

Income Funds

AEGON Ethical Income Inc			
ACD/Manager		Depositary/Trustee	
AEGON Fund Management UK Ltd		Royal Bank of Scotland, Edinburgh	
Fund Code	Fund Type	Charges Levied Against	Cat Standard?
AESRI	OEIC	Income	No
Objective			
The investment objective is to deliver a total return (income plus capital growth) to investors from investment in any sterling denominated bonds, including Eurobonds, issued by a company or organisation which meets the subfund's ethical criteria as defined by the ACD.			

Maxi ISA						
Amount Invested	£1,000	At end of year	Investment to date	Effect of deductions to date	Income Reinvested to Date	What you might get back at 7.00%
Initial Charge	3.50%					
Additional Bid-Offe Spread	N/A					
Annual Management Charge	1.00%	1	£1,000	£48	£66	£1,020
		3	£1,000	£83	£210	£1,140
Other Annual Expenses	0.19%	5	£1,000	£126	£372	£1,270
		10	£1,000	£280	£863	£1,680
Yield	6.47%					

The last line in the table shows that over 10 years, the effect of total charges and expenses could amount to £280. Putting this another way, this would have the effect of bringing the illustrated investment growth rate down from 7.0% to 5.4% a year.

Unit Trust / OEIC / SICAV						
Amount Invested	£5,000	At end of year	Investment to date	Effect of deductions to date	Income Reinvested to Date	What you might get back at 6.00%
Initial Charge	3.50%					
Additional Bid-Offer Spread	N/A					
Annual Management Charge	1.00%	1	£5,000	£240	£329	£5,060
		3	£5,000	£403	£1,030	£5,550
Other Annual Expenses	0.19%	5	£5,000	£600	£1,810	£6,090
		10	£5,000	£1,270	£4,090	£7,680
Yield	6.47%					

The last line in the table shows that over 10 years, the effect of total charges and expenses could amount to £1,270. Putting this another way, this would have the effect of bringing the illustrated investment growth rate down from 6.0% to 4.4% a year.