

FundsNetwork – Which Companies Can I Invest Into?

A choice of 60- leading fund managers and over 1,100 different funds are available through FundsNetwork.

Most funds carry the Seymour Sinclair Investments Discount of usually between 3 - 5% on ISA's and 2.5-4% on Unit Trusts & OEICs.

The launch of fund supermarkets, such as the Fidelity FundsNetwork, has brought major benefits for UK investors. For the first time, for instance, ISAs can be created using different funds from a variety of the top fund management houses.

Fund supermarkets have many advantages over single company plans. Investors are able to invest into an ISA using numerous funds from different fund managers. With Fundsnetwork you can spread your investments and benefit from the strengths that different fund managers offer. For instance you could invest your ISA allowance into New Star Select Opportunities Fund, Invesco Perpetual High Income, Fidelity Special Situations Fund, Credit Suisse Income Fund and Artemis UK Smaller Companies through a Fund Supermarket at no additional cost and receive the full discounts we offer on these funds.

The benefits of this type of diversification are clear in allowing more tailored ISAs to be created, featuring "best of breed" fund combinations. And with a supermarket, all this is now available from a single provider, meaning just one application process. By exploiting new technology, FundsNetwork can offer all this, without any extra charges and what's more, to **switch between companies and funds will only cost 0.25%** rather than the 5% many companies charge.



Fund supermarkets are here to stay and have become more and more popular with investors. In a short space of time they have forged themselves a privileged position in the financial services landscape. They have also won the acclaim of Independent Financial Advisers, and we like many of our competitors embrace the concept of fund supermarkets. In the space of just a few years, fund supermarkets have gained recognition amongst many investors with their array of funds, in-depth research information and investment options, such as easy fund switching and valuation facilities.

There has been a massive increase in the use in investment supermarkets. For instance, Fidelity's FundsNetwork received over £4million of ISA business in the final hour before the end of last tax year.

We now believe that the best way to buy funds is via a Fund Supermarket and the one that we suggest FundsNetwork. There is absolutely no additional cost in using either of these two fund supermarkets and they provide you with so much more flexibility than by just choosing one company. Firstly, you will only receive one valuation statement showing all your investments through them and switching investments between the various companies and funds are done instantly rather than the current PEP/ISA transfer process that can take anything up to four weeks.

What is FundsNetwork?

FundsNetwork is an investment supermarket provided by Fidelity, which offers Investors access to over 1000 funds from 56 leading investment providers both inside and outside of an ISA. FundsNetwork can be used to house an entire investment portfolio including ISAs, PEPs and investments directly into any of the funds. The benefits to this are obvious:

Fantastic choice

One of the many advantages of FundsNetwork is the choice it offers. You can hold as many funds as you like, from any of the companies they have teamed up with or Fidelity itself, all in one account. No longer are investors tied to one company and their funds - here you choose what suits you best, to create your own portfolio.

Funds Network ISA

The FundsNetwork ISA enables investors to access the country's leading Fund Managers and their funds through the convenience of one ISA. Most Fund Managers offer their own ISAs that are limited to their own funds. The FundsNetwork ISA does not have this restriction.

Subject to contribution limits, you can choose which ISA fund(s) you wish to invest in from the wide range on offer in the fund-market, giving you much greater choice and flexibility.

By having many funds from various Fund Managers under one ISA Manager, you can move your investments between Fund Managers within your ISA easily and quickly. FundsNetwork will contact the Fund Manager and carry out your instructions on your behalf, saving you time and effort. As your investment remains within the FundsNetwork ISA wrapper, the paperwork is minimal.

BENEFITS OF USING A FUND SUPERMARKET

- | | | | |
|---|---|---|---|
| # | One cheque | # | Consolidated funds, statements and valuations |
| # | One simple paper-based application form | # | Ability to select leading funds from different Fund Managers |
| # | One consolidated valuation statement | # | Easy and cheaper switching between funds and managers |
| # | Wide choice of funds | # | Putting together your own Portfolio from a choice of over 840 funds |

SEYMOUR SINCLAIR DISCOUNTS – When using FundsNetwork the Seymour Sinclair Bonus will be given as a discount off the unit price rather than as a cash-back. The discounts we give on most funds are the same whether you invest via a fund supermarket or direct through ourselves into the company of your choice. There are some nil initial charge ISAs, such as those offered by L&G, M&G and Norwich Union, with these funds we are only able to give cash-backs and only if invested into outside a supermarket. When investing with FundsNetwork it is important that you complete the fund code on the application form. If this is not completed it will be taken that the investment code is Accumulation rather than Income units.

THERE ARE NO ADDITIONAL CHARGES WHEN USING FUNDSNETWORK. THE ONLY CHARGES ARE THE NORMAL ONES MADE BY THE INVESTMENT COMPANIES AND THESE ARE REDUCED BY THE SEYMOUR SINCLAIR DISCOUNTS THAT APPLY FOR ALL FUNDSNETWORK FUNDS.

