

July 2006

All percentage growth calculated to 30/06/2006

Annual performance % over one year to end June

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

CUMULATIVE
3 Months 6 Months 1 Year 3 Years 5 Years

ANNUAL
2006 2005 2004 2003 2002

Forsyth OBSR Fund Rating
Financial Express Crown 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

CAUTIOUS MANAGED		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
4	3 ✓ 85052	RS GBP Cautious*	-3.25	0.19	9.17	28.57	16.29	9.17	11.73	5.40	-2.00	-7.71	2 🐻
		Sector Average	-3.53	-0.82	5.75	20.90	17.52	5.75	9.75	4.16	2.63	-5.29	

BALANCED MANAGED		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
6	4 ✓ 96013	RS GBP Balanced*	-5.37	-0.42	12.97	34.47	10.69	12.97	11.18	7.07	-6.15	-12.29	1 🐻
		Sector Average	-5.09	0.12	11.40	33.93	7.85	11.40	11.01	8.30	-6.47	-13.90	

STOCK MARKET MANAGED		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
6	✓ 96909	RS GBP Aggressive*	-7.01	-2.10	12.54			12.54	10.79				
	✓ 96972	RS USD Diversified Managed (GBP)	-9.02	-6.05	10.79			10.79					
	✓ 97132	RS GBP Global Best Ideas*	Launched: 14/06/2006										
		Sector Average	-5.77	0.03	12.33	36.81	8.88	12.33	11.64	9.09	-6.53	-14.86	

GLOBAL EQUITIES		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
7	✓ 97085	RS GBP Ethical*	-8.02	0.70									
		Sector Average	-8.49	-2.11	12.44	39.31	-2.46	12.44	11.41	11.21	-8.50	-23.48	

MANAGED INCOME SOLUTIONS

UK FIXED INTEREST		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
1	✓ 96901	RS GBP Bond Income*	-1.88	-3.21	0.20			0.20	9.37				
		Sector Average	-1.56	-1.86	1.03	12.20	18.66	1.03	10.22	0.77	6.62	-0.82	

UK EQUITY INCOME		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
5	✓ 96897	RS GBP Equity Income*	-5.23	-0.84	12.02			12.02	15.46				
		Sector Average	-2.92	3.31	13.94	50.11	45.05	13.94	16.23	13.35	-1.31	-2.09	

ASSET ALLOCATOR SOLUTIONS

MONEY		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
1	✓ 85008	RS GBP Building Society Deposit	0.99	1.89	3.76	10.80	17.49	3.76	3.83	2.85	2.89	3.06	2 🐻
1	✓ 85012	RS GBP Deposit	0.91	1.80	3.66	10.72	17.23	3.66	3.84	2.86	2.77	3.03	2 🐻
		Sector Average	-0.80	0.05	2.78	4.85	10.47	2.78	3.04	-1.00	2.33	2.97	

UK FIXED INTEREST		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
	✓ 97047	RS GBP UK Fixed Interest Blend*	-1.64	-2.15	-0.42			-0.42					
		Sector Average	-1.56	-1.86	1.03	12.20	18.66	1.03	10.22	0.77	6.62	-0.82	

GLOBAL FIXED INTEREST		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
3	✓ 96881	RS EUR Euro Bond (GBP)*	-1.69	-2.23	-0.28	2.04		-0.28	6.69	-4.08			
	✓ 97051	RS GBP Global Fixed Interest Blend	-2.91	-2.71	-0.43			-0.43					
		Sector Average	-3.37	-3.70	-0.90	4.40	13.92	-0.90	8.99	-3.35	7.39	1.61	

PROPERTY		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
3	✓ 97093	RS GBP Global Property Securities (La Salle)*	-4.36	8.92									
	✓ 97105	RS GBP Property*	2.53	6.75									
		Sector Average	-1.87	6.00	14.73	56.09	72.74	14.73	18.34	14.97	2.97	7.48	

