



STERLING

Wider market funds charges summary

The Sterling wider market funds currently available through the Sterling Individual Savings Account and Investment Account are shown below, along with the current charges. The wider market funds available and the charges will change.

Sterling does not apply the same selection process or review for wider market funds as it does for panel funds.

For details of the fund objectives and risks associated with wider market funds please refer to the relevant simplified prospectus for the fund.

- The Sterling extra yearly charge shown below, is taken in quarterly instalments, currently in March, June, September and December.
- The initial charge shown below is the discounted charge taken by the fund manager. This is taken from your investment after Sterling's initial charge.

- For those funds that have different buying and selling prices we show the difference in the column headed the 'spread'. This includes the fund manager's initial charge and any other associated dealing costs.
- The total yearly expenses include the fund manager's yearly management charge and the expenses charged to the fund to cover items such as registrar and audit fees.
- The yield is the expected current yearly income that the fund produces, before tax.
- To see if a dilution levy or a dilution adjustment applies to a fund you should check the simplified prospectus.

SEDOL Code	Fund Name	Sterling Charges	Fund Manager Charges			
		Extra Yearly Charge %	Initial Charge%	Spread%	Total Yearly Expenses%	Income Yield%
B0XWN14	Aberdeen American Growth A Acc	0.30	0.00	0.00	1.61	0.00
B0XWNJ2	Aberdeen Asia Pacific & Japan A Acc	0.30	0.00	0.00	1.90	0.00
B0XWNF8	Aberdeen Asia Pacific A Acc	0.30	0.00	0.00	1.13	0.08
3322819	Aberdeen Emerging Markets A	0.30	0.00	0.00	1.66	0.09
B131GB9	Aberdeen Ethical Engagement UK Acc	0.30	0.00	0.00	1.55	2.07
0683371	Aberdeen Ethical World A Acc	0.30	0.00	0.00	1.58	2.28
B0LG6N1	Aberdeen European Growth A Acc	0.30	0.00	0.00	1.68	0.83
B0LG6L9	Aberdeen European Opps A Acc	0.30	0.00	0.00	1.72	0.97
B0XWN47	Aberdeen European Smaller Cos A Acc	0.30	0.00	0.00	1.65	0.10
0452162	Aberdeen Japan Growth A	0.30	0.00	0.00	1.56	0.00
B1BW3J1	Aberdeen Managed Distribution A Inc	0.30	0.00	0.00	1.34	4.57
B0XWNM5	Aberdeen Property Share A Acc	0.30	0.00	0.00	1.53	1.20
B07T463	Aberdeen UK Emerging Cos A Acc	0.30	0.00	0.00	1.56	1.38
B0XWNR0	Aberdeen UK Mid Cap A Acc	0.30	0.00	0.00	1.59	1.26

