

Arrangement (fund) code	Arrangement Name	Series	Charge	TC&C
<b>Funds Applicable to Former Target Life Products</b>				
DA06	Phoenix TL Deposit	n/a	1.05%	0.0060%
GE206	Phoenix TL Pension Gilt Edged	n/a	1.06%	0.0230%
GS206	Phoenix TL Pension Guaranteed	n/a	1.05%	0.0040%
INA06	Phoenix TL Pension International	n/a	1.09%	0.0240%
MS206	Phoenix TL Pension Managed	n/a	1.11%	0.0760%
ZYG06	Phoenix TL Pension Managed Growth	n/a	1.09%	0.0420%
<b>Funds Applicable to Former Hill Samuel Products</b>				
P62	Phoenix HS Pension Equity	A/B	0.84%	0.0340%
P65	Phoenix HS Pension European	A/B	1.09%	0.0810%
P63	Phoenix HS Pension Fixed Interest	A/B	1.06%	0.0230%
P61	Phoenix HS Pension Guaranteed	A/B	0.80%	0.0060%
P53	Phoenix HS Pension International	A/B	1.09%	0.0240%
P59	Phoenix HS Pension Managed	A/B	0.86%	0.0720%
P57	Phoenix HS Pension Property	A/B	1.25%	0.1480%
P72	Phoenix HS Pension Sterling Liquidity	A/B	1.05%	0.0060%
<b>Funds Applicable to Former Abbey Life Products</b>				
AGX	Phoenix AL Pensions American	3	0.76%	0.0090%
EQX	Phoenix AL Pensions Equity	3	0.76%	0.0000%
ETX	Phoenix AL Pensions Ethical	3	0.90%	0.0449%
EFX	Phoenix AL Pensions European	3	0.77%	0.0810%
FIX	Phoenix AL Pensions Fixed Interest	3	0.77%	0.0230%
HIX	Phoenix AL Pensions High Income	3	0.77%	0.0998%
GFX	Phoenix AL Pensions Indexed Investment	3	0.91%	0.0330%
IEX	Phoenix AL Pensions International	3	0.77%	0.0240%
JPX	Phoenix AL Pensions Japan	3	0.77%	0.0130%
MDX	Phoenix AL Pensions Managed	3	0.77%	0.0620%
PRX	Phoenix AL Pensions Property	3	1.00%	0.1480%
SCX	Phoenix AL Pensions Security	3	0.77%	0.0000%
<b>Funds Applicable to Former Britannic Assurance Products</b>				
Fund 5	Phoenix BULA Pension Growth Fund	n/a	0.97%	0.1287%
Fund 6	Phoenix BULA Pension Income Protector Fund	n/a	0.91%	0.0244%
<b>Funds Applicable to Former Scottish Mutual Stakeholder Products</b>				
SHCSH	Phoenix SM Stakeholder Cash	1	1.00%	0.0050%
SHGLT	Phoenix SM Stakeholder Gilts & Fixed Interest	1	0.97%	0.0180%
SHGRW	Phoenix SM Stakeholder Growth	1	0.98%	0.1117%
SHINT	Phoenix SM Stakeholder International	1	0.97%	0.0335%
SHSFY	Phoenix SM SHP Managed (0-35% shares)	1	0.97%	0.1743%
SHOPP	Phoenix SM Stakeholder Opportunity	1	0.98%	0.1022%
SHEQU	Phoenix SM Stakeholder UK Equity	1	0.98%	0.0609%
<b>Funds Applicable to Former Scottish Mutual Non-Stakeholder Products</b>				
PCASH	Phoenix SM Cash	3	1.00%	0.0050%
PCBND	Phoenix SM Corporate Bond	3	0.99%	0.0000%
PEQTR	Phoenix SM Equity Tracker	3	0.99%	0.0400%
PEURO	Phoenix SM European	3	0.99%	0.0574%
PEAST	Phoenix SM Far Eastern	3	1.00%	0.0596%
PXFID	Phoenix SM Fidelity Managed	1	1.97%	0.0684%
PF095	Phoenix SM FTSE 095 Guarantee Pens	3	1.00%	0.0050%
PF100	Phoenix SM FTSE 100 Guarantee Pens	3	1.00%	0.0050%
PGILT	Phoenix SM Gilts & Fixed Interest	3	0.99%	0.0390%
PGROW	Phoenix SM Growth	3	0.98%	0.1177%
PHLFX	Phoenix SM Halifax Pension	3	0.75%	0.0000%
PINTL	Phoenix SM International	3	0.98%	0.0334%
PXPER	Phoenix SM Invesco Perpetual Managed	1	1.73%	0.2147%
PJAPN	Phoenix SM Japanese	3	0.99%	0.0389%
PLGLT	Phoenix SM Long Gilt	3	0.99%	0.0185%
PSAFE	Phoenix SM Managed (0-35% shares)	3	0.98%	0.1801%
