

Fund Factsheet

Money (Life)

As at 30 June 2010

Fund performance

Discrete performance

%	30 Jun 05	30 Jun 06	29 Jun 07	30 Jun 08	30 Jun 09
	30 Jun 06	29 Jun 07	30 Jun 08	30 Jun 09	30 Jun 10
Life	2.51	2.81	2.73	0.34	-0.77

Basis: % growth, bid to bid in sterling. Returns are shown net of annual management charges only, with net income reinvested. Returns are calculated using the single priced life fund.

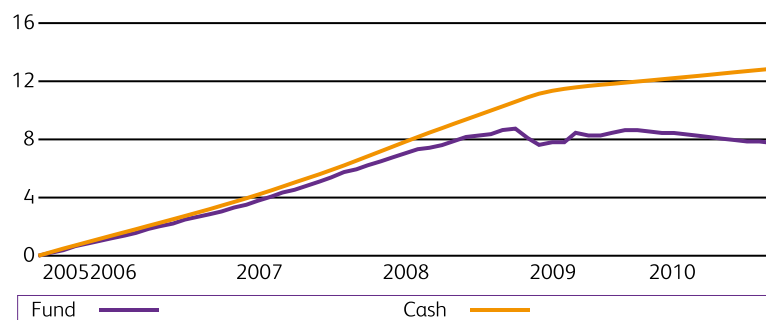
Source all returns: Lipper, a REUTERS company

Cumulative performance

%	1 Mth	3 Mths	YTD	1 Yr	3 Yrs	5Yrs
Life	-0.09	-0.17	-0.43	-0.77	2.29	7.81
Benchmark	0.04	0.11	0.21	0.43	7.71	16.43

Source all returns: Lipper, a REUTERS company

Cumulative investment performance – over 5 years



Basis: % growth, total return (net), bid to bid sterling. Returns are shown net of annual management charges. This figure does not reflect initial charges. Cash is represented by the Moneyfacts Average 90 day 10K Index. Source all returns: Lipper, a REUTERS company

Important notes: Past performance is not a guide to future performance. The investment's value and the income from it will fall as well as rise and may be affected by market and currency movements. You may get back less than originally invested. Cash on deposit is more secure, generally more accessible and provides greater certainty of growth.

Fund managers commentary

There was a sharp fall in consumer confidence this month, which may be a reaction to the budget or a reflection of the recent bout of financial uncertainty.

There were two key items of interest last month: the sovereign credit crisis and the knock on impact to banks funding levels, and the increasing focus on the sharp fiscal constraint taking place in Europe. While levels showed little change, credit spreads drifted higher.

Contact details: For further information please contact **Adviser Services** on **0870 607 6771** or visit www.bankofscotland.co.uk/privateclients

Fund objective

The investment is in short-term deposit instruments, thus allowing sufficient liquidity in a fund that is principally a short-term investment vehicle for investors when switching between equity funds.

Investment approach

The fund invests in all forms of interest-bearing money instruments where the capital is at low risk normally in the UK.

Fund facts

Fund management house	Scottish Widows Investment Partnership Ltd
Fund manager	Jeff King
Life fund size (£m)	259.78
Number of holdings	-
Launch date	05/11/2001
Annual management charge (dependent upon product)	0.65% - 1.40%
ABI Sector	Money Market
IMA Sector	-
Benchmark	LIBID GBP 7 Day
Price / Bid (£)	1.16
Distribution dates	-
Availability	Life