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		Extra Yearly Charge %	Initial Charge%	Spread%	Total Yearly Expenses%	Income Yield%
3322778	Aberdeen UK Opportunities A Inc	0.30	0.00	0.00	1.83	3.64
3168240	Aberdeen World Equity A Acc	0.30	0.00	0.00	1.82	0.64
3434178	Baring Directional Global Bond Inc	0.30	0.00	0.00	1.81	2.37
0080659	Baring Equity Income	0.55	0.00	0.10	1.34	2.94
0079624	Baring Europe Select	0.30	0.00	0.00	1.58	0.50
0080433	Baring European Growth	0.30	0.00	0.12	1.61	0.57
0083175	Baring Global Bond	0.55	0.00	0.00	1.32	2.42
0080767	Baring Global Growth	0.30	0.00	0.23	1.67	0.00
0080499	Baring Portfolio Acc	0.30	0.00	0.42	1.59	1.97
3215157	Gartmore Corporate Bond R Inc	0.30	0.00	0.00	1.20	5.54
3243813	Gartmore European Growth R Acc	0.30	0.00	0.00	1.73	0.91
3215083	Gartmore High Yield Corp Bond R Inc	0.55	0.00	0.00	1.20	7.93
3262197	Gartmore Japan Opportunities R Acc	0.30	0.00	0.00	1.73	0.00
3289862	Gartmore MM Balanced Ret Acc	0.30	0.00	0.00	2.43	0.31
B02W218	Gartmore MM Cautious Ret Inc	0.30	0.00	0.00	2.08	2.52
B02W1Z5	Gartmore MultiManager Active R Acc	0.30	0.00	0.00	2.36	0.00
3186112	Gartmore Pacific Opps R Acc	0.30	0.00	0.00	1.73	1.12
3289754	Gartmore Safeguard R Acc	0.30	0.00	0.00	1.73	1.32
3244225	Gartmore UK & Irish Sm Cos R Acc	0.30	0.00	0.00	1.69	0.09
3244247	Gartmore UK Equity Income R Inc	0.30	0.00	0.00	1.70	3.78
3244258	Gartmore UK Growth R Acc	0.30	0.00	0.00	1.69	0.93
3338935	Gartmore UK Index R Inc	0.30	0.00	0.00	0.78	2.34
3243846	Gartmore US Growth R Acc	0.30	0.00	0.00	1.72	0.00
3243772	Gartmore US Smaller Companies R Acc	0.30	0.00	0.00	1.71	0.00
0744289	Henderson UK Equity A	0.30	0.00	0.00	1.73	2.73
0749303	Henderson UK Equity Income A	0.30	0.00	0.00	1.55	4.20
3375783	Henderson UK Extra Income A	0.30	0.00	0.00	1.74	4.87
0767004	Henderson UK Gilt A	0.55	0.00	0.00	1.02	3.52
3372513	Henderson UK Growth & Income A	0.30	0.00	0.00	1.78	4.29
0747363	Henderson UK Opps A	0.30	0.00	0.00	1.72	0.74
0744728	Henderson UK Smaller Companies A	0.30	0.00	0.00	1.65	0.45
0043823	HSBC FTSE All Share Idx Ret Acc	0.80	0.00	0.00	0.63	2.58
0015037	HSBC Japan Index Ret Acc	0.80	0.00	0.00	0.65	0.78
3302822	Invesco Perp Asian Acc	0.30	0.00	0.00	1.72	0.21
3394733	Invesco Perp Distribution Inc	0.30	0.00	0.00	1.57	6.69
3303030	Invesco Perp Emerging Countries Acc	0.30	0.00	0.00	1.72	0.40
3303018	Invesco Perp European Smaller Cos	0.30	0.00	0.00	1.69	0.00
3304925	Invesco Perp Eurpn High Yield Inc	0.55	0.00	0.00	1.47	7.64
3304969	Invesco Perp Global Bond Inc	0.55	0.00	0.00	1.18	3.44
3302918	Invesco Perp Global Dyn Theme Acc	0.30	0.00	0.00	1.72	0.01
3303029	Invesco Perp Global Smaller Cos Acc	0.30	0.00	0.00	1.69	0.08
3302833	Invesco Perp Hong Kong & China Acc	0.30	0.00	0.00	1.69	0.11
3305348	Invesco Perp Income & Growth Inc	0.30	0.00	0.00	1.70	3.75
3302899	Invesco Perp International Gth Acc	0.30	0.00	0.00	1.73	0.80

