

UK equity funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
Aegon Ethical Equity	SN54	0745088	GB0007450884	Acc	B	Aegon Ethical Equity B Acc
Artemis Income	BUH6	B2PLJ3	GB00B2PLJ36	Inc	I	Artemis Income I Inc
Artemis SmartGARP UK Equity	KVH3	B2PLJM6	GB00B2PLJM64	Acc	I	Artemis SmartGARP UK Eq I Acc
Artemis UK Select	KVH1	B2PLJG0	GB00B2PLJG05	Acc	I	Artemis UK Select I Acc
Artemis UK Smaller Companies	KVH2	B2PLJL5	GB00B2PLJL57	Acc	I	Artemis UK Sm Cos I Acc
Artemis UK Special Situations	BUH8	B2PLJQ0	GB00B2PLJQ03	Acc	I	Artemis UK Special Situations I Acc
AXA Framlington UK Select Opportunities	11VZ	B7FD4C2	GB00B7FD4C20	Acc	ZI	AXA Framlington UK Sel Opps ZI Acc
BlackRock UK Special Situations	IVZ0	B3V1C06	GB00B3V1C060	Acc	D	BlackRock UK Special Sits D Acc
BNY Mellon UK Income	GQ4N	B7W2G37	GB00B7W2G379	Inc	W	BNY Mellon UK Income Inst W Inc
CT Monthly Extra Income	G7DE	B8BZ322	GB00B8BZ3226	Inc	Z	CT MthlyEx In ZNI £
CT UK	G7CM	B84PMM2	GB00B84PMM20	Inc	Z	CT UK ZNI £
CT UK Equity Alpha Income	G7CW	B88P6D7	GB00B88P6D76	Inc	Z	CT UKEqAlphInc ZNI £
CT UK Equity Income	G7CJ	B8169Q1	GB00B8169Q14	Inc	Z	CT UK Eq Inc ZNI £
CT UK Growth & Income	G7DB	B8848T4	GB00B8848T44	Inc	Z	CT UKGthandInc ZNI £
CT UK Monthly Income	G7CR	B8BV450	GB00B8BV4509	Inc	Z	CT UKMthInc ZNI £
CT UK Smaller Companies	G7DJ	B7JL4Y4	GB00B7JL4Y45	Inc	Z	CT UK Sm Cos ZNI £
Fidelity Index UK	K41T	BJS8SF9	GB00BJS8SF95	Acc	P	Fidelity Index UK P
Fidelity Special Situations	GMUF	B88V3X4	GB00B88V3X40	Acc	W	Fidelity Special Sits W Acc
iShares UK Equity Index	KQRZ	BPFJDB8	GB00BPFJDB84	Acc	H	iShares UK Eq Indx(UK) H A
Janus Henderson UK Alpha	NB58	3095683	GB0030956832	Acc	I	Janus Henderson UKAI I A
Jupiter Multi-Asset Income & Growth	O9QR	B6531T1	GB00B6531T16	Inc	I	Jupiter MAIncandGrth I Inc
Jupiter Income Trust	O9PV	B6QR255	GB00B6QR2553	Inc	I	Jupiter Income Trust I Inc
Jupiter UK Alpha	JCDO	BFYN3T9	GB00BFYN3T94	Acc	U1	Jupiter UK Alpha U1 A£
Jupiter UK Growth	O9Q6	B40C597	GB00B40C5979	Inc	I	Jupiter UK Growth I Inc
Jupiter UK Mid Cap	A3I7	B1XG948	GB00B1XG9482	Acc	I	Jupiter UK Mid Cap I A£
Liontrust Income	GQLA	B8L7B35	GB00B8L7B355	Inc	C	Liontrust Income C Inc
Ninety One UK Special Situations	O4KF	B61JXN1	GB00B61JXN13	Inc	I	Ninety One UKSpecialSits I Inc £
Rathbone Income	OWFI	B7FQLQ4	GB00B7FQLQ43	Inc	I	Rathbone Income Fund I I £
Schroder Income	NNDO	B5WJCB4	GB00B5WJCB41	Inc	Z	Schroder Income Z Inc
Schroder Income Maximiser	NND2	B53FRD8	GB00B53FRD82	Inc	Z	Schroder Income Maximiser Z Inc
Schroder UK Alpha Plus	NND3	B5L33N6	GB00B5L33N61	Acc	Z	Schroder UK Alpha Plus Z Acc
Schroder UK Mid 250	OHD3	B76V7S2	GB00B76V7S22	Acc	Z	Schroder UK Mid 250 Z Acc