PXNEW	Phoenix SM Newton Managed	1	1.46%	0.0479%
PAMER	Phoenix SM North American	3	0.99%	0.0071%
POPPR	Phoenix SM Opportunity	3	0.98%	0.1031%
PUKEQ	Phoenix SM UK Equity	3	0.99%	0.0802%
PWPRF	Phoenix SM With Profits (series 1)	n/a	1.00%	0.0914%

PWPR2	Phoenix SM With Profits (series 2)	n/a	1.00%	0.0914%
PWPR3	Phoenix SM With Profits (series 3)	n/a	1.00%	0.0914%
<b>Funds Applicable to Former Alba Products</b>				
ALCASH	Phoenix Alba Building Society Pension	IG	1.00%	0.0050%
ALEURPEN	Phoenix Alba European Pension	IG	0.99%	0.0561%
ALFAREAS	Phoenix Alba Far East Pension	IG	0.98%	0.0140%
ALFINP	Phoenix Alba Fixed Interest Pension	IG	0.99%	0.1500%
ALINTPEN	Phoenix Alba International Pension	IG	0.98%	0.0465%
ALJAPPEN	Phoenix Alba Japan Pension	IG	0.99%	0.0706%
ALWITHPR	Phoenix Alba LASIA Unitised With Profits Pension (New Series)	01	1.00%	0.0681%
ALWPROFIT	Phoenix Alba LASIA Unitised With Profits Pension (Old Series)	01	1.00%	0.0681%
ALMANPEN	Phoenix Alba Managed Pension	IG	0.98%	0.0760%
ALMANRET	Phoenix Alba Managed Retirement Pension	IG	0.98%	0.0530%
ALNORAME	Phoenix Alba North American Pension	IG	0.99%	0.0088%
ALPROPERT	Phoenix Alba Property Pension	IG	0.99%	0.0002%
ALUKEQP	Phoenix Alba UK Equity Pension	IG	0.99%	0.1385%
ALPIFCJADE	PIFC Jade Pension Fund	01	1.00%	0.0000%
ALGNDUM	PLL Alba Traditional With Profits	01	0.00%	0.0681%
<b>Funds Applicable to Former London Life Products</b>				
LLPTWP	LL Pension Traditional With Profits	V4	1.00%	0.1267%
LLPUWP	LL Pension Unitised With Profits	V1	1.00%	0.1267%
LLPDE	London Life Pension Deposit	S	0.75%	0.0060%
LLPDE	London Life Pension Deposit	T	0.75%	0.0060%
LLPPD	London Life Pension Deposit (ex-Property)	S	0.75%	0.0060%
LLPPD	London Life Pension Deposit (ex-Property)	T	0.75%	0.0060%
LLPFI	London Life Pension Fixed Interest	S	0.76%	0.0301%
LLPFI	London Life Pension Fixed Interest	T	0.76%	0.0301%
LLPUK	London Life Pension UK Equity	S	0.78%	0.0572%
LLPUK	London Life Pension UK Equity	T	0.78%	0.0572%
LLPIL	London Life Pensions Index Linked	S	0.78%	-0.0051%
LLPIL	London Life Pensions Index Linked	T	0.78%	-0.0051%
LLPIE	London Life Pensions International Equity	S	0.78%	0.0494%
LLPIE	London Life Pensions International Equity	T	0.78%	0.0494%
LLPMX	London Life Pensions Mixed	S	0.79%	0.0537%
LLPMX	London Life Pensions Mixed	T	0.79%	0.0537%
<b>Funds Applicable to Former Pearl Products</b>				
PADAPR	Pearl Pension Unitised With Profit	01	1.00%	0.0764%
PUSDEP	Pearl Pensions Deposit	01	0.98%	0.0060%
PUSFIT	Pearl Pensions Fixed Interest	01	0.98%	0.0145%
PUSOEQ	Pearl Pensions Overseas Equity	01	0.96%	0.0629%
PUSUKQ	Pearl Pensions UK Equity	01	0.97%	0.0571%
<b>Funds Applicable to Former NPI Products</b>				
NPPACA	Phoenix NPI Capital Account Stk	01	1.00%	0.0417%
NPPACA	Phoenix NPI Capital Account Stk	07	0.45%	0.0417%
NPPCCA	Phoenix NPI Capital Account Type 2	01	1.00%	0.0417%
NPPWCA	Phoenix NPI Capital Account Type 1	02	1.00%	0.0417%
NPPUKC	Phoenix NPI Pens UK Equity	03	0.18%	0.0393%
NPPUKC	Phoenix NPI Pens UK Equity	IG	0.99%	0.0393%
NPPUKE	Phoenix NPI Pens UK Equity Stk	01	0.99%	0.0393%
NPPUKE	Phoenix NPI Pens UK Equity Stk	02	0.78%	0.0393%
