

February 2006

All percentage growth calculated to 31/01/2006

Rolling discrete performance % over one year to end January

Sector Risk Number  
Fund Risk Number  
Available to Portfolio Bonds  
RS ID Number

CUMULATIVE  
3 Months 6 Months 1 Year 3 Years 5 Years

DISCRETE  
2006 2005 2004 2003 2002

Forsyth  
OBSR  
Fund  
Rating  
Citywire  
Rating

### skandia investment management

Royal Skandia makes use of the skills of its sister company Skandia Investment Management Ltd (SIML) to select and monitor investment managers within the Skandia Investment Management funds. The funds are managed by Royal Skandia and are separate to the OEIC funds offered by SIML, although they may be invested wholly or partially through these funds.

#### MANAGED GROWTH SOLUTIONS

			3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002					
4	3	✓	85052	<b>CAUTIOUS MANAGED</b>													
				RS GBP Cautious*													
				8.50	7.85	15.06	42.02	11.63	15.06	7.28	15.05	-14.06	-8.54				
6	4	✓	96013	<b>BALANCED MANAGED</b>													
				RS GBP Balanced*													
				12.10	10.87	20.84	52.27	4.99	20.84	6.89	17.88	-20.08	-13.72				
6		✓	96909	<b>STOCK MARKET MANAGED</b>													
				RS GBP Aggressive*													
				12.83	11.07	22.63			22.63								
			96972	RS USD Diversified Managed (GBP)													
				12.00	11.80	23.94			23.94								
8			97085	<b>GLOBAL EQUITIES</b>													
				RS GBP Ethical													
				15.39													

#### MANAGED INCOME SOLUTIONS

1		✓	96901	<b>UK FIXED INTEREST</b>													
				RS GBP Bond Income*													
				2.91	3.02	5.24			5.24	4.85							
5		✓	96897	<b>UK EQUITY INCOME</b>													
				RS GBP Equity Income*													
				15.51	14.53	23.22			23.22	11.52							

#### ASSET ALLOCATOR SOLUTIONS

1	1	✓	85008	<b>MONEY</b>													
				RS GBP Building Society Deposit													
				0.93	1.84	3.78	10.38	17.76	3.78	3.55	2.71	2.79	3.80				
	1	✓	85012	RS GBP Deposit													
				0.88	1.82	3.80	10.36	17.59	3.80	3.50	2.72	2.66	3.79				
1		✓	97047	<b>UK FIXED INTEREST</b>													
				RS GBP UK Fixed Interest Blend*													
				2.62	2.62												
2			96881	<b>GLOBAL FIXED INTEREST</b>													
				RS EUR Euro Bond (GBP)													
				0.43	-1.53	0.00			0.00	5.82							
		✓	97051	RS GBP Global Fixed Interest Blend													
				1.59	-0.42												
3		✓	97093	<b>PROPERTY</b>													
				RS GBP Global Property Securities (La Salle)													
				13.57													
		✓	97105	RS GBP Property													
				Launched: 06/12/2005													
7		✓	97027	<b>UK ALL COMPANIES</b>													
				RS GBP UK Equity Blend													
				15.71	14.15												
5		✓	96250	RS GBP UK Index Tracker													
				14.99	14.26	25.12	81.91	5.75	25.12	12.40	29.35	-28.36	-18.85				
8		✓	97031	<b>EUROPE EXCLUDING UK</b>													
				RS GBP European Equity Blend													
				15.35	12.41												
10		✓	96482	RS SEK Swedish Equity Fund (GBP)													
				20.66	16.81	31.38	109.97	6.92	31.38	10.90	44.11	-28.82	-28.46				
8		✓	97035	<b>NORTH AMERICA</b>													
				RS GBP US Equity Blend													
				9.47	2.38												
7		✓	96439	RS GBP US Index Tracker*													
				10.13	3.11	17.97	38.37	-24.10	17.97	0.85	16.30	-32.57	-18.65				
10		✓	97043	<b>JAPAN</b>													
				RS GBP Japanese Equity Blend													
				18.17	31.93												
10		✓	97039	<b>ASIA PACIFIC EXCLUDING JAPAN</b>													
				RS GBP Far East Equity Blend													
				15.75	12.59												

### self select

All the funds in the self select section are only available as unit linked life assurance funds via Royal Skandia Life Assurance Limited products. The performance of the Royal Skandia fund will not mirror the performance of the underlying fund because of the Royal Skandia fund charges, taxation adjustments (if appropriate) and the Royal Skandia investment process.