UK ALL COMPANIES		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
7	✓ 97027	RS GBP UK Equity Blend	-4.96	2.82	17.40			17.40					
	✓ 96250	RS GBP UK Index Tracker	-1.66	3.19	18.78	57.21	18.78	18.78	15.38	14.71	-8.72	-17.22	2 🐻
		Sector Average	-3.96	4.27	18.29	59.49	25.23	18.29	14.39	17.87	-7.77	-14.87	

EUROPE EXCLUDING UK		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
8	✓ 97031	RS GBP European Equity Blend	-7.91	0.98	20.49			20.49					
	✓ 96482	RS SEK Swedish Equity Fund (GBP)	-7.55	6.29	29.09	79.75	39.76	29.09	12.47	23.80	-5.05	-18.11	
		Sector Average	-6.92	3.28	19.22	63.71	27.91	19.22	18.62	15.76	-10.21	-12.99	

NORTH AMERICA		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
8	✓ 97035	RS GBP US Equity Blend	-10.98	-11.06	-1.12			-1.12					
	✓ 96439	RS GBP US Index Tracker	-8.23	-5.87	3.95	16.05	-20.63	3.95	7.47	3.88	-7.05	-26.42	1 🐻
		Sector Average	-9.69	-5.47	4.43	20.01	-15.57	4.43	8.08	6.33	-8.66	-22.97	

ASIA PACIFIC EXCLUDING JAPAN		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
10	✓ 97039	RS GBP Far East Equity Blend	-9.57	-4.99	13.57			13.57					
		Sector Average	-10.84	-0.79	17.75	85.29	69.24	17.75	28.53	22.42	-5.97	-2.87	

JAPAN		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
10	✓ 97043	RS GBP Japanese Equity Blend	-16.45	-14.69	18.18			18.18					
		Sector Average	-14.45	-12.53	20.12	53.79	-3.06	20.12	-1.23	29.62	-17.88	-23.24	

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.

MONEY		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
1	✓ 96849	RS GBP M&G High Interest*	0.00	1.42	4.38	8.70		4.38	2.90	1.20			2 🐻
		Sector Average	-0.80	0.05	2.78	4.85	10.47	2.78	3.04	-1.00	2.33	2.97	

UK FIXED INTEREST		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
1	✓ 96765	RS GBP Artemis High Income*	-3.32	1.83	6.71	31.47		6.71	15.98	6.23	1.97		AAA
	✓ 96853	RS GBP HSBC GIF Sterling Investment Grade Bond	-1.84	-3.51	-1.23	4.68		-1.23	8.59	-2.40			3 🐻
	✓ 97156	RS GBP Lloyds TSB Offshore Funds High Income*	Launched: 10/07/2006										1 🐻
	✓ 97144	RS GBP Lloyds TSB Offshore Funds Sterling Bond*	Launched: 10/07/2006										1 🐻
	✓ 96609	RS GBP M&G Offshore Corporate Bond*	-0.90	-3.09	0.73	11.12		0.73	11.21	-0.81	6.80		2 🐻
	✓ 96575	RS GBP M&G Offshore High Yield Corporate Bond*	0.43	0.51	4.72	22.78	28.14	4.72	10.65	5.96	11.15	-6.11	3 🐻
	✓ 85050	RS GBP Merrill Lynch Government Securities*	-1.97	-3.36	-1.80	3.01	12.67	-1.80	7.32	-2.26	6.31	2.88	1 🐻
	✓ 96633	RS GBP New Star Fixed Interest*	-0.56	0.84	4.47	18.39		4.47	8.20	4.74	2.95		3 🐻
	✓ 96888	RS GBP New Star High Yield Bond*	-0.18	0.72	4.78	18.66		4.78	9.31	3.61			3 🐻
	✓ 96983	RS GBP Threadneedle Strategic Bond	-3.12	-2.10	0.00			0.00					AAA
		Sector Average	-1.56	-1.86	1.03	12.20	18.66	1.03	10.22	0.77	6.62	-0.82	

