

April 2006

All percentage growth calculated to 31/03/2006

Rolling discrete performance % over one year to end March

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
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

			3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002			
4	3	✓	85052	CAUTIOUS MANAGED											
				RS GBP Cautious*											
				3.55	7.48	16.90	40.66	19.94	16.90	7.13	12.33	-12.36	-2.71		2
6	4	✓	96013	BALANCED MANAGED											
				RS GBP Balanced*											
				5.23	11.04	23.83	52.07	17.20	23.83	7.30	14.45	-19.41	-4.37		1
6		✓	96909	STOCK MARKET MANAGED											
				RS GBP Aggressive*											
				5.29	11.85	26.13			26.13	6.42					
8		✓	96972	RS USD Diversified Managed (GBP)											
				3.27	10.88	27.16			27.16						
		✓	97085	GLOBAL EQUITIES											
				RS GBP Ethical											
				9.48	17.20										

MANAGED INCOME SOLUTIONS

1		✓	96901	UK FIXED INTEREST											
				RS GBP Bond Income*											
				-1.36	1.20	4.97			4.97	3.65					
6		✓	96897	UK EQUITY INCOME											
				RS GBP Equity Income*											
				4.64	11.77	22.07			22.07	13.03					

ASSET ALLOCATOR SOLUTIONS

				3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002		
1	1	✓	85008	MONEY											
				RS GBP Building Society Deposit											
				0.89	1.79	3.72	10.45	17.59	3.72	3.69	2.70	2.91	3.45		2
1	1	✓	85012	RS GBP Deposit											
				0.88	1.77	3.69	10.44	17.42	3.69	3.66	2.75	2.78	3.44		2
1		✓	97047	UK FIXED INTEREST											
				RS GBP UK Fixed Interest Blend*											
				-0.51	1.04	4.62			4.62						
3		✓	96881	GLOBAL FIXED INTEREST											
				RS EUR Euro Bond (GBP)											
				-0.56	-0.56	1.28	6.75		1.28	5.56	-0.15				
3		✓	97051	RS GBP Global Fixed Interest Blend											
				0.21	0.73	3.44			3.44						
7		✓	97093	PROPERTY											
				RS GBP Global Property Securities (La Salle)											
				13.88											
7		✓	97105	RS GBP Property											
				4.11											
5		✓	97027	UK ALL COMPANIES											
				RS GBP UK Equity Blend											
				8.18	13.30	23.66			23.66						
8		✓	96250	RS GBP UK Index Tracker											
				4.92	11.72	25.66	76.75	21.45	25.66	13.07	24.39	-27.65	-5.03		1
10		✓	97031	EUROPE EXCLUDING UK											
				RS GBP European Equity Blend											
				9.66	17.10										
8		✓	96482	RS SEK Swedish Equity Fund (GBP)											
				14.97	25.29	39.89	126.55	54.22	39.89	16.81	38.64	-32.06	0.20		
7		✓	97035	NORTH AMERICA											
				RS GBP US Equity Blend											
				-0.09	8.43	17.53			17.53						
9		✓	96439	RS GBP US Index Tracker*											
				2.58	8.97	22.15	35.28	-7.84	22.15	0.69	10.00	-30.90	-1.41		1
10		✓	97039	ASIA PACIFIC EXCLUDING JAPAN											
				RS GBP Far East Equity Blend											
				5.07	10.89	31.40			31.40						
		✓	97043	JAPAN											
				RS GBP Japanese Equity Blend											
				2.11	17.43	40.54			40.54						