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		Extra Yearly Charge %	Initial Charge%	Spread%	Total Yearly Expenses%	Income Yield%
3302811	Invesco Perp Japan Acc	0.30	0.00	0.00	1.68	0.10
3302770	Invesco Perp Latin American Acc	0.30	0.00	0.00	1.73	0.44
3302844	Invesco Perp Pacific Acc	0.30	0.00	0.00	1.70	0.09
3303096	Invesco Perp UK Aggressive Acc	0.30	0.00	0.00	1.70	1.29
3303115	Invesco Perp UK Growth Acc	0.30	0.00	0.00	1.69	1.53
3311312	Invesco Perp UK Sm Cos Growth Acc	0.30	0.00	0.00	1.70	0.00
3303052	Invesco Perp UK Smaller Cos Eq Acc	0.30	0.00	0.00	1.69	0.48
3302769	Invesco Perp US Equity Acc	0.30	0.00	0.00	1.66	0.00
3302929	Invesco Perp World Gth Pfolio Acc	0.30	0.00	0.00	1.84	1.05
3305230	Invesco Perp World Income Inc	0.30	0.00	0.00	1.81	2.81
3093955	M&G Asian A Acc	0.30	0.00	0.00	1.75	0.29
3232769	M&G Balanced Portfolio A Acc	0.30	0.00	0.00	2.35	0.00
3254031	M&G Cautious Managed Pfl A Acc	0.30	0.00	0.00	2.26	0.00
3128567	M&G Corporate Bond A Inc	0.55	0.00	0.00	1.17	4.10
3128608	M&G Dividend A Inc	0.30	0.00	0.00	1.66	4.63
3195862	M&G Emerging Markets Bond A Inc	0.55	0.00	0.00	1.58	3.40
3092877	M&G European A Acc	0.30	0.00	0.00	1.68	1.22
3217841	M&G European Corporate Bond A Inc	0.55	0.00	0.00	1.17	3.50
3195895	M&G European High Yield Bond A Inc	0.55	0.00	0.00	1.44	7.70
3092963	M&G European Sm Cos A Acc	0.30	0.00	0.00	1.68	0.00
3092930	M&G Eurpn Idx Trk A Acc GBP	0.80	0.00	0.00	0.71	2.41
3110702	M&G Extra Income A Inc	0.30	0.00	0.00	1.41	4.92
3093438	M&G Global Leaders A Acc	0.30	0.00	0.00	1.66	1.81
3161670	M&G Global Macro Bond A Inc	0.55	0.00	0.00	1.38	2.50
3093579	M&G Global Technology A Acc	0.30	0.00	0.00	1.67	0.00
3232800	M&G Growth Portfolio A Acc	0.30	0.00	0.00	2.44	0.00
3111039	M&G High Interest A Inc	0.80	0.00	0.00	0.63	4.80
3195710	M&G High Yield Corporate Bond A Inc	0.55	0.00	0.00	1.44	6.50
3111062	M&G Income A Inc	0.30	0.00	0.00	1.67	3.72
3111095	M&G Index Tracker A Acc	0.80	0.00	0.00	0.46	3.00
3093803	M&G International Growth A Acc	0.30	0.00	0.00	1.66	0.00
3093847	M&G Japan A Acc	0.30	0.00	0.00	1.69	0.00
3093900	M&G Japan Smaller Companies A Acc	0.30	0.00	0.00	1.73	0.00
3196058	M&G Managed A Acc	0.30	0.00	0.00	1.67	2.88
B0BHJD5	M&G North American Value A Acc	0.30	0.00	0.00	1.67	0.57
3092781	M&G Pan European A Acc	0.30	0.00	0.00	1.68	1.50
3111136	M&G Real Yield A Inc	0.80	0.00	0.00	0.68	4.50
3128943	M&G Smaller Companies A Acc	0.30	0.00	0.00	1.66	0.17
3382802	M&G Strategic Corporate Bond A Inc	0.55	0.00	0.00	1.18	4.20
3111181	M&G UK Growth A Acc GBP	0.30	0.00	0.00	1.66	1.35
3232725	M&G UK Growth Portfolio A Acc	0.30	0.00	0.00	2.47	0.00
3128556	M&G UK Select A Acc	0.30	0.00	0.00	1.66	1.40
3155963	Martin Currie Asia Pacific A	0.30	0.00	0.00	1.73	0.43