EUROPEAN EQUITY FUNDS

European equity funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
CT European	G7DA	B8C2LS4	GB00B8C2LS47	Acc	Z	CT Eurpn ZNA £
CT European Select	G7CH	B8BC5H2	GB00B8BC5H23	Acc	Z	CT EurpnSl ZNA £
CT European Smaller Companies	I8DB	B84CYY9	GB00B84CYY92	Acc	Z	CT Eurpn SmCos ZNA £
Fidelity European	JTXX	BFRT350	GB00BFRT3504	Acc	W	Fidelity European W Acc
Fidelity Index Europe ex UK	K1XL	BHZK8B0	GB00BHZK8B07	Acc	P	Fidelity Index Europe ex UK P Acc
Invesco European Equity	GUVA	B8N44J1	GB00B8N44J10	Acc	Z	Invesco European Equity (UK) Z Acc
iShares Continental European Equity Index	K5WI	BJL5BS1	GB00BJL5BS14	Acc	H	iShares CntnentalEurEqIndx(UK) H A
Janus Henderson European Selected Opportunities	OP80	3247365	GB0032473653	Acc	I	Janus Henderson ErpSlOp I A
Jupiter European Special Situations	O9QC	B60WTT9	GB00B60WTT90	Acc	I	Jupiter Eur Special Sits I Acc
Liontrust European Dynamic	LIM6	B4ZM1M7	GB00B4ZM1M76	Inc	I	Liontrust EurpnDymc I I
Schroder European Recovery	KR14	O722188	GB00O7221889	Acc	Z	Schroder Eur Rec Z Acc

NORTH AMERICAN EQUITY FUNDS

North American equity funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
CT American	G7CD	B7T2FK0	GB00B7T2FK07	Acc	Z	CT Am ZNA £
CT American Select	G7CF	B7HJLD8	GB00B7HJLD86	Acc	Z	CT Amercn Sel ZNA £
CT American Smaller Companies	G7CS	B8358Z8	GB00B8358Z89	Acc	Z	CT Am Sm CosUS ZNA £
Fidelity American	GMTW	B8GPC42	GB00B8GPC429	Acc	W	Fidelity American W Acc
Fidelity American Special Situations	GMUH	B89ST70	GB00B89ST706	Acc	W	Fidelity American Spec Sit W Acc
Fidelity Index US	K41V	BJS8SH1	GB00BJS8SH10	Acc	P	Fidelity Index US P
HSBC American Index	G19C	B80QG61	GB00B80QG615	Acc	C	HSBC American Index C Acc
iShares North American Equity Index	KQRV	BPFJD41	GB00BPFJD412	Acc	H	iShares NthAmrcnEqIndx(UK) H A
JPM US Select	BJW9	B2Q5DR0	GB00B2Q5DR06	Acc	C	JPM US Select C Acc
Liontrust US Opportunities	GQLC	B7K9LQ8	GB00B7K9LQ88	Acc	C	Liontrust US Opps C Acc GBP
M&G North American Dividend	OZCJ	B7565G2	GB00B7565G26	Acc	I	M&G North Am Div I Acc GBP
Schroder US Mid Cap	JOVZ	BDD2JX9	GB00BDD2JX95	Acc	L	Schroder US Mid Cap L Acc
UBS US Equity	G5QX	B7V68L2	GB00B7V68L26	Acc	C	UBS US Equity C Acc