NPPUKE	Phoenix NPI Pens UK Equity Stk	03	0.68%	0.0393%
NPPUKE	Phoenix NPI Pens UK Equity Stk	04	0.53%	0.0393%
NPPUKE	Phoenix NPI Pens UK Equity Stk	06	0.43%	0.0393%
NPPUKE	Phoenix NPI Pens UK Equity Stk	07	0.48%	0.0393%
NPPUKE	Phoenix NPI Pens UK Equity Stk	08	0.63%	0.0393%
NPPUKE	Phoenix NPI Pens UK Equity Stk	09	0.88%	0.0393%
NPPUKE	Phoenix NPI Pens UK Equity Stk	10	0.98%	0.0393%
NPPUKE	Phoenix NPI Pens UK Equity Stk	11	0.73%	0.0393%
NPPAWE	Phoenix NPI Pens Unitised with Profit Stk-E	01	1.00%	0.0417%
NPPAWE	Phoenix NPI Pens Unitised with Profit Stk-E	09	0.85%	0.0417%
NPPAWP	Phoenix NPI Pens Unitised with Profit Stk	01	1.00%	0.0417%
NPPAWP	Phoenix NPI Pens Unitised with Profit Stk	02	0.75%	0.0417%
NPPAWP	Phoenix NPI Pens Unitised with Profit Stk	03	0.65%	0.0417%

NPPAWP	Phoenix NPI Pens Unitised with Profit Stk	04	0.50%	0.0417%
NPPAWP	Phoenix NPI Pens Unitised with Profit Stk	06	0.40%	0.0417%
NPPAWP	Phoenix NPI Pens Unitised with Profit Stk	07	0.45%	0.0417%
NPPAWP	Phoenix NPI Pens Unitised with Profit Stk	08	0.60%	0.0417%
NPPAWP	Phoenix NPI Pens Unitised with Profit Stk	10	0.95%	0.0417%
NPPUWP	Phoenix NPI Pens Unitised with Profit Type 2	01	1.00%	0.0417%
NPPUWP	Phoenix NPI Pens Unitised with Profit Type 2	02	1.00%	0.0417%
NPPUWP	Phoenix NPI Pens Unitised with Profit Type 2	03	0.15%	0.0417%
NPPUWP	Phoenix NPI Pens Unitised with Profit Type 2	05	1.00%	0.0417%
NPWUWP	Phoenix NPI Pens Unitised with Profit Type 1	01	1.00%	0.0417%
NPPAWA	Phoenix NPI Pens Unitised with Profit (AMC only)	01	1.00%	0.0417%
NPPAWA	Phoenix NPI Pens Unitised with Profit (AMC only)	02	0.75%	0.0417%
NPPAWA	Phoenix NPI Pens Unitised with Profit (AMC only)	03	0.65%	0.0417%
NPPAWA	Phoenix NPI Pens Unitised with Profit (AMC only)	04	0.50%	0.0417%
NPPAWA	Phoenix NPI Pens Unitised with Profit (AMC only)	06	0.40%	0.0417%
NPPAWA	Phoenix NPI Pens Unitised with Profit (AMC only)	07	0.45%	0.0417%
NPPAWA	Phoenix NPI Pens Unitised with Profit (AMC only)	08	0.60%	0.0417%
NPPAWA	Phoenix NPI Pens Unitised with Profit (AMC only)	09	0.85%	0.0417%
NPPAWA	Phoenix NPI Pens Unitised with Profit (AMC only)	11	0.70%	0.0417%
NPPAM	Phoenix NPI Pensions Americas Stk	01	0.98%	0.0292%
NPPAM	Phoenix NPI Pensions Americas Stk	02	0.78%	0.0292%
NPPAM	Phoenix NPI Pensions Americas Stk	03	0.68%	0.0292%
NPPAM	Phoenix NPI Pensions Americas Stk	04	0.53%	0.0292%
NPPAM	Phoenix NPI Pensions Americas Stk	06	0.43%	0.0292%
NPPAM	Phoenix NPI Pensions Americas Stk	07	0.48%	0.0292%
NPPAM	Phoenix NPI Pensions Americas Stk	08	0.63%	0.0292%
NPPAM	Phoenix NPI Pensions Americas Stk	09	0.88%	0.0292%
NPPAM	Phoenix NPI Pensions Americas Stk	10	0.98%	0.0292%
NPPAM	Phoenix NPI Pensions Americas Stk	11	0.73%	0.0292%
NPPAMC	Phoenix NPI Pensions Americas	03	0.18%	0.0292%
NPPAMC	Phoenix NPI Pensions Americas	IG	0.99%	0.0292%
NPPDEP	Phoenix NPI Pensions Deposit Stk	01	0.98%	0.0060%
NPPDEP	Phoenix NPI Pensions Deposit Stk	02	0.75%	0.0060%
NPPDEP	Phoenix NPI Pensions Deposit Stk	03	0.65%	0.0060%
NPPDEP	Phoenix NPI Pensions Deposit Stk	04	0.50%	0.0060%
NPPDEP	Phoenix NPI Pensions Deposit Stk	06	0.40%	0.0060%