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3155996	Martin Currie Emerging Markets A	0.30	0.00	0.00	2.09	0.10
3156018	Martin Currie European A	0.30	0.00	0.00	1.78	0.11
3156115	Martin Currie Global A	0.30	0.00	0.00	1.74	0.32
B142HS5	Martin Currie Global Alpha A	0.30	0.00	0.00	1.88	0.00
0573319	Martin Currie Japan A	0.30	0.00	0.00	1.69	0.00
3156074	Martin Currie North American A	0.30	0.00	0.00	1.69	0.00
B0VYF05	Martin Currie UK Equity Inc A Acc	0.30	0.00	0.00	1.69	3.91
3156052	Martin Currie UK Growth A	0.30	0.00	0.00	1.66	1.49
B04H0Y0	Neptune China A Acc	0.30	0.00	0.00	1.80	1.12
3230859	Neptune European Opps A Acc	0.30	0.00	0.00	1.69	0.77
3119044	Neptune Global Alpha A Acc	0.30	0.00	0.00	2.02	0.13
B1L6DY8	Neptune Green Planet A Acc	0.30	0.00	0.00	2.45	0.00
3207604	Neptune Japan Opportunities A Acc	0.30	0.00	0.00	1.92	0.00
B05CSL7	Neptune Quarterly Income Inc	0.30	0.00	0.41	2.29	3.63
B04H0T5	Neptune Russia & Gtr Russia A Acc	0.30	0.00	0.00	1.63	0.00
3060744	Neptune UK Equity A	0.30	0.00	0.00	1.73	1.48
3231012	Neptune US Opportunities A Acc	0.30	0.00	0.00	2.00	0.00
B1GJNX1	New Star Divfd Abs Return	0.30	0.00	0.00	1.42	0.00
3290273	New Star Equity Income A Inc	0.30	0.00	0.25	1.54	5.20
3061770	New Star European Growth R	0.30	0.00	0.00	1.77	0.00
3145812	New Star European Leaders R	0.30	0.00	0.00	1.88	0.00
0244671	New Star Extra High Yield Bond	0.30	0.00	1.30	1.45	10.40
0192048	New Star Fixed Interest	0.30	0.00	0.49	1.45	8.30
0352637	New Star Global Equity A Acc	0.30	0.00	0.00	1.70	0.00
B19FLZ4	New Star Global Strategic Capital	0.30	0.00	0.26	1.53	0.00
B04BKP3	New Star Hidden Value A	0.30	0.00	0.00	1.84	0.00
0842064	New Star Monthly Income	0.30	0.00	0.00	1.77	5.05
0324346	New Star Pacific Growth	0.30	0.00	0.26	1.51	0.00
3161379	New Star Select Opportunities R	0.30	0.00	0.00	1.76	0.00
0701819	New Star Technology Acc	0.30	0.00	0.55	2.45	0.00
B19FM28	New Star UK Strategic Capital Acc	0.30	0.00	0.26	1.52	0.00
B19FM84	New Star UK Strategic Income Inc	0.30	0.00	0.15	1.85	5.80
0164263	Newton Absolute Intrepid A SIS	0.30	0.00	0.00	1.64	2.96
0677835	Newton American SIS	0.30	0.00	0.00	1.68	0.00
B0MY6Z6	Newton Asian Income	0.30	0.00	0.00	1.72	4.32
0677891	Newton Equity & Bond SIS	0.30	0.00	0.00	1.66	3.87
0963307	Newton European High Yield Bd SIS	0.30	0.00	0.00	1.20	9.01
B1294F4	Newton Global Dynamic Bond Inc	0.30	0.00	0.00	1.38	4.63
B0MY6T0	Newton Global Higher Income	0.30	0.00	0.00	1.67	3.41
B0C3H83	Newton Global Opportunities SIS	0.30	0.00	0.00	1.65	0.58
0677909	Newton Growth SIS	0.30	0.00	0.00	1.58	1.15
0677954	Newton Income SIS	0.30	0.00	0.00	1.62	1.47
0677998	Newton International Growth SIS	0.30	0.00	0.00	1.65	0.48

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0678043	Newton Japan SIS	0.30	0.00	0.00	1.74	0.00
0678128	Newton Oriental SIS	0.30	0.00	0.00	1.68	0.82
0678225	Newton Pan European SIS	0.30	0.00	0.00	1.71	0.93
B1GJ9N3	Newton Phoenix Multi-Asset Acc	0.30	0.00	0.00	1.65	1.22
0677910	Newton Strategic Corporate Bond	0.30	0.00	0.00	1.15	5.72
3118988	Newton UK Opportunities SIS	0.30	0.00	0.00	1.62	1.33
3249361	Norwich Balanced Managed A	0.30	0.00	0.00	1.54	1.88
3249468	Norwich Corporate Bond A	0.45	0.00	0.00	1.02	5.26
3044221	Norwich Distribution 1 Inc	0.30	0.00	0.00	1.30	5.22
3249424	Norwich European Equity A	0.30	0.00	0.00	1.55	0.56
B1CNB55	Norwich Global Property 1 Inc	0.30	0.00	0.00	1.80	1.57
3249457	Norwich Higher Income Plus A	0.30	0.00	0.00	1.27	6.28
0445957	Norwich Managed High Income 1	0.30	0.00	0.00	1.28	6.54
3044351	Norwich Monthly Income Plus 1 Inc	0.45	0.00	0.00	1.02	6.29
3044265	Norwich Preference 1	0.45	0.00	0.00	1.33	5.73
3002928	Norwich Sust Fut European Growth 1	0.30	0.00	0.00	1.57	1.24
3002951	Norwich Sust Future Abs Growth 1	0.30	0.00	0.00	1.60	0.63
3002898	Norwich Sust Future Corp Bond 1	0.55	0.00	0.00	1.04	6.26
3002995	Norwich Sust Future Global Growth 1	0.30	0.00	0.00	1.60	0.51
3003028	Norwich Sust Future Managed 1	0.30	0.00	0.00	1.53	1.16
3002865	Norwich Sust Future UK Growth 1	0.30	0.00	0.00	1.53	0.82
3249383	Norwich UK Equity A	0.30	0.00	0.00	1.52	1.51
3249402	Norwich UK Equity Income A	0.30	0.00	0.00	1.51	4.09
3249413	Norwich UK Ethical A	0.30	0.00	0.00	1.52	0.88
3094323	Norwich UK Focus 1	0.30	0.00	0.00	1.65	1.13
3249394	Norwich UK Growth A	0.30	0.00	0.00	1.52	0.73
3127508	Norwich UK Income Opportunities1Inc	0.30	0.00	0.00	1.56	3.58
0445731	Norwich UK Smaller Companies 1	0.30	0.00	0.00	1.27	0.68
3044191	Norwich World Leaders 1	0.30	0.00	0.00	1.59	0.16
0443360	Schroder Corporate Bond Inc	0.55	0.00	0.75	1.09	4.64
B2QTB56	Schroder Multi-Manager Cautious Managed	0.30	0.00	0.00	1.97	1.12
B2QT9Y1	Schroder Multi-Manager High Alpha	0.30	0.00	0.00	2.46	0.01
B2QTB34	Schroder Multi-Manager Strategic Balanced	0.30	0.00	0.00	2.20	0.10
0950558	Schroder Monthly High Income Inc	0.55	0.00	0.00	1.35	4.88
0790572	Schroder Strategic Bond Inc	0.55	0.00	0.00	1.19	3.61
B1FL7S1	SVM All Europe SRI A	0.30	0.00	0.00	1.78	0.50
3206441	SVM Continental Europe A	0.30	0.00	0.00	1.74	0.30
B12Z0N2	SVM Global Opportunities A	0.30	0.00	0.00	2.26	0.00
3206463	SVM UK 100 Select A	0.30	0.00	0.00	1.44	0.80
B0KXRB8	SVM UK Alpha A	0.30	0.00	0.00	1.64	0.60
3206430	SVM UK Opportunities A	0.30	0.00	0.00	1.76	0.00
B126574	SWIP Absolute Return Bond A Acc	0.55	0.00	0.00	1.18	4.93
B1265T6	SWIP Absolute Return Macro A Acc	0.30	0.00	0.00	1.68	4.15