JAPANESE EQUITY FUNDS

Japanese equity funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
CT Japan	G7DD	B7TRT70	GB00B7TRT705	Acc	Z	CT Jp ZNA £
Fidelity Index Japan	K1XK	BHZK887	GB00BHZK8872	Acc	P	Fidelity Index Japan P Acc
Invesco Japanese Smaller Companies	GUXW	B8N46G2	GB00B8N46G29	Acc	Z	Invesco Japanese Sm Cos UK Z Acc
iShares Japan Equity Index	K5WL	BJL5BZ8	GB00BJL5BZ80	Acc	H	iShares Jpn Eq Indx(UK) H A
JPM Japan	A4F6	B235RG0	GB00B235RG08	Acc	C	JPM Japan C Acc
Man GLG Japan CoreAlpha	ZJ65	B0119B5	GB00B0119B50	Acc	C	Man GLG Japan Core Alpha C Prof Acc
Schroder Tokyo	JOVT	BDD2J73	GB00BDD2J739	Acc	L	Schroder Tokyo L Acc

OTHER REGIONAL EQUITY FUNDS

Other regional equity funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
abrdn Pacific Equity	KV68	BOXWNG9	GB00BOXWNG99	Acc	I	abrdn Asia Pacific Equity I Acc
Allianz Emerging Markets Equity	PZ39	BOWDH83	GB00BOWDH832	Acc	C	Allianz Emerging Mkts Eq C Acc
CT Asia	G7CT	B83BWC1	GB00B83BWC19	Acc	Z	CT As ZNA £
CT Latin America	G7CQ	B8BQ6V5	GB00B8BQ6V57	Acc	Z	CT LtnAmc ZNA £
Fidelity Asia	GMUE	B6Y7NF4	GB00B6Y7NF43	Acc	W	Fidelity Asia W Acc
Fidelity Index Pacific ex Japan	K38Y	BHZK8G5	GB00BHZK8G51	Acc	P	Fidelity Index Pacific ex Jap P Acc
iShares Pacific Ex Japan Equity Index	K5WM	BJL5C00	GB00BJL5C004	Acc	H	iShares Pacex Jap EqIndx(UK) H A
Janus Henderson China Opportunities	O60G	B5T7PM3	GB00B5T7PM36	Acc	I	Janus Henderson ChOpp I A
JPM Asia Growth	OYCM	B235GR4	GB00B235GR40	Acc	C	JPM Asia Growth C Acc
Jupiter China	O9Q8	B3ZPHC1	GB00B3ZPHC12	Acc	I	Jupiter China I Acc
Jupiter India	O9QF	B4TZHH9	GB00B4TZHH95	Acc	I	Jupiter India I Acc
Ninety One Asia Pacific Franchise	AED1	B1XFJD4	GB00B1XFJD49	Acc	I	Ninety One AsPacFrch I Acc GBP
Schroder Asian Income Maximiser	IZB5	B52QVQ3	GB00B52QVQ30	Inc	Z	Schroder Asian Income Maxim Z Inc
Stewart Investors Asia Pacific & Japan Sustainability	CF62	3018408	GB0030184088	Acc	B	Stewart Investors AsPc&JpSt BGBP Ac
Stewart Investors Asia Pacific Leaders Sustainability	QI53	3387476	GB0033874768	Acc	B	Stewart Investors AsPcLdrStn B AE