1		✓	96849	<b>MONEY</b>													
				RS GBP M&G High Interest*													
				0.00	2.71	3.14			3.14	3.91							
1		✓	96853	<b>UK FIXED INTEREST</b>													
				RS GBP HSBC GIF Sterling Investment Grade Bond													
				2.17	1.33	4.33			4.33	5.11							
		✓	96609	RS GBP M&G Offshore Corporate Bond*													
				2.93	4.36	7.66	18.67		7.66	5.66	4.32	1.94					
		✓	96575	RS GBP M&G Offshore High Yield Corporate Bond*													
				1.65	3.63	6.85	31.31		6.85	9.17	12.57	1.71			A		
		✓	95050	RS GBP Merrill Lynch Government Securities*													
				1.53	1.62	4.25	7.02	13.48	4.25	3.94	-1.23	6.36	-0.30				
		✓	96633	RS GBP New Star Fixed Interest*													
				2.28	3.66	6.12	23.85		6.12	7.54	8.53	-3.66			AA		
		✓	96888	RS GBP Franklin US Government Bond*													
				1.73	3.61	5.57			5.57	8.72					AA		
		✓	96983	RS GBP Threadneedle Strategic Bond													
				1.49	2.04	-0.73			-0.73						AAA		
2			85047	<b>CURRENCY FUNDS</b>													
				RS GBP Baring Currency Managed \$													
				0.11	-0.66	4.36	-0.87	-9.36	4.36	-2.57	-2.51	-10.79	2.49				
2			96932	<b>GLOBAL FIXED INTEREST</b>													
				RS USD ABN AMRO Global Emerging Markets Bond (GBP)													
				9.44	10.30	27.16			27.16								
		✓	97026	RS GBP Baring Directional Bond*													
				1.18	1.62												
		✓	96244	RS USD Baring High Yield Bond (GBP)													
				0.88	1.26	9.96	14.65	3.07	9.96	1.95	2.28	-10.10	0.00				
		✓	96794	RS USD Baring US Plus Bond (GBP)													
				0.00	-2.21	5.90	-1.54		5.90	-2.17	-4.97						
		✓	96935	RS GBP Fidelity Money Builder Income*													
				2.61	2.82	6.02			6.02						AA		
		✓	96694	RS GBP Framlington Absolute Growth*													
				7.06	8.74	14.12	99.46		14.12	15.89	50.81	-40.64			AA		
		✓	96710	RS USD Franklin US Government (GBP)													
				1.44	-1.23	6.03	-4.90		6.03	-1.48	-8.95	-9.89					
		✓	85033	RS GBP INVESCO Bond \$*													
				0.49	-1.45	0.58	5.81	15.20	0.58	3.59	1.56	5.01	3.68				
		✓	96842	RS USD Mellon Global Bond Portfolio (GBP)													
				1.74	0.31	3.53			3.53	5.77							
		✓	85049	RS GBP Merrill Lynch IIF Wor Bd \$													
				1.01	-1.86	1.21	1.01	-0.79	1.21	0.92	-1.11	-1.10	-0.69				
		✓	96975	RS GBP Threadneedle Dollar Bond													
				2.40	-1.06	10.58			10.58						A		
3		✓	96521	<b>PROPERTY</b>													
				RS GBP Aberdeen Property Share *													
				19.71	16.74	20.09	128.80		20.09	41.77	34.39	-8.25					
		✓	96962	RS GBP Close Property Investment Port*													
				0.72	2.08	5.60			5.60								
		✓	96951	RS GBP M&G Property*													
				1.60	3.35	9.53			9.53								
		✓	96955	RS GBP New Star Property*													
				4.90	7.28	11.27			11.27						AA		
		✓	96774	RS GBP Norwich Property*													
				5.20	8.35	13.22	49.94		13.22	16.95	13.24						
4		✓	85051	<b>DEFENSIVE MANAGED</b>													
				RS GBP Aberdeen Managed Distribution*													
				6.51	5.24	10.49	30.71	10.37	10.49	9.68	7.86	-4.01	-12.03				
		✓	85013	RS GBP Investec Cautious Managed*													
				7.20	5.52	10.09	39.53	14.29	10.09	7.15	18.28	-10.88	-8.10		AA		
		✓	96884	RS GBP New Star Managed Distribution*													
				6.33	5.46	7.31			7.31	10.43					AAA		
		✓	97098	RS GBP Newton Phoenix													
				Launched 31/10/2005													