GLOBAL FIXED INTEREST		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
3	✓ 96932	RS USD ABN AMRO Global Emerging Markets Bond (GBP)	-9.21	-0.29	13.30			13.30	21.80				
	✓ 97026	RS GBP Baring Directional Bond*	0.31	3.88	4.78			4.78					
	✓ 96244	RS USD Baring High Yield Bond (GBP)	-6.03	-6.94	-1.04	1.60	-0.39	-1.04	8.12	-5.05	5.47	-7.04	
	✓ 96794	RS USD Baring US Plus Bond (GBP)	-5.34	-6.95	-5.02	-7.42		-5.02	6.06	-8.09			
	✓ 96935	RS GBP Fidelity Money Builder Income*	-2.17	-2.46	-0.40			-0.40	8.99				
	✓ 96710	RS USD Franklin US Government (GBP)	-4.77	-6.42	-2.71	-9.26		-2.71	3.17	-9.60	-4.19		AA
	§ 85033	RS GBP INVESCO Bond	-2.79	-4.67	-2.63	-1.91	6.10	-2.63	6.86	-5.72	5.79	2.24	1 🐻
	✓ 96842	RS USD Mellon Global Bond (GBP)	-4.55	-6.89	-3.95	-0.16		-3.95	8.95	-4.60			
	§ 85049	RS GBP Merrill Lynch IIF World Bond	-2.70	-4.42	-2.99	-5.35	-4.04	-2.99	5.47	-7.49	2.80	-1.38	1 🐻
	✓ 96694	RS GBP Premier Absolute Growth Trust*	-1.25	2.59	10.57	59.80		10.57	18.28	22.19	-14.95		3 🐻
	✓ 96975	RS GBP Threadneedle Dollar Bond	-5.84	-8.34	-4.45			-4.45					A
		Sector Average	-3.37	-3.70	-0.90	4.40	13.92	-0.90	8.99	-3.35	7.39	1.61	