GLOBAL EQUITY FUNDS

Global equity funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
abrdn Emerging Markets Equity	ZY91	3322756	GB0033227561	Acc	I	abrdn Emerging Mkts Eq I Acc
AXA Framlington Global Technology	O3TL	B4W52V5	GB00B4W52V57	Acc	Z	AXA FrmltnGbl Tech Z Acc
AXA Framlington Health	11VI	B6WZJX0	GB00B6WZJX05	Acc	Z	AXA Framlington Health Z Acc
BlackRock Gold & General	FMP2	B5ZNJ89	GB00B5ZNJ896	Acc	D	BlackRock Gold & General D Acc
BNY Mellon Global Income	GQ4R	B8BQG48	GB00B8BQG486	Inc	W	BNY Mellon Gbl Inc Inst W Inc GBP
CT Global Select	G7CN	B8C2TM4	GB00B8C2TM45	Acc	Z	CT Global Sel ZNA £
Fidelity Emerging Markets	JAZJ	B9SMK77	GB00B9SMK778	Acc	W	Fidelity Emerging Markets W Acc
Fidelity Global Special Situations	GMUA	B8HT715	GB00B8HT7153	Acc	W	Fidelity Gbl Spl Sit W Acc
Fidelity Index Emerging Markets	K5LA	BHZK8D2	GB00BHZK8D21	Acc	P	Fidelity Index Emg Mkts P Acc
Fidelity Index World	K41W	BJS8SJ3	GB00BJS8SJ34	Acc	P	Fidelity Index World P
Fidelity Open World	JJFW	BC7GXN8	GB00BC7GXN87	Acc	W	Fidelity Open World W Acc
Fidelity Sustainable Global Equity	GMUC	B3RDH34	GB00B3RDH349	Acc	W	Fidelity SusGlbEq W Acc
First Sentier Global Listed Infrastructure	A6X4	B24HK55	GB00B24HK556	Inc	B	First Sentier GblLstdInf B I £
Invesco Global Equity	GUXG	B8N45Y3	GB00B8N45Y36	Acc	Z	Invesco Global Equity (UK) Z Acc
iShares Emerging Markets Equity Index	K5WK	BJL5BW5	GB00BJL5BW59	Acc	H	iShares Emg MktsEqIndx(UK) H A
Janus Henderson Emerging Markets Opportunities	G5KH	B87M3G1	GB00B87M3G18	Acc	I	Janus Henderson EMOp I A
Janus Henderson Global Sustainable Equity	NT47	0503004	GB0005030043	Inc	I	Janus Henderson GISusEq I I
Janus Henderson Global Technology Leaders	TU35	0771607	GB0007716078	Acc	I	Janus Henderson GITcLdr I A
JPM Global Equity Income	BKA6	B235J31	GB00B235J313	Inc	D	JPM Gbl Eq Inc C Hgd Inc £
JPM Natural Resources	GPUM	B88MP08	GB00B88MP089	Acc	C	JPM Natural Resources C Acc
Jupiter Ecology	GM00	B7W6PR6	GB00B7W6PR65	Inc	I	Jupiter Ecology I Inc
Jupiter Financial Opportunities	GMOA	B8JYV94	GB00B8JYV946	Inc	I	Jupiter Financial Opps I Inc
Ninety One Global Environment	QQGL	BKT89K7	GB00BKT89K74	Acc	I	Ninety One GblEnvnt I
Ninety One Global Strategic Equity	AEE2	B1XFJ67	GB00B1XFJ672	Acc	I	Ninety One GblStgEq I Acc£
Schroder Global Equity Income	OHDO	B76V7N7	GB00B76V7N76	Inc	Z	Schroder Global Equity Income Z Inc
Stewart Investors Worldwide Leaders Sustainability	QI02	3097872	GB0030978729	Acc	B	Stewart Investors WWLdStn B GBP Ac

FIXED-INTEREST FUNDS

Governments and companies borrow money from investors as a way to raise funds. In turn they issue securities known as 'bonds' or 'gilts' if they are loans to a government. In return for the loan, an agreed rate of interest is paid until a set date. These securities can be traded (bought or sold) before the set date. Often referred to as fixed-interest investments, these types of funds are expected to produce lower but more stable returns than equity funds. Fixed-interest funds tend to be more suited for shorter-term investment or as part of a personalised portfolio invested to achieve an overall balance of risk and potential return. Investing solely in the funds for the longer-term may result in a lower return than a bank or building society savings account.

The rate of income on fixed-interest securities such as corporate bonds and government bonds won't increase in line with inflation unless they are index-linked. So, over time the real value of the income they produce is likely to fall. The value of these investments is affected by interest rate changes and is likely to fall if long-term interest rates rise. They may also fall if a company or bank the fund invests in becomes insolvent or is unable to make the payments they have agreed to. High yield bond funds tend to invest in high yielding corporate bonds, which are generally higher risk investments than government bonds or lower yielding corporate bonds.