Sterling

February 2006

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Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE					DISCRETE					Forsyth OESR Fund Rating	Citywire Rating
				3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
<b>self select (continued)</b>															
<b>UNCLASSIFIED</b>															
	96654		RS USD Momentum All Weather Liquidity (GBP)*	1.95	1.13	10.41	8.87		10.41	1.61	-2.96	-13.40			
	96968		RS USD Templeton Global Long/Short (GBP)*	9.29	3.75	11.72			11.72						
<b>UK EQUITY INCOME</b>															
5	✓ 96765		RS GBP Artemis High Income*	5.36	6.35	12.03	45.25		12.03	12.17	15.59			A	AAA
	✓ 96751		RS GBP Artemis Income*	12.05	10.79	22.53	95.73		22.53	16.37	37.27			AAA	AAA
	✓ 96641		RS GBP HSBC UK Growth & Income*	12.39	10.77	21.71	81.64		21.71	13.19	31.85	-28.32		AA	
	✓ 96645		RS GBP INVESCO PERPETUAL High Income*	12.93	15.42	26.30	100.12		26.30	22.12	29.75	-19.10		AAA	AAA
	✓ 96249		RS GBP Jupiter Income Trust *	15.66	17.08	27.38	97.11	46.22	27.38	17.55	31.64	-20.11	-7.14	AAA	AA
	✓ 96778		RS GBP Liontrust First Income*	12.98	11.58	19.06	92.38		19.06	11.93	44.36			AA	
	✓ 96734		RS GBP New Star Higher Income*	16.68	12.62	18.17	81.49		18.17	17.36	30.86			AA	
	✓ 96567		RS GBP SG UK Income*	12.38	12.04	20.87	76.21		20.87	13.76	28.16	-25.72			
<b>BALANCED MANAGED</b>															
4	✓ 96014		RS GBP Balanced Fidelity Managed *	14.49	13.14	24.96	67.45	16.51	24.96	8.47	23.53	-19.11	-13.98		
4	✓ 85014		RS GBP Balanced Gartmore Managed*	12.99	11.41	21.64	60.15	5.78	21.64	7.81	22.11	-20.48	-16.93		
	✓ 96601		RS GBP Sarasin GlobalSar Balanced*	9.76	10.83	21.50	50.26		21.50	3.43	19.58	-13.00			
<b>STOCK MARKET MANAGED</b>															
6	✓ 96018		RS GBP Aggressive INVESCO PERPETUAL Managed*	15.76	12.64	22.16	83.23	12.74	22.16	8.68	38.02	-27.08	-15.63		
	✓ 96836		RS GBP Aggressive New Star Managed*	16.17	10.57	19.19			19.19	10.38					
<b>UK ALL COMPANIES</b>															
	✓ 97068		RS GBP Aberdeen UK Growth \$*	11.33											
	✓ 96747		RS GBP Artemis UK Special Situations*	17.70	14.66	25.47	112.52		25.47	13.57	49.13			AAA	AA
	✓ 96939		RS GBP Fidelity Special Situations*	16.26	17.07	29.60			29.60					AAA	AA
	✓ 96845		RS GBP Framlington UK Select Opportunities*	17.06	16.52	27.30			27.30	17.38				AAA	AAA
	✓ 96671		RS GBP Gartmore UK Focus*	17.41	14.45	23.41	97.49		23.41	6.87	49.74	-26.76		A	
	✓ 96637		RS GBP HSBC UK Growth*	10.91	7.39	17.87	69.44		17.87	10.34	30.28	-30.16			
8	✓ 85017		RS GBP INVESCO UK Equity*	16.96	14.59	20.91	112.79	39.10	20.91	15.62	52.22	-29.38	-7.43		