Sterling

July 2006

All percentage growth calculated to 30/06/2006

Annual performance % over one year to end June

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE					ANNUAL					Forsyth OBR Fund Rating	Financial Express Crown Rating	Citywire Rating		
				3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002					
self select (continued)																		
PROPERTY																		
3	5	✓	96521	RS GBP Aberdeen Property Share *	-7.49	7.08	22.17	110.92	106.46	22.17	29.94	32.86	-2.73	0.63		1 ⬆		
		✓	96962	RS GBP Close Property Investment Port*	1.01	1.83	5.24			5.24								
		✓	96951	RS GBP M&G Property*	3.55	6.75	9.84			9.84								
		✓	96955	RS GBP New Star Property*	1.44	6.41	13.16			13.16	12.82						AA	
		✓	96774	RS GBP Norwich Property*	2.68	7.67	16.15	52.53		16.15	17.65	11.63	1.42			3 ⬆		
				Sector Average	-1.87	6.00	14.73	56.09	72.74	14.73	18.34	14.97	2.97	7.48				
CAUTIOUS MANAGED																		
	4	✓	97152	RS GBP Lloyds TSB Multi Strategy Conservative*	Launched: 10/07/2006													
				Sector Average	-3.53	-0.82	5.75	20.90	17.52	5.75	9.75	4.16	2.63	-5.29				
DEFENSIVE MANAGED																		
4	2	✓	85051	RS GBP Aberdeen Managed Distribution*	-3.18	0.47	7.24	29.21	18.58	7.24	11.56	8.00	0.49	-8.68		3 ⬆		
	3	✓	85013	RS GBP Investec Cautious Managed*	-2.45	0.65	7.97	25.32	20.89	7.97	8.78	6.69	1.36	-4.83	AA	2 ⬆		
		✓	96884	RS GBP New Star Managed Distribution*	-2.95	3.86	9.53	27.04		9.53	10.53	4.94				3 ⬆	AAA	
		✓	97098	RS GBP Newton Phoenix*	-3.91	0.61												
				Sector Average	-3.60	-1.10	4.81	15.23	13.34	4.81	8.76	1.08	2.60	-4.14				
UNCLASSIFIED																		
			96654	RS USD Momentum All Weather Liquidity (GBP)*	-3.82	-1.87	5.88	7.14		5.88	5.12	-3.74	-4.23					
			96968	RS USD Templeton Global Long/Short (GBP)*	-4.55	-1.27	6.86			6.86								
				Sector Average														
UK EQUITY INCOME																		
5		✓	96751	RS GBP Artemis Income*	-4.37	2.53	14.53	62.43		14.53	20.64	17.55	-4.71		AAA	1 ⬆	AAA	
		✓	96641	RS GBP HSBC UK Growth & Income*	-5.13	1.33	14.21	50.99		14.21	14.91	15.05	-7.65		AA	1 ⬆		
		✓	96645	RS GBP Invesco Perpetual High Income*	-2.12	5.09	21.58	73.96		21.58	20.65	18.59	-5.32		AAA	3 ⬆	AAA	
		✓	96249	RS GBP Jupiter Income Trust *	-5.06	4.35	20.99	68.47	48.48	20.99	17.70	18.30	-5.95	-6.29	AAA	1 ⬆	AA	
		✓	96778	RS GBP Liontrust First Income*	-5.09	2.42	15.69	56.35		15.69	11.50	21.21	-6.24		AA	1 ⬆		
		✓	96734	RS GBP New Star Higher Income*	-7.64	3.27	14.73	53.02		14.73	15.24	15.74	-6.53		AA	1 ⬆		
		✓	96567	RS GBP SG UK Income*	-4.94	1.70	15.05	50.77	22.64	15.05	17.86	11.19	-8.45	-11.15		1 ⬆		