Fixed-interest funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
Aegon Ethical Corporate Bond	US88	BOC4RP3	GB00BOC4RP31	Inc	B	Aegon Ethical Corporate Bond B Inc
Aegon Sterling Corporate Bond	BV69	3159987	GB0031599870	Inc	B	Aegon Sterling Corp Bond B Inc
Allianz Gilt Yield	TI01	3138339	GB0031383390	Inc	I	Allianz Glt Yld I Inc
Artemis High Income	BUH5	B2PLJN7	GB00B2PLJN71	Inc	I	Artemis High Income I Inc
CT Sterling Bond	G7D0	B7SH573	GB00B7SH5738	Inc	Z	CT Stg Bd ZNI £
CT UK Corporate Bond	TH37	0145150	GB0001451508	Inc	Inst	CT Stg Corp Bd INI £
Fidelity Sustainable MoneyBuilder Income	GQM7	B3Z9PT6	GB00B3Z9PT62	Inc	W	Fidelity SusMnybldInc W Dis£
Fidelity Strategic Bond	GQN4	B469J89	GB00B469J896	Inc	W	Fidelity Strategic Bond W Inc
Invesco Corporate Bond	GUVR	B8N4509	GB00B8N45097	Inc	Z	Invesco Corprte Bd UK Z Inc
Invesco Monthly Income Plus	GUWX	B8N45Q5	GB00B8N45Q51	Inc	Z	Invesco Mth Inc Pls UK Z I
iShares Index Linked Gilt Index (UK)	KQSC	BPFJDG3	GB00BPFJDG30	Acc	H	iShares Idx Lnkd Gilt Indx(UK) H A
iShares UK Gilts All Stocks Index	G6IH	B83HGR2	GB00B83HGR24	Acc	D	iShares UK Glt AlStIndx(UK) D A
Janus Henderson Fixed Interest Monthly Income	V5M2	BKPJTJ3	GB00BKPJTJ32	Inc	IQ	Janus Henderson FxIntMtIn IQ I£
Janus Henderson Strategic Bond	HE72	0750208	GB0007502080	Inc	I	Janus Henderson SgBd I I
Jupiter Investment Grade Bond	A3D6	B1XG8T6	GB00B1XG8T67	Inc	I	Jupiter InstGrBd I I£
M&G Corporate Bond	ABF4	B1YBRM6	GB00B1YBRM66	Inc	I	M&G Corporate Bond Inst Inc GBP
M&G Gilt & Fixed Interest Income	OZDQ	B7454D0	GB00B7454D07	Inc	I	M&G Gilt & Fixed Int Inc I Inc GBP
M&G Optimal Income	J669	B1H0560	GB00B1H05601	Inc	I	M&G Optimal Income Inst Inc GBP
M&G Strategic Corporate Bond	OZFX	B6VTPZ7	GB00B6VTPZ79	Inc	I	M&G Strategic Corp Bd I Inc GBP
Schroder Strategic Credit	KZ74	B11DP09	GB00B11DP098	Inc	L	Schroder Strategic Credit L Inc

INTERNATIONAL FIXED-INTEREST FUNDS

International fixed-interest funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
BNY Mellon International Bond	GQ4J	B88K438	GB00B88K4389	Inc	W	BNY Mellon Intntl Bd IW Inc GBP
CT Emerging Market Bond	G7CI	B817DW8	GB00B817DW83	Inc	Z	CT EmgMkt Bd ZNI £
CT European Bond	I8DD	B99OYR8	GB00B99OYR84	Inc	Z	CT Europn Bd ZNI £
CT High Yield Bond	G7CP	B7SGDT8	GB00B7SGDT88	Inc	Z	CT Hi Yld Bd ZNI £
CT Strategic Bond	GDYS	B882QB6	GB00B882QB67	Inc	Z	CT Strat Bd ZNI £

MONEY MARKET (INCLUDING DEPOSIT AND TREASURY) FUNDS

These types of fund tend to be more suited for the shorter-term investment or as part of a personalised portfolio invested to achieve an overall balance of risk and potential return. They are only available with the Investment Account.

Investing solely in these funds for the longer term may result in a lower return than a bank or building society account, or a return lower than inflation. In the longer term the returns of money market funds are generally expected to be lower than those from equity funds.

In some circumstances there can be a fall in value. For example, when interest rates are low returns may be less than the charges. If a company or bank that the Fund invests in becomes insolvent, or is unable to make payments they have to agreed to, the value of the Fund could also fall.