	✓ 96782		RS GBP Liontrust First Growth*	14.43	13.50	23.13	62.26		23.13	6.57	23.66			AA	
	✓ 96820		RS GBP Liontrust First Large Cap*	15.42	13.59	23.59	66.30		23.59	7.62	25.03			AA	
	✓ 96629		RS GBP M&G British Opportunities*	15.19	12.89	25.42	86.16		25.42	14.05	30.15	-31.02			A
5	✓ 85048		RS GBP MLIF United Kingdom*	13.88	13.06	22.46	72.99	0.35	22.46	9.84	28.61	-30.93	-16.02		
	✓ 96687		RS GBP New Star UK Alpha*	18.69	17.37	21.04	113.17		21.04	22.43	43.85	-27.03		AA	AA
	✓ 96590		RS GBP New Star UK Growth*	22.97	17.05	24.89	118.55		24.89	21.41	44.14	-40.53		AA	AA
	✓ 96803		RS GBP Schroder UK Alpha Plus*	22.49	21.13	31.28	98.19		31.28	4.68	44.22			A	A
	✓ 96513		RS GBP Schroder UK Mid250*	23.43	21.52	29.53	144.62		29.53	22.46	54.22	-18.41		AAA	
	✓ 96563		RS GBP SG UK Growth*	13.64	9.81	21.33	107.13		21.33	7.92	58.19	-32.95		A	AA
<b>EUROPE INCLUDING UK</b>															
8	✓ 85046		RS GBP Baring Europe Select	19.00	15.76	42.40	168.07	48.64	42.40	18.69	58.60	-19.15	-31.42		
8	✓ 85041		RS GBP Gartmore SICAV Pan European*	16.28	12.46	27.91	87.44	-1.36	27.91	10.98	32.05	-31.08	-23.64		
<b>EUROPE EXCLUDING UK</b>															
	✓ 96893		RS GBP Continental European*	14.17	10.42	25.27			25.27	8.59					
	✓ 96658		RS GBP Fidelity European*	14.42	10.90	31.62	119.17		31.62	21.46	37.09	-11.92		AAA	AA
	96583		RS EUR Gartmore SICAV Continental European (GBP)*	16.91	13.97	31.52	88.57		31.52	8.45	32.21	-25.82			
	96760		RS USD Investec GS Continental European Equity (GBP)	14.72	15.79	30.09	78.52		30.09	6.09	29.36				
7	✓ 96756		RS EUR Lazard European Equity (GBP)*	17.22	13.47	30.93	94.99		30.93	11.43	33.65				
	96258		RS USD Mellon Continental European Equity (GBP)	15.47	11.04	27.34	83.60	1.31	27.34	9.00	32.28	-27.03	-24.38		
	97081		RS EUR MLIF Continental European Growth (GBP)*	20.53	18.13									A	
	✓ 96594		RS GBP New Star European Growth*	18.12	12.47	25.13	111.19		25.13	22.83	37.41	-19.36		AAA	A
	✓ 96571		RS GBP SG European Special Opportunities*	19.03	14.49	33.89	97.93		33.89	8.43	36.35	-32.95			
<b>GLOBAL EQUITIES</b>															
10	97077		RS USD Aberdeen Global Select Equity (GBP)*	11.78											
7	✓ 96463		RS USD Aberdeen Global Technology (GBP)	13.38	7.33	22.90	46.36	-63.57	22.90	-10.27	32.73	-51.54	-48.64		
	✓ 96486		RS GBP Aberdeen World Equity*	15.79	16.13	32.00	77.58	-15.74	32.00	8.89	23.54	-31.17	-31.06		
	96542		RS USD Baring Leading Sectors (GBP)	22.73	20.81	34.33	56.98		34.33	-4.06	21.80	-37.57			
8	✓ 85025		RS GBP F & C Investment Trust *	18.75	20.61	33.89	87.06	-0.65	33.89	7.40	30.09	-35.34	-17.86		