TURN OVER FOR OUR DISCOUNT LIST

SEYMOUR SINCLAIR INVESTMENTS - DISCOUNTS

**** As a general rule, we give 3% Discount or Cash-Back on nearly all ISA investments and 2.5% on Unit trust / OEICs. In addition to this, the investment companies give our clients a further discount. In some cases the total discount is as much as 100% of the initial charge. The discounts are the same if you invest via a fund supermarket like Fidelity's FundsNetwork. ****

| COMPANY | Unit Trust/ OEIC/ICVC/ ISA Initial Charge | ISA Discounts Inv Company + SSI | Unit Trust / OEIC / ICVC Discounts Inv Company + SSI | Max Saving on £7,200 ISA |
|---|---|------------------------------------|--|-----------------------------|
| Aberdeen | 4.25% | 3% - 4% | 2.5% - 3.5% | £288.00 |
| Allianz (Not Index Funds) | 3.25% - 5.5% | 4% | 2.5% - 3.5% | £288.00 |
| Artemis | 5% - 5.25% | 3% - 4.75% | 2.5% - 4.25% | £342.00 |
| Axa Framlington (0% on Equity Inc fund) | 3% - 5.5% | 0% - 4.75% | 0% - 4.25% | £342.00 |
| Baillie Gifford | 5% | 3% | 2.5% | £216.00 |
| BlackRock Merrill Lynch | 3% - 5.25% | 3% - 4% | 2.5% - 3.5% | £288.00 |
| Credit Suisse | 3.25% - 5.5% | 3% - 4% | 2.5% - 3.5% | £288.00 |
| F&C | 5% | 4.5% | 3.5% | £324.00 |
| Fidelity (0% on moneybuilder range) | 3.5% | 0% - 3% | 0% - 2.5% | £216.00 |
| First State | 3.5% - 4% | 0% - 3.75% | 0% - 3% | £270.00 |
| Gartmore | 1.5% - 5% | 3% - 4.5% | 2.5% - 4% | £324.00 |
| Henderson | 4% - 5.25% | 3-4% | 2.5% - 3.5% | £288.00 |
| HSBC (Most Funds - 0% on Trackers) | 0% - 4% | 3% | 2.5% | £216.00 |
| Insight | 5% - 5.25% | 3% | 2.5% | £216.00 |
| Invesco Perpetual | 5% | 5% | 4% | £360.00 |
| Investec | 3.5% - 4.5% | 3% - 4% | 2.5% - 4% | £288.00 |
| JP Morgan Fleming | 3.5% - 5.5% | 3% - 4% | 2.5% - 3.25% | £216.00 |
| Jupiter | 5% - 5.25% | 3% - 4.5% | 2.5% - 4% | £324.00 |
| LeggMason | 4.5% - 5% | 3% - 4.25% | 2.5% - 3.75% | £306.00 |
| Legal & General | 5% | 3% | 2.5% | £216.00 |
| Legal & General (0% Initial Charge Funds) | 0% | 0.50% | 0.5% | £36.00 |
| Liontrust | 5% | 3% | 2.5% | £216.00 |
| M&G Income & Growth (managed) | 0% | 0% - 2% | 0%-2% | £144.00 |
| M&G (General) | 5% | 3% | 2.5% | £216.00 |
| Marlborough (0% on UK Micro Cap) | 5% | 3% - 4.5% | 2.5% - 4% | £324.00 |
| Neptune | 5% | 4.5% | 4% | £324.00 |
| New Star | 4.25% - 5.25% | 3% - 4.75% | 2.5% - 4.25% | £342.00 |
| Newton | 4% | 3% | 2.5% | £216.00 |
| Norwich Union | 1% - 5% | 3% | 2.5% | £216.00 |
| Old Mutual | 3.5% - 4% | 3% | 2.5% | £216.00 |
| PSigma | 5.25% | 3% | 2.5% | £216.00 |
| Rathbone | 4% - 5.5% | 5% | 4.5% | £360.00 |
| Renburg | 4.5% - 5.5% | 3% | 2.5% | £216.00 |
| Resolution Asset Management | 4.25% - 5.25% | 3% | 2.5% | £216.00 |
| Schroders | 3.25% - 5.25% | 3% - 4.9% | 2.5% - 4% | £352.80 |
| Scottish Widows (Most Funds) | 3.5% - 6% | 3% | 2.5% | £216.00 |
| Skandia | 4.5% | 3% | 2.5% | £216.00 |
| Soc Gen | 3.5% - 5.25% | 0% - 5% | 0% - 4.5% | £360.00 |
| Standard Life | 3% - 5.5% | 3% | 2.5% | £216.00 |
| Threadneedle | 3.75% - 5.5% | 3% | 2.5% | £216.00 |

On all index tracking funds we do not offer any discount or cash-back except those offered by Legal & General . Discounts are for lump sum investments. Monthly payments do not usually attract a discount from the investment companies. Although we try to keep the list up to date, company charges can alter from time to time and we accept no liability as to the accuracy of this list. As we deal with nearly all ISAs it is difficult to list them all. The above list does not apply to 'Tracker' or cash funds unless specified. Some discounts alter depending on the funds; however the list gives an idea of the discounts available. These Discounts are the maximum available on certain funds. Some funds do not carry such discounts and will be less.