NPPDEP	Phoenix NPI Pensions Deposit Stk	07	0.45%	0.0060%
NPPDEP	Phoenix NPI Pensions Deposit Stk	08	0.60%	0.0060%
NPPDEP	Phoenix NPI Pensions Deposit Stk	09	0.85%	0.0060%
NPPDEP	Phoenix NPI Pensions Deposit Stk	10	0.95%	0.0060%
NPPDEP	Phoenix NPI Pensions Deposit Stk	11	0.70%	0.0060%
NPPDEP	Phoenix NPI Pensions Deposit	IG	0.75%	0.0060%
NPPDPC	Phoenix NPI Pensions Deposit	03	0.15%	0.0060%
NPPDSC	Phoenix NPI Pensions Distribution	03	0.18%	0.0243%
NPPDSC	Phoenix NPI Pensions Distribution	IG	0.98%	0.0243%
NPPDST	Phoenix NPI Pensions Distribution Stk	01	0.97%	0.0243%
NPPDST	Phoenix NPI Pensions Distribution Stk	02	0.79%	0.0243%
NPPDST	Phoenix NPI Pensions Distribution Stk	03	0.69%	0.0243%
NPPDST	Phoenix NPI Pensions Distribution Stk	04	0.54%	0.0243%
NPPDST	Phoenix NPI Pensions Distribution Stk	06	0.44%	0.0243%
NPPDST	Phoenix NPI Pensions Distribution Stk	07	0.49%	0.0243%
NPPDST	Phoenix NPI Pensions Distribution Stk	08	0.64%	0.0243%
NPPDST	Phoenix NPI Pensions Distribution Stk	09	0.89%	0.0243%
NPPDST	Phoenix NPI Pensions Distribution Stk	10	0.97%	0.0243%
NPPDST	Phoenix NPI Pensions Distribution Stk	11	0.74%	0.0243%
NPPEUC	Phoenix NPI Pensions European	03	0.17%	0.0571%
NPPEUC	Phoenix NPI Pensions European	IG	0.99%	0.0571%
NPPEUR	Phoenix NPI Pensions European Stk	01	0.98%	0.0571%
NPPEUR	Phoenix NPI Pensions European Stk	02	0.77%	0.0571%
NPPEUR	Phoenix NPI Pensions European Stk	03	0.67%	0.0571%
NPPEUR	Phoenix NPI Pensions European Stk	04	0.52%	0.0571%
NPPEUR	Phoenix NPI Pensions European Stk	06	0.42%	0.0571%
NPPEUR	Phoenix NPI Pensions European Stk	07	0.47%	0.0571%

NPPEUR	Phoenix NPI Pensions European Stk	08	0.62%	0.0571%
NPPEUR	Phoenix NPI Pensions European Stk	09	0.87%	0.0571%
NPPEUR	Phoenix NPI Pensions European Stk	10	0.97%	0.0571%
NPPEUR	Phoenix NPI Pensions European Stk	11	0.72%	0.0571%
NPPFE	Phoenix NPI Pensions Far East Stk	01	0.98%	0.0701%
NPPFE	Phoenix NPI Pensions Far East Stk	02	0.81%	0.0701%
NPPFE	Phoenix NPI Pensions Far East Stk	03	0.71%	0.0701%
NPPFE	Phoenix NPI Pensions Far East Stk	04	0.56%	0.0701%
NPPFE	Phoenix NPI Pensions Far East Stk	06	0.46%	0.0701%
NPPFE	Phoenix NPI Pensions Far East Stk	07	0.51%	0.0701%
NPPFE	Phoenix NPI Pensions Far East Stk	08	0.66%	0.0701%
NPPFE	Phoenix NPI Pensions Far East Stk	09	0.91%	0.0701%
NPPFE	Phoenix NPI Pensions Far East Stk	10	0.98%	0.0701%
NPPFE	Phoenix NPI Pensions Far East Stk	11	0.76%	0.0701%
NPPFEC	Phoenix NPI Pensions Far East	03	0.21%	0.0701%
NPPFEC	Phoenix NPI Pensions Far East	IG	0.99%	0.0701%
NPPFI	Phoenix NPI Pensions Fixed Interest Stk	01	0.98%	0.0284%
NPPFI	Phoenix NPI Pensions Fixed Interest Stk	02	0.78%	0.0284%
NPPFI	Phoenix NPI Pensions Fixed Interest Stk	03	0.68%	0.0284%
NPPFI	Phoenix NPI Pensions Fixed Interest Stk	04	0.53%	0.0284%
NPPFI	Phoenix NPI Pensions Fixed Interest Stk	06	0.43%	0.0284%
NPPFI	Phoenix NPI Pensions Fixed Interest Stk	07	0.48%	0.0284%
NPPFI	Phoenix NPI Pensions Fixed Interest Stk	08	0.63%	0.0284%
NPPFI	Phoenix NPI Pensions Fixed Interest Stk	09	0.88%	0.0284%
NPPFI	Phoenix NPI Pensions Fixed Interest Stk	10	0.97%	0.0284%
NPPFI	Phoenix NPI Pensions Fixed Interest Stk	11	0.73%	0.0284%