	✓ 96492		RS GBP Fidelity Financial Services	18.16	21.58	38.18	88.12		38.18	6.89	27.37	-23.35			
	✓ 96496		RS GBP Fidelity Health Care	4.89	3.62	22.35	34.49		22.35	0.16	9.76	-31.99			
	✓ 96500		RS GBP Fidelity Industrials	22.95	24.64	53.65	114.16		53.65	11.83	24.63	-19.67			
	✓ 96857		RS GBP First State Global Growth	15.12	9.24	22.51			22.51	2.01					
	✓ 96705		RS GBP Framlington Biotech*	15.64	5.93	18.64	66.74		18.64	-8.73	53.99	-46.07		A	
	✓ 96551		RS GBP Framlington Financial*	15.57	14.63	27.75	85.22		27.75	8.88	33.17	-25.37		AA	A
	96534		RS USD Framlington FIP Health (GBP)	10.60	1.79	17.01	61.76		17.01	-3.95	43.93	-40.28		AAA	
	✓ 96529		RS GBP Framlington Managed Growth*	15.82	11.08	28.42	71.03		28.42	6.34	25.23	-42.93			
10	✓ 85038		RS GBP Henderson Global Technology *	16.45	10.23	25.44	47.91	-64.11	25.44	-8.78	29.25	-47.16	-54.07	A	
	✓ 96679		RS GBP Henderson Industries of the Future*	15.06	10.85	21.29	54.35		21.29	2.51	24.14	-36.50			
7	96247		RS USD INVESCO Global Healthcare (GBP)	9.94	6.61	20.85	44.20	-12.08	20.85	-1.00	20.53	-33.33	-8.54		
7	✓ 85028		RS GBP INVESCO PERPETUAL International Equity*	15.77	10.89	21.67	79.26	-4.09	21.67	8.33	36.02	-31.24	-22.19		
10	96443		RS USD Investec GS Global Growth (GBP)	14.29	9.20	24.75	60.70	-38.56	24.75	-0.34	29.26	-38.61	-37.73		
6	85039		RS GBP Investec GS Glo Stra Val \$	17.58	16.01	34.07	110.36	39.53	34.07	14.67	36.83	-18.37	-18.74		
8	✓ 85040		RS GBP Jupiter Ecology *	16.86	13.47	25.49	70.40	-20.89	25.49	12.00	21.24	-35.70	-27.80	A	
6	✓ 96469		RS GBP Merrill Lynch Global Titans*	13.27	8.90	21.32	50.72	-15.24	21.32	5.58	17.66	-29.32	-20.44		
6	✓ 96297		RS GBP Newton Global Managed *	12.82	11.80	26.76	72.12	5.44	26.76	7.35	26.49	-27.02	-16.06		
7	✓ 85037		RS GBP Newton Absolute Intrepid*	9.17	8.25	17.19	76.49	-8.80	17.19	13.77	32.37	-30.12	-26.06		
	✓ 96605		RS GBP Sarasin EquiSar Global Thematic*	14.48	14.48	30.46	75.73		30.46	1.81	32.31	-26.69			A
	✓ 96509		RS GBP Schroder Medical Discovery*	7.73	3.66	19.58	22.72		19.58	-4.46	7.42	-30.58			
	✓ 96559		RS GBP SG Technology*	19.33	11.85	32.64	55.45		32.64	-13.73	35.84	-48.12		A	
6	85035		RS GBP Templeton Global Fund \$	11.23	6.21	19.85	69.27	4.83	19.85	7.90	30.88	-29.49	-12.16		
<b>COMMODITY &amp; ENERGY</b>															
	✓ 96943		RS GBP JPM Natural Resources*	32.60	42.41	61.90			61.90					A	A
	✓ 96662		RS GBP Merrill Lynch Gold & General*	44.39	63.94	72.72	99.13		72.72	-8.85	26.49	53.91		AAA	
	96622		RS USD Merrill Lynch IIF New Energy (GBP)	31.81	32.97	61.76	145.94		61.76	3.60	46.75	-58.31			