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B019GX0	SWIP Corporate Bond Plus A Inc	0.55	0.00	0.00	1.06	5.65
B019H26	SWIP Defensive Gilt A Inc	0.55	0.00	0.00	1.03	4.93
0230841	SWIP Diversified Assets Acc	0.30	0.00	0.00	1.45	2.58
3330931	SWIP Emerging Markets A	0.30	0.00	0.00	1.63	0.40
B0H5MF6	SWIP European Real Estate A Acc	0.30	0.00	0.00	1.58	2.36
B019H82	SWIP Gilt Plus A Inc	0.55	0.00	0.00	1.04	3.70
B019HF9	SWIP Global Bond Plus A Inc	0.55	0.00	0.00	1.09	1.06
3330942	SWIP Japanese Smaller Companies A	0.30	0.00	0.00	1.80	0.00
B14RFX1	SWIP MMgr Global Real Estate A Acc	0.30	0.00	0.00	1.88	2.33
3330953	SWIP North American Sm Cos A	0.30	0.00	0.00	1.69	0.00
B09KGP7	SWIP Sterling Bond Plus A Inc	0.55	0.00	0.00	1.13	4.37
B019HT3	SWIP Sterling Index Linked Bd A Inc	0.55	0.00	0.00	1.03	0.75
3214314	SWIP UK Opportunities A	0.30	0.00	0.00	1.61	0.87
B126637	SWIP UK Real Estate A Acc	0.30	0.00	0.00	1.79	2.27
0270223	Threadneedle Dollar Bond 1 GBP	0.30	0.00	0.00	1.25	4.16
B10SJD6	Threadneedle Gbl Emg Mkt Eq R Acc	0.30	0.00	0.00	1.75	0.00
B0PQ4K0	Threadneedle Pan Eurpn Sm Cos 1	0.30	0.00	0.00	1.74	0.00
3354760	Threadneedle UK Mid 250 1	0.30	0.00	0.00	1.71	0.44

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The Total Yearly Expense and Income Yield figures contained in this document are obtained from Financial Express and give an indication of the underlying fund charges and yields at the time the data was sourced. Financial Express refresh their data regularly. The most up to date data is available from our websites and the fund fact sheets that these websites give access to. This document is refreshed less frequently. Whilst reasonable care has been taken in the compilation of the data, it is not warranted to be accurate or complete and has been drawn by Financial Express from sources which are also not warranted to be accurate and complete.

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