				Sector Average	-2.92	3.31	13.94	50.11	45.05	13.94	16.23	13.35	-1.31	-2.09				
BALANCED MANAGED																		
6	4	✓	96014	RS GBP Balanced Fidelity Managed *	-7.45	-2.23	14.03	41.85	18.85	14.03	12.86	10.23	-4.36	-12.39		1 ⬆		
	4	✓	85014	RS GBP Balanced Gartmore Managed*	-6.50	-0.97	12.40	39.33	14.22	12.40	12.18	10.50	-6.06	-12.74		1 ⬆		
		✓	97152	RS GBP Lloyds TSB Multi Strategy Growth*	Launched: 10/07/2006													
		✓	96601	RS GBP Sarasin GlobalSar IIID*	-4.36	0.00	13.25	35.10		13.25	12.00	6.51	-0.12			2 ⬆		
				Sector Average	-5.09	0.12	11.40	33.93	7.85	11.40	11.01	8.30	-6.47	-13.90				
STOCK MARKET MANAGED																		
6	6	✓	96018	RS GBP Aggressive Invesco Perpetual Managed*	-7.23	-0.99	14.36	50.42	12.82	14.36	9.86	19.72	-10.15	-16.52		2 ⬆		
		✓	96836	RS GBP Aggressive New Star Managed*	-7.06	-0.92	11.83	53.29		11.83	11.36	23.10				2 ⬆		
				Sector Average	-5.77	0.03	12.33	36.81	8.88	12.33	11.64	9.09	-6.53	-14.86				
UK ALL COMPANIES																		
		✓	97068	RS GBP Aberdeen UK Growth*	-3.95	4.61												
		✓	96747	RS GBP Artemis UK Special Situations*	-5.93	2.81	17.40	72.04		17.40	12.16	30.65	-1.11		AAA	1 ⬆	A	
		✓	96845	RS GBP AXA Framlington UK Select Opportunities*	-4.23	4.18	19.35	87.28		19.35	18.60	32.31			AAA	2 ⬆	AAA	
		✓	96939	RS GBP Fidelity Special Situations*	-4.18	4.64	21.91			21.91	17.85				AAA		AAA	
		✓	96671	RS GBP Gartmore UK Focus*	-5.11	3.34	19.34	57.19		19.34	10.76	18.92	0.00		A	1 ⬆		
		✓	96637	RS GBP HSBC UK Growth*	-5.23	0.50	9.72	43.01		9.72	13.76	14.58	-9.61			1 ⬆		
		✓	85017	RS GBP INVESCO UK Equity*	-6.01	1.13	15.90	64.34	34.75	15.90	11.57	27.10	-7.38	-11.47		1 ⬆		
		✓	96782	RS GBP Liontrust First Growth*	-3.95	5.25	19.96	43.29		19.96	10.83	7.78	-7.75		AA	1 ⬆		
		✓	96820	RS GBP Liontrust First Large Cap*	-3.16	4.86	19.17	44.20		19.17	11.13	8.88			AA	1 ⬆		
		✓	96629	RS GBP M&G British Opportunities*	-3.87	4.09	18.92	66.52		18.92	18.62	18.05	-13.80			1 ⬆	AA	
		✓	85048	RS GBP MLIF United Kingdom	-4.87	3.33	16.86	48.97	8.41	16.86	14.36	11.47	-10.50	-18.69	AAA	1 ⬆	AA	
		✓	96687	RS GBP New Star UK Alpha	-6.99	2.88	21.71	77.33		21.71	13.50	28.36	-8.84		AA	1 ⬆	AA	
		✓	96590	RS GBP New Star UK Growth*	-7.06	2.82	19.06	77.15		19.06	18.30	25.77	-15.36		AA	1 ⬆	AA	
		✓	96803	RS GBP Schroder UK Alpha Plus*	-2.90	10.26	29.96	73.33		29.96	9.77	21.50			A	2 ⬆	A	
		✓	96513	RS GBP Schroder UK Mid250*	-3.91	6.08	28.38	97.12	96.92	28.38	19.90	28.06	0.31	-0.41	AAA	2 ⬆		
		✓	96563	RS GBP SG UK Growth*	-6.18	0.77	13.07	66.72	22.31	13.07	15.32	27.87	-7.51	-20.68		A	1 ⬆	AA
				Sector Average	-3.96	4.27	18.29	59.49	25.23	18.29	14.39	17.87	-7.77	-14.87				