Money market funds

Money market funds invest in a much broader range of money market instruments (compared to deposit and treasury funds) and seek to obtain a higher return, although this carries an increased risk of the Fund value falling. Money market instruments include commercial paper and floating rate notes. Commercial paper

is short-term unsecured notes issued by a company or bank. A floating rate note is an instrument whose interest payment varies with short-term interest rates. These types of money market instruments are debt instruments that produce an income and can be traded (bought and sold). Their value when traded can fall and rise between the time of purchase and their maturity date. Their value will depend on comparable rates of interest achieved in the market place and the financial security and credit worthiness of the underlying institution the loan has been made to. This tends to mean the value of these instruments can fall and rise more than other near cash assets. When an overseas money market instrument is used it will often be hedged¹ back into sterling currency to reduce risk of foreign exchange fluctuations affecting its value.

Deposit and treasury funds

Some money market funds, which are also referred to as deposit and treasury funds, invest mainly in cash deposits or near cash assets. By near cash, we mean short-term (normally less than one year) debt investments like certificates of deposit. A debt investment is where a loan of cash is made in return for interest paid on that cash for a specified period and the repayment of the loan by a specified date.

Money market (including deposit and treasury) funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
BlackRock Cash	OOP8	B4V7NX1	GB00B4V7NX18	Acc	D	BlackRock Cash D Acc
Legal & General Cash	LQ61	BOCNHB6	GB00BOCNHB64	Acc	I	L&G Cash Trust I Acc

¹ Currency hedging intends to reduce the risk of loss from exchange rate fluctuations in the market. It would be like taking out an insurance policy against this happening so that any unfavourable change in a currency (for example, the dollar against the euro) would not seriously reduce the value of your investment.

ABSOLUTE RETURN FUNDS

Absolute return funds aim to deliver positive returns in any market conditions. This is in contrast to more traditionally managed funds that aim to outperform a benchmark such as an index or similar funds, but which can still have negative returns over a specified period.

It's important to note that although absolute return funds typically aim to achieve consistent positive returns in each year, this is not guaranteed and, in particular, returns may not be positive after charges have been taken into account.

Performance comparisons with other funds in the absolute return sector may be inappropriate due to the varied nature of the funds within this sector resulting in different benchmarks, risk profiles and timeframes for delivering returns.

Many absolute return funds will use derivatives to help in the risk management of the fund as well as for investment purposes.

Absolute return funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
BNY Mellon Real Return	RZ07	0678032	GB0006780323	Inc	Retail	BNY Mellon Real Rtn Stg

PROPERTY FUNDS

These funds invest in equities of real estate companies and may invest in real estate investment trusts, collective investment schemes and other types of investment. In difficult market conditions, these fund may not be able to sell a security for full value. This could affect performance and could cause the fund to defer or suspend redemptions of its shares.

Property funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
Fidelity Global Property	GMUI	B7K2NZO	GB00B7K2NZ09	Acc	W	Fidelity Global Property W Acc
Schroder Global Cities Real Estate	Y874	B1VPTY7	GB00B1VPTY75	Acc	Z	Schroder GblCitiesRealEst Z Acc

DISTRIBUTOR REQUESTED FUNDS

Distributor requested funds are a range of funds provided by fund managers together with a fund sponsor (which may be part of the organisation your adviser works for).

The investment objectives and risk profiles of the funds are set in conjunction with the fund sponsor. These funds tend to be either risk-rated funds and/or multimanaged funds. Generally, the fund sponsor also receives payments out of the fund charges in addition to any commission your adviser receives from us. The amount of any payments to fund sponsors is taken from the fund charges disclosed to you.

Omnis funds

The Omnis Multi-Manager and Omnis Managed funds are managed by PineBridge Investments, and Columbia Threadneedle Asset Management Limited respectively, in accordance with the investment objectives of the funds. The investment objectives and risk profiles of the funds have been set by the Authorised Corporate Director (ACD), Omnis Investments Ltd. As ACD, Omnis Investments Ltd is entitled to payment of an annual management charge which is deducted from the funds. Omnis Investments Ltd is part of the Openwork Group. The Openwork Group includes Openwork Limited, a network of financial advisers who may benefit financially from these payments. The amount of these payments is included in the fund charges disclosed to you and is not an additional charge.

WS Verbatim funds

The WS Verbatim Portfolio 4-7 funds are managed by Liontrust Investment Partners LLP, apart from WS Verbatim Portfolio 5 Income fund which is managed by Sarasin & Partners LLP. The funds are managed in accordance with the investment objectives and risk profiles of the funds which have been set in conjunction with the fund sponsor, Verbatim Asset Management Ltd, who are part of the SimplyBiz group. SimplyBiz provide support services for financial advisers. As sponsor Verbatim may receive payments out of the fund charges.