NPPFIC	Phoenix NPI Pensions Fixed Interest	03	0.18%	0.0284%
NPPFIC	Phoenix NPI Pensions Fixed Interest	IG	0.78%	0.0284%
NPPGBC	Phoenix NPI Pensions Global Care	03	0.22%	0.0614%
NPPGBC	Phoenix NPI Pensions Global Care	IG	0.99%	0.0614%
NPPGLB	Phoenix NPI Pensions Global Care Stk	01	0.98%	0.0614%
NPPGLB	Phoenix NPI Pensions Global Care Stk	02	0.82%	0.0614%
NPPGLB	Phoenix NPI Pensions Global Care Stk	03	0.72%	0.0614%
NPPGLB	Phoenix NPI Pensions Global Care Stk	04	0.57%	0.0614%
NPPGLB	Phoenix NPI Pensions Global Care Stk	06	0.47%	0.0614%
NPPGLB	Phoenix NPI Pensions Global Care Stk	07	0.52%	0.0614%
NPPGLB	Phoenix NPI Pensions Global Care Stk	08	0.67%	0.0614%
NPPGLB	Phoenix NPI Pensions Global Care Stk	09	0.92%	0.0614%
NPPGLB	Phoenix NPI Pensions Global Care Stk	10	0.98%	0.0614%
NPPGLB	Phoenix NPI Pensions Global Care Stk	11	0.77%	0.0614%
NPPGLM	Phoenix NPI Pensions Global Care Managed Stk	01	0.98%	0.0916%
NPPGLM	Phoenix NPI Pensions Global Care Managed Stk	02	0.82%	0.0916%
NPPGLM	Phoenix NPI Pensions Global Care Managed Stk	03	0.72%	0.0916%
NPPGLM	Phoenix NPI Pensions Global Care Managed Stk	04	0.57%	0.0916%
NPPGLM	Phoenix NPI Pensions Global Care Managed Stk	06	0.47%	0.0916%
NPPGLM	Phoenix NPI Pensions Global Care Managed Stk	07	0.52%	0.0916%
NPPGLM	Phoenix NPI Pensions Global Care Managed Stk	08	0.67%	0.0916%
NPPGLM	Phoenix NPI Pensions Global Care Managed Stk	09	0.92%	0.0916%
NPPGLM	Phoenix NPI Pensions Global Care Managed Stk	10	0.98%	0.0916%
NPPGLM	Phoenix NPI Pensions Global Care Managed Stk	11	0.77%	0.0916%
NPPGMC	Phoenix NPI Pensions Global Care Managed	03	0.22%	0.0916%
NPPGMC	Phoenix NPI Pensions Global Care Managed	IG	0.99%	0.0916%
NPPGIT	Phoenix NPI Pensions Indexed Gilt Stk	01	0.98%	-0.0044%
NPPGIT	Phoenix NPI Pensions Indexed Gilt Stk	02	0.80%	-0.0044%
NPPGIT	Phoenix NPI Pensions Indexed Gilt Stk	03	0.70%	-0.0044%
NPPGIT	Phoenix NPI Pensions Indexed Gilt Stk	04	0.55%	-0.0044%
NPPGIT	Phoenix NPI Pensions Indexed Gilt Stk	06	0.45%	-0.0044%
NPPGIT	Phoenix NPI Pensions Indexed Gilt Stk	07	0.50%	-0.0044%
NPPGIT	Phoenix NPI Pensions Indexed Gilt Stk	08	0.65%	-0.0044%
NPPGIT	Phoenix NPI Pensions Indexed Gilt Stk	09	0.90%	-0.0044%
NPPGIT	Phoenix NPI Pensions Indexed Gilt Stk	10	0.98%	-0.0044%
NPPGIT	Phoenix NPI Pensions Indexed Gilt Stk	11	0.75%	-0.0044%
NPPGLT	Phoenix NPI Pensions Indexed Gilt	03	0.20%	-0.0044%

NPPGLT	Phoenix NPI Pensions Indexed Gilt	IG	0.80%	-0.0044%
NPPHMM	Phoenix NPI Pensions Managed Stk (Ex Henderson Multi Manager)	01	0.97%	0.0550%
NPPHMM	Phoenix NPI Pensions Managed Stk (Ex Henderson Multi Manager)	02	0.81%	0.0550%
NPPHMM	Phoenix NPI Pensions Managed Stk (Ex Henderson Multi Manager)	03	0.71%	0.0550%
NPPHMM	Phoenix NPI Pensions Managed Stk (Ex Henderson Multi Manager)	04	0.56%	0.0550%
NPPHMM	Phoenix NPI Pensions Managed Stk (Ex Henderson Multi Manager)	06	0.46%	0.0550%
NPPHMM	Phoenix NPI Pensions Managed Stk (Ex Henderson Multi Manager)	07	0.51%	0.0550%
NPPHMM	Phoenix NPI Pensions Managed Stk (Ex Henderson Multi Manager)	08	0.66%	0.0550%
NPPHMM	Phoenix NPI Pensions Managed Stk (Ex Henderson Multi Manager)	09	0.91%	0.0550%