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				3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
<b>self select (continued)</b>															
<b>NORTH AMERICA</b>															
	✓	96925	RS GBP American	7.59	0.10	9.25				9.25					
		96829	RS USD Franklin Mutual Beacon (GBP)	9.01	4.67	18.32	39.05			18.32	3.87	13.14			
		97057	RS USD Franklin US Equity (GBP)	4.91	-2.46										
8		85042	RS GBP Gartmore SICAV US Sm Co \$*	21.38	10.76	28.49	81.19	5.14	28.49	3.38	36.41	-29.03	-18.24		
9		85018	RS GBP JPM America Equity \$	9.33	1.60	12.40	33.71	-24.00	12.40	2.26	16.33	-33.59	-14.42		
7	✓	96617	RS GBP Schroder US Smaller Companies*	16.72	9.69	24.97	79.11		24.97	9.51	30.88	-30.82		AA	
	✓	96979	RS GBP Threadneedle American	11.27	6.67	20.23			20.23					A	
<b>ASIA PACIFIC INC JAPAN</b>															
8		85015	RS GBP JF Pacific Securities \$	17.86	22.63	33.74	84.77	17.99	33.74	6.94	29.19	-23.45	-16.59		
<b>UK SMALLER COMPANIES</b>															
	✓	96555	RS GBP Gartmore UK & Irish Smaller Companies *	14.02	11.01	13.16	122.25		13.16	16.02	69.28	-33.80		A	
	✓	96649	RS GBP INVESCO PERPETUAL UK Smaller Companies Equity*	18.51	19.23	30.65	131.35		30.65	22.71	44.30	-28.39			
	✓	96786	RS GBP Liontrust Intellectual Capital Trust*	12.59	10.00	14.58	107.11		14.58	13.39	59.41			AA	
<b>JAPAN</b>															
	✓	97072	RS GBP Aberdeen Japan Enterprise*	29.38											
	✓	96625	RS GBP Fidelity Japan Special Situations*	27.22	34.12	47.69	135.85		47.69	18.49	34.77	-17.09		A	
9		96246	RS USD Mellon Japan Equity (GBP)	10.11	22.87	24.38	67.92	-12.96	24.38	-1.22	36.67	-19.73	-35.42		
8	✓	96071	RS GBP Schroder Tokyo*	12.04	24.07	29.18	68.91	18.65	29.18	11.14	17.65	-12.24	-19.95		
<b>ASIA PACIFIC EXCLUDING JAPAN</b>															
		96798	RS USD Aberdeen Global China Opportunities (GBP)	11.99	3.87	25.03	98.89		25.03	5.01	51.48				
10	✓	96230	RS GBP Baring Korea	35.73	34.14	66.99	141.95	180.90	66.99	17.43	23.38	-17.62	40.93		
	✓	96921	RS GBP First State Asia Pacific Leaders*	19.75	12.26	35.66			35.66	12.47				AAA	
10		96242	RS USD HSBC Chinese Equity (GBP)	27.03	18.02	37.89	117.88	110.02	37.89	-6.52	69.02	-12.39	10.02		
8		96243	RS USD HSBC Hong Kong Equity (GBP)	15.69	7.11	30.15	80.15	6.15	30.15	-2.68	42.24	-23.54	-22.94		
10		85022	RS GBP INVESCO ASEAN \$	14.14	2.87	10.19	72.07	27.33	10.19	3.79	50.45	-27.61	2.22		
10		85043	RS GBP INVESCO Asia Ent \$	15.40	6.36	23.43	67.51	21.88	23.43	2.97	31.80	-28.26	1.43		
9		85030	RS GBP JF Greater China \$	24.97	12.01	23.67	81.84	40.27	23.67	-8.56	60.80	-16.59	-7.52		
10		85032	RS GBP JF Thailand \$	20.45	23.00	15.24	105.80	91.32	15.24	-6.57	91.14	-4.61	-2.55		
		97110	RS USD Templeton Asian Growth	Launched: 12/12/2005											
<b>GLOBAL EMERGING MARKETS</b>															
10		85027	RS GBP Baring Eastern Europe \$	31.39	39.48	77.53	239.71	252.44	77.53	25.16	52.88	-5.74	10.06		
10	✓	85016	RS GBP Baring Global Emerging Markets	33.70	32.41	56.68	133.69	52.77	56.68	8.64	37.29	-29.02	-7.89		
	✓	96917	RS GBP First State Global Emerging Markets Leaders	24.35	22.49	49.54			49.54					AA	
		96948	RS USD HSBC GIF India Equity (GBP)	31.11	26.27	71.88			71.88						
10		85021	RS GBP INVESCO Emerging Markets Equity \$	31.14	32.77	62.40	224.80	64.11	62.40	6.29	88.16	-35.90	-21.18		
10	✓	85023	RS GBP JPM Emerging Markets Investment Trust*	44.76	46.48	90.37	274.24	143.65	90.37	31.89	49.05	-25.74	-12.33		
8		85036	RS GBP Templeton Emerging Mkts \$	24.23	22.26	46.93	133.43	65.88	46.93	11.92	41.95	-20.11	-11.05		
	✓	97089	RS GBP Threadneedle Latin America	33.61										A	