Distributor requested funds						
Fund name	Fund Code	Sedol	ISIN	Acc / Inc	Share Class	Scottish Widows Platform Fund Name
Omnis Managed Adventurous *	EJJ9	B3V30W0	GB00B3V30W06	Acc	B	Omnis Mgd Adven B Acc
Omnis Managed Balanced *	EJK1	B3V30Y2	GB00B3V30Y20	Acc	B	Omnis Mgd Bal B Acc
Omnis Managed Cautious *	EJK3	B3V3105	GB00B3V31059	Acc	B	Omnis Mgd Caut B Acc
Omnis Multi-Manager Adventurous *	BZ15	B39KSP2	GB00B39KSP22	Acc	B	Omnis MM Adven B Acc
Omnis Multi-Manager Balanced *	BZ17	B39KSR4	GB00B39KSR46	Acc	B	Omnis MM Bal B Acc
Omnis Multi-Manager Cautious *	BZ19	B39KST6	GB00B39KST69	Acc	B	Omnis MM Caut B Acc
Omnis Multi-Manager Distribution *	EJJ6	B3V30S6	GB00B3V30S69	Inc	B	Omnis MM Dis B Inc
WS Verbatim Portfolio 4	IBF0	B3P42N4	GB00B3P42N43	Acc	B	WS Verbatim Portfolio 4 B Acc
WS Verbatim Portfolio 5 Growth	IBF5	B3P2HB1	GB00B3P2HB11	Acc	B	WS Verbatim Pfl 5 Growth B Acc
WS Verbatim Portfolio 5 Income	IBF3	B3P1DM1	GB00B3P1DM13	Inc	B	WS Verbatim Pfl 5 Income B Inc
WS Verbatim Portfolio 6	IBF7	B3MPJG2	GB00B3MPJG29	Acc	B	WS Verbatim Portfolio 6 B Acc
WS Verbatim Portfolio 7	IBF9	B3PVM13	GB00B3PVM139	Acc	B	WS Verbatim Portfolio 7 B Acc

* Sell Tradeable only – restricted to 2Plan Wealth Management Limited

PAYMENT DATES FOR STERLING PANEL FUNDS THAT DISTRIBUTE INCOME

Each fund pays its income at various dates during the year as shown in this table. We receive this income and hold it until the next Sterling distribution date, 10 March, June, September and December. We will pay you income we receive in the previous three months at the next Sterling distribution. However, if you choose to reinvest the income in your account, we will reinvest it for you on the day we receive the income from the fund manager.