NPPHMM	Phoenix NPI Pensions Managed Stk (Ex Henderson Multi Manager)	10	0.97%	0.0550%
NPPHMM	Phoenix NPI Pensions Managed Stk (Ex Henderson Multi Manager)	11	0.76%	0.0550%
NPPMAD	Phoenix NPI Pensions Managed Stk	01	0.98%	0.0550%
NPPMAD	Phoenix NPI Pensions Managed Stk	02	0.81%	0.0550%
NPPMAD	Phoenix NPI Pensions Managed Stk	03	0.71%	0.0550%
NPPMAD	Phoenix NPI Pensions Managed Stk	04	0.56%	0.0550%
NPPMAD	Phoenix NPI Pensions Managed Stk	06	0.46%	0.0550%
NPPMAD	Phoenix NPI Pensions Managed Stk	07	0.51%	0.0550%
NPPMAD	Phoenix NPI Pensions Managed Stk	08	0.66%	0.0550%
NPPMAD	Phoenix NPI Pensions Managed Stk	09	0.91%	0.0550%
NPPMAD	Phoenix NPI Pensions Managed Stk	10	0.98%	0.0550%
NPPMAD	Phoenix NPI Pensions Managed Stk	11	0.76%	0.0550%
NPPMAN	Phoenix NPI Pensions Managed	03	0.21%	0.0550%
NPPMAN	Phoenix NPI Pensions Managed	IG	0.98%	0.0550%
NPPOE	Phoenix NPI Pensions Overseas Equity Stk	01	0.97%	0.0509%
NPPOE	Phoenix NPI Pensions Overseas Equity Stk	02	0.79%	0.0509%
NPPOE	Phoenix NPI Pensions Overseas Equity Stk	03	0.68%	0.0509%
NPPOE	Phoenix NPI Pensions Overseas Equity Stk	04	0.53%	0.0509%
NPPOE	Phoenix NPI Pensions Overseas Equity Stk	06	0.43%	0.0509%
NPPOE	Phoenix NPI Pensions Overseas Equity Stk	07	0.48%	0.0509%
NPPOE	Phoenix NPI Pensions Overseas Equity Stk	08	0.63%	0.0509%
NPPOE	Phoenix NPI Pensions Overseas Equity Stk	09	0.89%	0.0509%
NPPOE	Phoenix NPI Pensions Overseas Equity Stk	10	0.97%	0.0509%
NPPOE	Phoenix NPI Pensions Overseas Equity Stk	11	0.74%	0.0509%
NPPOEC	Phoenix NPI Pensions Overseas Equity	03	0.18%	0.0509%
NPPOEC	Phoenix NPI Pensions Overseas Equity	IG	0.98%	0.0509%
NPPUKT	Phoenix NPI Pensions UK Equity Tracker Stk	01	0.98%	0.0288%
NPPUKT	Phoenix NPI Pensions UK Equity Tracker Stk	02	0.79%	0.0288%
NPPUKT	Phoenix NPI Pensions UK Equity Tracker Stk	03	0.69%	0.0288%
NPPUKT	Phoenix NPI Pensions UK Equity Tracker Stk	04	0.54%	0.0288%
NPPUKT	Phoenix NPI Pensions UK Equity Tracker Stk	06	0.44%	0.0288%
NPPUKT	Phoenix NPI Pensions UK Equity Tracker Stk	07	0.49%	0.0288%
NPPUKT	Phoenix NPI Pensions UK Equity Tracker Stk	08	0.64%	0.0288%
NPPUKT	Phoenix NPI Pensions UK Equity Tracker Stk	09	0.89%	0.0288%
NPPUKT	Phoenix NPI Pensions UK Equity Tracker Stk	10	0.99%	0.0288%
NPPUKT	Phoenix NPI Pensions UK Equity Tracker Stk	11	0.74%	0.0288%
NPPUTC	Phoenix NPI Pensions UK Equity Tracker	03	0.19%	0.0288%
NPPUTC	Phoenix NPI Pensions UK Equity Tracker	IG	1.00%	0.0288%
NPPSAP	Phoenix Sustainable Index Asia Pacific ex Japan Equity Fund	IG	0.89%	-0.0013%
NPPSEE	Phoenix Sustainable Index European Equity Fund	IG	0.88%	0.0372%
NPPSEM	Phoenix Sustainable Index Emerging Market Equity Fund	IG	0.92%	0.0957%
NPPSJP	Phoenix Sustainable Index Japan Equity Fund	IG	0.88%	0.0005%
NPPSUE	Phoenix Sustainable Index UK Equity Fund	IG	0.87%	0.0035%
NPPSUS	Phoenix Sustainable Index US Equity Fund	IG	0.87%	0.0002%
<b>Funds Applicable to Former RSALI Products</b>				
PXPDEP	Ex- RSALI Deposit Fund	IG	1.00%	0.0050%
AD	Ex- RSALI Deposit Fund (Pensol)	n/a	1.00%	0.0050%
PXPDED	Ex- RSALI Deposit Fund	S8	0.50%	0.0050%
PXPDEE	Ex- RSALI Deposit Fund	S9	0.70%	0.0050%