EUROPE INCLUDING UK																		
7	7	✓	85041	RS GBP Gartmore SICAV Pan European*	-7.86	1.52	18.44	59.47	18.07	18.44	14.56	17.53	-12.62	-15.26		1 ⬆		
				Sector Average	-6.24	3.43	18.59	55.32	23.35	18.59	14.87	14.02	-9.13	-12.60				
GLOBAL EQUITIES																		
10			97077	RS USD Aberdeen Global Select Equity (GBP)*	-6.73	-3.32												
		✓	96463	RS USD Aberdeen Global Technology (GBP)	-13.25	-9.43	4.35	16.13	-48.94	4.35	-2.82	14.52	-10.79	-50.71				
		✓	96486	RS GBP Aberdeen World Equity*	-6.80	-1.16	21.17	52.18	-1.03	21.17	15.72	8.53	-10.95	-26.97				
		✓	96705	RS GBP AXA Framlington Biotech*	-21.11	-11.87	0.83	8.75		0.83	-0.17	8.04	15.94		A	1 ⬆	A	
		✓	96551	RS GBP AXA Framlington Financial*	-10.45	-3.66	17.01	51.26	17.39	17.01	15.09	12.33	-7.15	-16.41	AA	2 ⬆	A	
		✓	96534	RS USD AXA Framlington FIP Health (GBP)	-16.07	-12.38	-4.10	12.79	-25.90	-4.10	0.36	17.19	3.47	-36.50	AAA			
		✓	96529	RS GBP AXA Framlington Managed Growth*	-11.31	-3.23	12.75	38.00	-20.78	12.75	15.04	6.40	-8.93	-36.97		1 ⬆	AA	
		✓	96542	RS USD Baring Leading Sectors (GBP)	-8.76	-2.34	17.92	26.90	-18.70	17.92	7.89	-0.25	-6.41	-31.54				
		✓	85025	RS GBP F & C Investment Trust *	-7.32	-2.33	22.76	48.41	7.43	22.76	18.84	1.73	-14.92	-14.92		2 ⬆		
		✓	96492	RS GBP Fidelity Financial Services	-7.44	0.85	27.69	59.70	20.50	27.69	17.04	6.87	-6.69	-19.14		3 ⬆		
		✓	96496	RS GBP Fidelity Health Care	-9.17	-8.60	2.85	8.56	-20.29	2.85	11.41	-5.26	0.30	-26.79		1 ⬆		
		✓	96500	RS GBP Fidelity Industrials	-5.98	4.97	32.27	86.05	47.45	32.27	22.03	15.26	-10.48	-11.47		2 ⬆		
		✓	96857	RS GBP First State Global Growth*	-9.55	-5.36	9.70	21.23		9.70	7.49	2.81				1 ⬆		
		✓	85038	RS GBP Henderson Global Technology *	-13.35	-10.77	4.69	12.26	-44.62	4.69	0.73	6.45	-3.49	-48.89	A	1 ⬆		
		✓	96679	RS GBP Henderson Industries of the Future*	-9.94	-0.88	13.11	31.91		13.11	7.45	8.53	-19.05			1 ⬆		
			97141	RS USD HSBC Amanah Global Equity (GBP)*	Launched: 19/06/2006													
		✓	96247	RS USD INVESCO Global Healthcare (GBP)	-13.63	-11.45	0.77	8.23	-22.07	0.77	3.98	3.29	0.83	-28.59				
		✓	85028	RS GBP Invesco Perpetual International Equity*	-8.86	-3.04	11.17	43.48	0.48	11.17	10.57	16.72	-10.80	-21.49		2 ⬆	AAA	
		✓	96443	RS USD Investec GS Global Growth (GBP)	-9.66	-4.68	9.15	29.10	-23.11	9.15	7.82	9.70	2.29	-41.78				
		§	85039	RS GBP Investec GS Global Strategic Value	-9.45	0.26	18.91	73.89	43.82	18.91	23.09	18.81	-5.54	-12.44		3 ⬆		
		✓	85040	RS GBP Jupiter Ecology *	-3.11	10.75	24.53	74.22	-5.77	24.53	19.66	16.91	-27.24	-25.67	A	3 ⬆	A	
		✓	96469	RS GBP Merrill Lynch Global Titans*	-10.95	-7.15	6.64											