Fund	Payment Date												
	10 March			10 June			10 September			10 December			
Aegon Ethical Corporate Bond				31/03			30/06			30/09			31/12
Aegon Sterling Corporate Bond				31/03			30/06			30/09			31/12
Allianz Gilt Yield					30/04						31/10		
Artemis High Income	7/01			7/04			7/07			7/10			
Artemis Income							30/06						31/12
BNY Mellon Global Income		28/02			31/05			31/08			30/11		
BNY Mellon International Bond		28/02						31/08					
BNY Mellon Multi Asset Balanced		28/02							30/09				
BNY Mellon Multi Asset Growth		28/02			31/05			31/08			30/11		
BNY Mellon Real Return		28/02							30/09				
BNY Mellon UK Income		28/02			31/05			31/08			30/11		
CT Emerging Market Bond					7/05						7/11		
CT European Bond					7/05						7/11		
CT High Yield Bond	4/01	4/02	4/03	4/04	4/05	4/06	4/07	4/08	4/09	4/10	4/11	4/12	
CT Managed Equity Income	21/01	21/02	21/03	21/04	21/05	21/06	21/07	21/08	21/09	21/10	21/11	21/12	
CT Sterling Bond					7/05						7/11		
CT Strategic Bond	4/01	4/02	4/03	4/04	4/05	4/06	4/07	4/08	4/09	4/10	4/11	4/12	
CT UK					7/05						7/11		
CT Sterling Corporate Bond		7/02			7/05			7/08			7/11		
CT UK Equity Alpha Income						30/06						30/12	
CT UK Equity Income					7/05						7/11		
CT UK Growth & Income					7/05						7/11		
CT UK Monthly Income	4/01	4/02	4/03	4/04	4/05	4/06	4/07	4/08	4/09	4/10	4/11	4/12	
CT UK Smaller Companies					7/05						7/11		
Fidelity MoneyBuilder Income	26/01	end/02	26/03	26/04	26/05	26/06	26/07	26/08	26/09	26/10	26/11	26/12	
Fidelity Strategic Bond	25/01	25/02	25/03	25/04	25/05	25/06	25/07	25/08	25/09	25/10	25/11	25/12	
First Sentier Global Listed Infrastructure				31/03					30/09				
Invesco Corporate Bond						30/06						31/12	
Invesco Distribution	31/01	28/02	31/03	30/04	31/05	30/06	31/07	31/08	30/09	31/10	30/11	31/12	
Invesco Monthly Income Plus	31/01	end/02	31/03	30/04	31/05	30/06	31/07	31/08	30/09	31/10	30/11	31/12	
Janus Henderson Global Sustainable Equity					31/05						30/11		
Janus Henderson Multi-Manager Income & Growth	23/01			23/04			23/07			23/10			
Janus Henderson Fixed Interest Monthly Income		28/02			31/05			31/08			30/11		
Janus Henderson Strategic Bond		28/02			31/05			31/08			30/11		
	Last working day of the month												
JPM Global Equity Income	31/01			30/04			31/07			31/10			
Jupiter Multi-Asset Income	27/01	27/02	27/03	27/04	27/05	27/06	27/07	27/08	27/09	27/10	27/11	27/12	
Jupiter Multi-Asset Income & Growth					31/05						30/11		

PAYMENT DATES FOR STERLING PANEL FUNDS THAT DISTRIBUTE INCOME CONTINUED

Fund	Payment Date			
	10 March	10 June	10 September	10 December
Jupiter Ecology		31/05		30/11
Jupiter Financial Opportunities			30/06	31/12
Jupiter Income Trust	28/02		31/08	
Jupiter Investment Grade Bond	31/03	30/06	30/09	31/12
Jupiter Merlin Income Portfolio		15/03	15/06	15/09
Jupiter UK Growth	28/02		31/08	
Liontrust Income	28/02	31/05	31/08	30/11
M&G Corporate Bond	end/02	31/05	31/08	30/11
M&G Gilt & Fixed Interest Income	31/01	30/04	31/07	31/10
M&G Optimal Income		31/05		30/11
M&G Strategic Corporate Bond	31/01	30/04	31/07	31/10
Ninety One UK Special Situations				30/11
Omnis Multi-Manager Distribution	28/02	31/05	31/08	30/11
Premier Miton Multi-Asset Distribution	end/02	31/05	31/08	30/11
Premier Miton Multi-Asset Growth & Income		30/04		31/10
Rathbone Income			15/06	15/12
Schroder Asian Income Maximiser	28/02	31/05	31/08	30/11
Schroder Global Equity Income		15/03		15/09
Schroder Income		25/04		25/10
Schroder Income Maximiser	31/01	30/04	31/07	31/10
Schroder Strategic Credit	end/02		31/08	
VT Sinfonia Income and Growth Portfolio		31/05		30/11
VT Sinfonia Income Portfolio	28/02	31/05	31/08	30/11
WS Verbatim Portfolio 5 Income	28/02	31/05	31/08	30/11

Notes

- Other funds accumulate income within the fund and this increases the value of your account.
- Generally you must hold units in the fund two months before the payment date to qualify for income. For example, if the payment date is 7 August you must have units in the fund on the previous 7 June. Where the funds pay monthly, normally you need to hold units at the previous month to qualify for the current month's payment.



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Keeping in touch

Please tell your adviser if you change your postal address, telephone number or email address.

If you no longer have an adviser, please contact us direct to ensure Scottish Widows Platform holds your up-to-date contact details.

It's especially important that we are able to send you information by email.

Digital communication is fast, secure, environmentally friendly and costs less than print.

Please let your adviser or us know if you have any problem receiving or reading digital communications like email or on-screen literature.