PXPEQU	Ex-RSALI Equity Fund	IG	0.99%	0.1381%
AE	Ex-RSALI Equity Fund (Pensol)	n/a	1.00%	0.1381%
PXPEQU	Ex-RSALI Equity Fund	S8	0.51%	0.1381%
PXPEQI	Ex-RSALI Equity Income Fund	IG	0.99%	0.0903%
AF	Ex-RSALI Equity Income Fund (Pensol)	n/a	1.00%	0.0903%

PXPEQI	Ex-RSALI Equity Income Fund	S8	0.52%	0.0903%
PXPEUA	Ex-RSALI European Fund	IG	0.99%	0.0299%
AL	Ex-RSALI European Fund (Pensol)	n/a	1.00%	0.0299%
PXPEUR	Ex-RSALI European Fund	S8	0.52%	0.0299%
PXPEUB	Ex-RSALI European Fund	S9	0.73%	0.0299%
PXPFRA	Ex-RSALI Far East Fund	IG	0.98%	0.0010%
AP	Ex-RSALI Far East Fund (Pensol)	n/a	1.00%	0.0010%
PXPFRE	Ex-RSALI Far East Fund	S8	0.53%	0.0010%
PXPFRB	Ex-RSALI Far East Fund	S9	0.74%	0.0010%
PXPFIX	Ex-RSALI Fixed Interest Fund	IG	0.99%	-0.0020%
AG	Ex-RSALI Fixed Interest Fund (Pensol)	n/a	1.00%	-0.0020%
PXPFIX	Ex-RSALI Fixed Interest Fund	S8	0.52%	-0.0020%
PXPFIG	Ex-RSALI Fixed Interest Fund	S9	0.72%	-0.0020%
PXPIDA	Ex-RSALI FTSE All Share Tracker Fund	IG	0.99%	0.0155%
AM	Ex-RSALI FTSE All Share Tracker Fund (Pensol)	n/a	1.00%	0.0155%
PXPIDX	Ex-RSALI FTSE All Share Tracker Fund	S8	0.68%	0.0155%
PXPIDL	Ex-RSALI Index Linked Fund	IG	0.99%	0.0398%
AH	Ex-RSALI Index Linked Fund (Pensol)	n/a	1.00%	0.0398%
PXPIDL	Ex-RSALI Index Linked Fund	S8	0.66%	0.0398%
PXPIDB	Ex-RSALI Index Linked Fund	S9	0.83%	0.0398%
PXPINT	Ex-RSALI International Fund	IG	0.98%	0.0270%
AJ	Ex-RSALI International Fund (Pensol)	n/a	1.00%	0.0270%
PXPINT	Ex-RSALI International Fund	S8	0.52%	0.0270%
PXPIND	Ex-RSALI International Fund	S9	0.74%	0.0270%
AI	Ex-RSALI Leader Fund (Pensol)	n/a	1.00%	0.0299%
PXPUKL	Ex-RSALI Leader Fund	S8	0.58%	0.0299%
PXPMAN	Ex-RSALI Managed Growth Fund	IG	0.98%	0.0810%
AA	Ex-RSALI Managed Growth Fund (Pensol)	n/a	1.00%	0.0810%
PXPMAB	Ex-RSALI Managed Growth Fund	S8	0.51%	0.0810%
PXPMAC	Ex-RSALI Managed Growth Fund	S9	0.73%	0.0810%
PXPBAA	Ex-RSALI Managed Pension (20-60% Shares) Fund	IG	0.99%	0.0790%
AB	Ex-RSALI Managed Pension (20-60% Shares) Fund (Pensol)	n/a	1.00%	0.0790%
PXPBAG	Ex-RSALI Managed Pension (20-60% Shares) Fund	SP	0.51%	0.0790%
PXGUSA	Ex-RSALI North American Fund	S7	0.76%	0.0063%
AC	Ex-RSALI Pension Protector Fund (Pensol)	n/a	1.00%	0.0163%
PXPPNB	Ex-RSALI Pension Protector Fund	S9	0.77%	0.0163%
PXPPNP	Ex-RSALI Pension Protector Fund	SP	0.57%	0.0163%
PXPPRO	Ex-RSALI Property Fund	IG	1.00%	0.0280%
AK	Ex-RSALI Property Fund (Pensol)	n/a	1.00%	0.0280%
PXPPRO	Ex-RSALI Property Fund	S8	0.50%	0.0280%
PXPWWB	Ex-RSALI Worldwide Bond	S7	1.22%	0.3030%
PXPUNA	Ex-RSALI Unitised With Profit Fund	10	0.26%	0.0647%
AO	Ex-RSALI Unitised With Profit Fund (Pensol)	n/a	1.00%	0.0610%
PXPUNI	Ex-RSALI Unitised With Profit Fund	S8	0.71%	0.0647%
PXPUN2	Ex-RSALI Unitised With Profit Fund	S9	0.26%	0.0647%
XI	PHX Aberdeen Ethical World (Pensol)	n/a	1.34%	0.0590%
XG	PHX Baillie Gifford Managed (Pensol)	n/a	1.43%	0.1715%
PXDASC	PHX Framlington American Smaller Companies	S7	1.57%	0.0567%
PXDAMT	PHX Framlington American Turnaround	S7	0.82%	0.0567%
PXDACP	PHX Framlington Capital Trust	S7	1.92%	0.1315%
XA	PHX Framlington Health Fund (Pensol)	n/a	1.82%	0.0852%