June 2008

SHOULD YOU REQUIRE BROCHURES AND APPLICATIONS ON ANY OF THE PRODUCTS MENTIONED PLEASE CONTACT US ON:

TELEPHONE: 020 8870 7072 E-MAIL: INFO@SEYMOURSINCLAIR.CO.UK INTERNET: WWW.SEYMOURSINCLAIR.CO.UK

***** IMPORTANT INFORMATION - PLEASE READ *****

WE GIVE INVESTMENT DISCOUNTS, CASH-BACKS OR ENHANCEMENTS ON MOST ISAS, PEP TRANSFERS, UNIT TRUSTS, NEW INVESTMENT TRUSTS LAUNCHES, GUARANTEED INCOME BONDS, HIGH INCOME BONDS, WITH PROFITS BONDS, VCTS, AND SECOND HAND ENDOWMENTS. IF YOU ARE INTERESTED IN ANY PARTICULAR PRODUCT PLEASE CONTACT US AND WE WILL SUPPLY YOU WITH THE RELEVANT PRODUCT DETAILS AND GIVE YOU OUR REBATE OR REINVESTMENT TERMS. ALL YIELDS & RATES ARE CORRECT AT TIME OF GOING TO PRESS.

NOTHING IN THIS INFORMATION SHOULD BE CONSTRUED AS SEYMOUR SINCLAIR INVESTMENTS OFFERING ADVICE OR A RECOMMENDATION ON ANY ASPECT OF THE PRODUCTS MENTIONED. WE WORK ON AN EXECUTION ONLY OR DIRECT OFFER BASIS, WHEREBY NO ADVICE OR RECOMMENDATION IS GIVEN AS WE ARE NOT AWARE OF YOUR PARTICULAR FINANCIAL CIRCUMSTANCES. THIS ALLOWS US TO BE ABLE TO GIVE COMMISSION CASH-BACK OR REINVESTMENT BONUSSES.

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THE INVESTMENT PRODUCTS MENTIONED DO NOT SUIT EVERYONE AND THEREFORE IF YOU ARE UNSURE AS TO THE SUITABILITY OF AN INVESTMENT YOU SHOULD SEEK EXPERT ADVICE. WE WILL NOT MAKE RECOMMENDATIONS AS REGARDS INVESTMENT PRODUCTS. PLEASE NOTE THAT NO INFORMATION WILL BE PROVIDED BY OURSELVES AS REGARDS TAX POSITIONS ON ANY TYPE OF INVESTMENT AS WE ARE NOT TAX EXPERTS AND WE RECOMMEND THAT INVESTORS CONTACT THEIR ACCOUNTANT OR THE INVESTMENT COMPANY.

IN ORDER TO MAKE AN INVESTMENT USING OUR SERVICES WE WILL REQUIRE YOU TO COMPLETE AND SIGN AN 'EXECUTION ONLY INVESTMENT CONFIRMATION FORM'. THIS CONFIRMS THAT YOU UNDERSTAND OUR TERMS OF BUSINESS AND THE BASIS UNDER WHICH THE INVESTMENT IS BEING MADE.

**** IF YOU ARE UNSURE IN ANY WAY ABOUT A PRODUCT OR ITS TAX IMPLICATIONS, PLEASE DO NOT INVEST ****

WEALTH WARNING: PLEASE REMEMBER THAT THE VALUE OF YOUR INVESTMENTS AND THE INCOME PRODUCED CAN FALL AS WELL AS RISE. PAST PERFORMANCE HAS NO BEARING ON THE FUTURE PERFORMANCE OF INVESTMENTS AND TAXATION ON PRODUCTS MAY CHANGE.

SEYMOUR SINCLAIR INVESTMENTS LIMITED IS REGULATED BY THE FINANCIAL SERVICES AUTHORITY - 177616

SHOULD YOU LIKE A FURTHER COPY OF OUR TERMS OF BUSINESS PLEASE CONTACT US. ALL STATISTICS PROVIDED BY TRUSTNET / STANDARD & POORS MICROPAL OR AS SUPPLIED BY THE INVESTMENT COMPANIES. PREPARED BY SEYMOUR SINCLAIR INVESTMENTS LIMITED 6/08

PLEASE TURN OVER