July 2006

All percentage growth calculated to 30/06/2006

Annual performance % over one year to end June

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE					ANNUAL					Forsyth OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating	
				3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002				
self select (continued)																	
EUROPE EXCLUDING UK																	
8	✓ 85046		RS GBP Baring Europe Select	-7.74	9.31	30.82	132.44	89.56	30.82	30.63	36.01	-6.01	-13.23				
	✓ 96893		RS GBP Continental European*	-6.10	0.44	19.74			19.74	12.04							
	✓ 96658		RS GBP Fidelity European*	-6.47	1.42	19.75	83.05		19.75	27.28	20.10	0.00		AAA	3	AA	
	96583		RS EUR Gartmore SICAV Continental European (GBP)*	-6.46	3.87	23.13	63.43		23.13	16.21	14.22	-10.14					
	96760		RS USD Investec GS Continental European Equity (GBP)	-7.89	-1.66	18.67	48.33		18.67	15.38	8.33	-18.78					
	96756		RS EUR Lazard European Equity (GBP)*	-7.76	2.67	20.96	65.24		20.96	19.07	14.72	-6.32					
7	96258		RS USD Mellon Continental European Equity (GBP)	-4.87	5.24	21.42	61.98	21.84	21.42	16.97	14.06	-10.88	-15.60				
	97081		RS EUR MLIIF Continental European Growth (GBP)	-9.12	4.56									A			
	✓ 96594		RS GBP New Star European Growth	-4.37	8.61	26.53	90.28		26.53	22.76	22.51	-6.35		AAA	3	AA	
8	✓ 96571		RS GBP SG European Special Opportunities*	-7.54	3.78	24.05	70.82	18.68	24.05	17.15	17.54	-14.21	-19.02				
			Sector Average	-6.92	3.28	19.22	63.71	27.91	19.22	18.62	15.76	-10.21	-12.99				
COMMODITY & ENERGY																	
	✓ 96943		RS GBP JPM Natural Resources*	-8.51	11.37	50.43			50.43	35.49				A		AA	
	✓ 96662		RS GBP Merrill Lynch Gold & General*	-6.87	8.39	60.78	97.12		60.78	9.68	11.78	-0.24		AAA		AA	
	96622		RS USD Merrill Lynch IIF New Energy (GBP)	-12.44	11.98	32.87	126.19		32.87	16.89	45.63	-36.20					
			Sector Average	-6.65	10.20	49.45	107.00		49.45	16.72	18.66	-11.94					
NORTH AMERICA																	
	✓ 96925		RS GBP American*	-10.51	-10.95	-2.38			-2.38	1.87							
	96829		RS USD Franklin Mutual Beacon (GBP)	-5.60	-0.92	9.86	25.50		9.86	10.40	3.48						
	97057		RS USD Franklin US Equity (GBP)	-6.88	-6.38	-1.49			-1.49								
9	85042	\$	RS GBP Gartmore SICAV US Sm Co*	-14.13	-2.06	10.05	38.97	5.75	10.05	12.77	11.98	-5.16	-19.77			2	
7	85018	\$	RS GBP JPM America Equity	-9.36	-7.46	-1.05	8.02	-24.18	-1.05	7.52	1.53	-4.03	-26.86			1	
	✓ 96617		RS GBP Schroder US Smaller Companies	-10.58	-0.99	9.90	49.73		9.90	14.55	18.94	-10.71		AA	3		
	✓ 96979		RS GBP Threadneedle American	-11.44	-8.28	1.78			1.78					A			
			Sector Average	-9.69	-5.47	4.43	20.01	-15.57	4.43	8.08	6.33	-8.66	-22.97				
UK SMALLER COMPANIES																	
9	✓ 96555		RS GBP Gartmore UK & Irish Smaller Companies *	-5.31	5.08	14.13	75.55	21.36	14.13	12.83	36.33	-7.10	-25.59			1	
	✓ 96649		RS GBP Invesco Perpetual UK Smaller Companies Equity*	-4.22	5.40	23.28	87.57		23.28	24.66	22.05	-4.59				2	
	✓ 96786		RS GBP Liontrust Intellectual Capital Trust*	-10.88	-4.09	7.87	59.26		7.87	14.76	28.65	2.48		AA	1		
			Sector Average	-5.41	4.98	19.00	80.88	42.90	19.00	16.72	30.23	-5.60	-16.31				
ASIA PACIFIC INCLUDING JAPAN																	
8	85015	\$	RS GBP JF Pacific Securities	-13.79	-9.39	16.58	53.95	14.54	16.58	16.00	13.84	-11.24	-16.17			1	
			Sector Average	-9.89	-4.43	16.75	65.36	36.54	16.75	21.48	16.59	-10.94	-7.29				