Source: Financial Express Limited, bid to bid with **gross** income reinvested back into the fund. Source for figures in **BOLD**: Royal Skandia.

Investors should be aware that unit prices and the income from units may fall as well as rise and that past performance is not a guide to the future.

Where a fund invests in securities designated in a different currency to the fund or where an underlying fund is denominated in a different currency, investments may rise and fall purely as a result of exchange rate fluctuations.

Please note the volatility of individual funds may be significantly higher or lower than the volatility of the sectors into which the funds are classified.

Sector classifications are proprietary to Financial Express Limited.

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The currency that features at the beginning of the Royal Skandia fund names indicates the currency that the funds are denominated in (the base currency). For example, the Royal Skandia **GBP** Balanced Portfolio is denominated in **Sterling**.

Royal Skandia's Multi-currency pricing system allows Royal Skandia to take the price of a fund and, by applying an exchange rate to it, produce equivalent prices in other currencies. For example, the Royal Skandia **GBP** UK Equity Blend has been repriced in Euro, USD and HKD and are listed with the relevant currency shown after the fund name in brackets.

**Royal Skandia Portfolio Bond products must invest directly into the base currency funds which for the purpose of clarity have been marked with a tick (✓).**

Funds marked with \* are not authorised by the Hong Kong Securities and Futures Commission (SFC), therefore these funds cannot be promoted to Hong Kong investors.

\$ Royal Skandia funds closed to new Personal Portfolio Bond business.

The Forsyth-OBSR ratings relate to the underlying Unit Trust/OEIC; the Citywire ratings relate to the fund manager individual managing the underlying Unit Trust/OEIC.

For more information regarding the statistics shown in Informer please see the fund news page.

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