PXDIGR	PHX Framlington International Growth	S7	1.59%	0.0797%
PXDJAP	PHX Framlington Japan and General	S7	1.85%	0.0510%
PXDREC	PHX Framlington Recovery	S7	1.84%	0.0797%
PXDSPM	PHX Framlington Special Managed	S7	1.57%	0.0605%
XB	PHX Framlington UK Growth Fund (Pensol)	n/a	1.83%	0.1049%
PXGASS	PHX GT American Special Situations	S7	0.75%	0.0004%
PXGCAP	PHX GT Capital Trust	S7	2.36%	0.3383%
PXGEUR	PHX GT European	S7	2.63%	0.1048%
PXGFRE	PHX GT Far East and General	S7	2.65%	0.4134%
PXGINT	PHX GT International	S7	2.37%	0.3900%
PXGJAP	PHX GT Japan and General	S7	2.50%	0.0828%
PXGSPM	PHX GT Special Managed	S7	2.28%	0.2125%

	SALAC Pension Traditional With Profits	n/a	0.89%	0.0647%
<b>Funds Applicable to Former Scottish Provident Products</b>				
PL2B485	Phoenix SCP(E) Americas Perform Pen	03	0.99%	0.0015%
PL2B486B586	Phoenix SCP(E) Blue Chip Pen	03	0.99%	0.0299%
PL2B499B599	Phoenix SCP(E) Building Society Pension	03	1.00%	0.0050%
PL2B471B571	Phoenix SCP(E) Cash Pen	03	1.00%	0.0050%
PL2B421B521	Phoenix SCP(E) Equity Pension	03	0.99%	0.1199%
PL2B482	Phoenix SCP(E) Europe Perform Pen	03	0.99%	0.0469%
PL2B483	Phoenix SCP(E) Far East Performance Pension	03	0.98%	0.0580%
PL2B451	Phoenix SCP(E) Fixed Interest Pension	03	0.99%	0.0182%
PL2B461	Phoenix SCP(E) Index Linked Pen	03	0.99%	0.0225%
PL2B431B531	Phoenix SCP(E) International Pen	03	0.98%	0.0519%
PL2B411B511	Phoenix SCP(E) Managed Pen	03	0.98%	0.1050%
PL2B441B541	Phoenix SCP(E) Property Pension	03	0.99%	0.0001%
PL2B484	Phoenix SCP(E) Worldwide Perform Pen	03	0.98%	0.1020%
PL2L128L628	Phoenix SCP(K) Aberdeen Fixed Interest Pen	03	0.99%	0.0397%
PL2L032L532	Phoenix SCP(K) Building Society Pen	03	1.00%	0.0050%
PL2L038L538	Phoenix SCP(K) Equity Pen	03	0.98%	0.0580%
PL2L144L644	Phoenix SCP(K) European Pen	03	0.99%	0.0554%
PL2L082L582	Phoenix SCP(K) Extra Income Pen	03	0.98%	0.0767%
PL2L058L558	Phoenix SCP(K) Far East Pen	03	0.98%	0.0120%
PL2L036L536	Phoenix SCP(K) Fixed Interest Pen	03	0.98%	0.0140%
PL2L052L552	Phoenix SCP(K) High Income Pen	03	0.99%	0.1017%
PL2L050L550	Phoenix SCP(K) International Pen	03	0.98%	0.0260%
PL2L198L698	Phoenix SCP(K) Managed Cash Pen	03	1.00%	0.0060%
PL2L562L762	Phoenix SCP(K) Managed Growth Pen	03	0.98%	0.1006%
PL2L274L774	Phoenix SCP(K) Managed Pen (0 35% Shares)	03	0.98%	0.1765%
PL2L030L530	Phoenix SCP(K) Managed Pen (40 85% Shares)	03	0.98%	0.1091%
PL2L272L772	Phoenix SCP(K) Managed Pen (60 100% Shares)	03	0.98%	0.1022%
PL2L056L556	Phoenix SCP(K) North American Pen	03	0.99%	0.0055%
PL2L260L760	Phoenix SCP(K) Pref and Fixed Int Pen	03	0.99%	0.0302%
PL2L034L534	Phoenix SCP(K) Property Pen	03	0.99%	0.0003%
PL2L286L786	Phoenix SCP(K) Recovery Pen	03	2.26%	0.1565%
PL2L054L554	Phoenix SCP(K) Technology Pen	03	0.99%	0.1168%
PL2L284L784	Phoenix SCP(K) UK Blue Chip Pen	03	0.98%	0.0299%
PL2L060L560	Phoenix SCP(K) UK Mid Cap Pen	03	0.99%	0.0897%
PL2B481	Phoenix SCP(E) With Profit Pension Type 1	01	0.60%	0.0851%
PL2L540L542	Phoenix SCP(K) With Profit Pension Type 1	01	0.85%	0.0851%
PL2B681	Phoenix SCP(E) With Profit Pension Type 2	01	0.85%	0.0851%
PL2L570L572	Phoenix SCP(K) With Profit Pension Type 2	01	0.85%	0.0851%