ASIA PACIFIC EXCLUDING JAPAN																	
	96798		RS USD Aberdeen Global China Opportunities (GBP)	-4.62	1.03	12.23	76.64		12.23	22.38	26.62						
	97129		RS USD Baring Hong Kong China	Launched: 26/05/2006													
	✓ 96230		RS GBP Baring Korea	-10.08	-8.89	36.63	96.94	137.28	36.63	36.23	5.81	-9.64	33.33			1	
	✓ 96921		RS GBP First State Asia Pacific Leaders	-6.62	-2.33	16.51			16.51	32.15				AAA			
	87125		RS USD First State Hong Kong Growth	Launched: 26/05/2006													
10	96242		RS USD HSBC Chinese Equity (GBP)	-5.78	13.62	30.90	93.18	49.03	30.90	16.43	26.75	1.46	-23.96				
	97137		RS USD HSBC GIF Thai Equity (GBP)	Launched: 19/06/2006													
8	96243		RS USD HSBC Hong Kong Equity (GBP)	-6.86	2.37	11.79	64.37	11.08	11.79	26.58	16.15	-11.92	-23.27				
9	85022	\$	RS GBP INVESCO ASEAN	-9.97	1.47	5.15	37.75	40.92	5.15	15.93	13.00	-6.76	9.72			1	
10	85043	\$	RS GBP INVESCO Asia Ent	-6.88	0.57	12.11	49.05	38.48	12.11	22.92	8.16	-16.16	10.83			1	
9	85030	\$	RS GBP JF Greater China	-7.93	0.77	12.52	54.38	49.84	12.52	16.26	18.01	1.89	-4.74			1	
10	85032	\$	RS GBP JF Thailand	-13.56	-1.02	12.29	57.18	82.97	12.29	2.08	37.13	0.82	15.46			1	
	97110		RS USD Templeton Asian Growth (GBP)	-10.49	-2.33												
			Sector Average	-10.84	-0.79	17.75	85.29	69.24	17.75	28.53	22.42	-5.97	-2.87				
JAPAN																	
	✓ 97072		RS GBP Aberdeen Japan Enterprise*	-21.38	-25.15												
	✓ 96625		RS GBP Fidelity Japan Special Situations*	-20.07	-21.62	10.33	74.67		10.33	1.11	56.58	-21.83		AA	2		
	97120		RS USD Franklin Templeton Japan (GBP)	Launched: 08/05/2006													
9	96246		RS USD Mellon Japan Equity (GBP)	-14.90	-14.29	9.26	34.09	-22.37	9.26	-10.99	37.88	-16.19	-30.92				
8	✓ 96071		RS GBP Schroder Tokyo*	-12.77	-10.03	17.01	47.11	5.05	17.01	-2.25	28.62	-13.85	-17.11			1	
			Sector Average	-14.45	-12.53	20.12	53.79	-3.06	20.12	-1.23	29.62	-17.88	-23.24				
GLOBAL EMERGING MARKETS																	
10	85027	\$	RS GBP Baring Eastern Europe	-7.66	3.38	47.17	155.36	245.08	47.17	35.76	27.81	19.07	13.49			2	
10	✓ 85016		RS GBP Baring Global Emerging Markets	-10.88	-1.88	29.04	85.58	52.70	29.04	31.28	9.55	-10.70	-7.86			1	
	✓ 96917		RS GBP First State Global Emerging Markets Leaders	-10.86	-4.18	22.69			22.69	26.34				AA			
	96948		RS USD HSBC GIF India Equity (GBP)	-19.11	-2.17	31.14			31.14	46.52							
10	85021	\$	RS GBP INVESCO Emerging Markets Equity	-12.60	-2.99	27.27	100.11	62.53	27.27	32.05	19.08	20.41	-32.54			1	
10	✓ 85023		RS GBP JPM Emerging Markets Investment Trust*	-16.03	-7.81	32.97	162.87	141.00	32.97	55.58	27.06	-5.46	-3.03			2	
8	✓ 85036		RS GBP Templeton Emerging Mkts	-10.34	-2.44	21.40	85.94	64.04	21.40	29.15	18.59	-0.94	-10.94			1	
	✓ 97089		RS GBP Threadneedle Latin America	-13.49	-0.18									A			
			Sector Average	-12.18	-1.93	28.15	96.59	99.41	28.15	32.36	15.90	5.75	-4.08				

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

† Crown Ratings unavailable as fund performance history is too short.

Note: Multi-priced funds do not have Crown Ratings.

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.

The performance figures shown are inclusive of all external fund management fees and Royal Skandia's Annual Management Charge, however, they exclude product charges.

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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