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	MONEY											
				RS GBP M&G High Interest*											
				1.42	1.63	4.71	8.11		4.71	2.91	0.32				2
1		✓	96765	UK FIXED INTEREST											
				RS GBP Artemis High Income*											
				5.32	8.02	14.78	52.35		14.78	12.09	18.41				A
				RS GBP HSBC Gif Sterling Investment Grade Bond											
				-1.71	-0.10	4.37	6.64		4.37	3.08	-0.87				3
				RS GBP M&G Offshore Corporate Bond*											
				-2.20	0.82	5.72	16.37		5.72	5.01	4.83	4.73			1
				RS GBP M&G Offshore High Yield Corporate Bond*											
				0.09	2.09	6.56	29.14		6.56	8.61	11.59	5.72			A
				RS GBP Merrill Lynch Government Securities*											
				-1.41	-0.27	3.62	6.59	11.94	3.62	2.28	0.57	7.16	-2.01		1
				RS GBP New Star Fixed Interest*											
				1.41	3.84	6.50	25.84		6.50	6.28	11.18	-3.48			3
				RS GBP New Star High Yield Bond*											
				0.90	1.91	6.46			6.46	7.23					AA
				RS GBP Threadneedle Strategic Bond											
				1.05	2.02	1.80			1.80						AA
3		✓	96932	GLOBAL FIXED INTEREST											
				RS USD ABN AMRO Global Emerging Markets Bond (GBP)											
				9.83	13.43	36.69			36.69	7.75					
				RS GBP Baring Directional Bond*											
				3.56	2.67										
				RS USD Baring High Yield Bond (GBP)											
				-0.97	0.00	12.45	7.97	4.63	12.45	1.40	-5.31	-4.20	1.16		
				RS USD Baring US Plus Bond (GBP)											
				-1.70	-1.02	8.01	-5.23		8.01	-2.19	-10.29				
				RS GBP Fidelity Money Builder Income*											
				-0.30	1.00	5.53			5.53	2.68					AA
				RS USD Franklin US Government (GBP)											
				-1.74	-0.18	8.64	-9.58		8.64	-3.52	-13.74	-3.10			
				RS GBP INVESCO Bond*											
				-1.93	-1.78	3.14	11.55		3.14	1.37	-3.32	10.87	-0.46		1
				RS USD Mellon Global Bond Portfolio (GBP)											
				-2.45	-1.24	4.08	6.52		4.08	3.03	-0.67				
				RS GBP Merrill Lynch IIF World Bond											
				-1.77	-1.48	3.31	-3.66	-1.67	3.31	-0.62	-6.17	5.27	-3.05		1
				RS GBP Premier Absolute Growth Trust											
				3.89	6.04	14.01	105.30		14.01	18.67	51.74	-33.37			3
				RS GBP Threadneedle Dollar Bond											
				-2.65	2.09	11.75			11.75						A
3		✓	96521	PROPERTY											
				RS GBP Aberdeen Property Share *											
				15.75	27.12	41.64	166.29		41.64	24.60	50.88	-16.46			2
				RS GBP Close Property Investment Port*											
				0.81	3.11	6.54			6.54						
				RS GBP M&G Property*											
				3.09	4.27	8.70			8.70						
				RS GBP New Star Property*											
				4.90	8.97	16.17			16.17						
				RS GBP Norwich Property*											
				4.86	8.24	16.46	50.82		16.46	15.05	12.57				3
4		✓	85051	DEFENSIVE MANAGED											
				RS GBP Aberdeen Managed Distribution*											
				3.77	6.38	14.57	37.28	21.66	14.57	7.25	11.72	-6.42	-5.30		2
				RS GBP Investec Cautious Managed*											
				3.18	5.90	13.06	37.34	24.20	13.06	5.40	15.25	-8.01	-1.69		2
				RS GBP New Star Managed Distribution*											
				7.02	9.12	14.34			14.34	8.43					AA
				RS GBP Newton Phoenix											
				4.70											AAA

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				3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	DISCRETE 2004	2003	2002			
self select (continued)																
UNCLASSIFIED																
	96654		RS USD Momentum All Weather Liquidity (GBP)*	2.02	5.65	14.71	7.73	14.71	1.96	-7.89	-7.74					
	96968		RS USD Templeton Global Long/Short (GBP)*	3.44	7.13	14.89		14.89								
UK EQUITY INCOME																
	✓ 96751		RS GBP Artemis Income*	7.21	11.78	26.16	99.72							AAA	2	AAA
	✓ 96641		RS GBP HSBC UK Growth & Income*	6.81	11.53	25.25	81.14	25.25	13.08	27.89	-27.25			AA	1	
	✓ 96645		RS GBP Invesco Perpetual High Income*	7.37	15.84	32.09	111.28	32.09	18.91	34.52	-25.60			AAA	3	AAA
5	✓ 96249		RS GBP Jupiter Income Trust *	9.91	17.71	32.93	102.63	64.04	32.93	14.29	33.38	-22.74	4.79	AAA	2	AA
	✓ 96778		RS GBP Liontrust First Income*	7.92	14.97	23.93	95.61	23.93	11.36	41.73				AA	1	
	✓ 96734		RS GBP New Star Higher Income*	11.82	22.48	29.15	88.93	29.15	14.83	27.40	-23.92			AA	1	
	✓ 96567		RS GBP SG UK Income*	6.98	12.39	24.07	78.30	24.07	14.97	25.00	-28.14				1	
BALANCED MANAGED																
4	✓ 96014		RS GBP Balanced Fidelity Managed *	5.65	13.10	27.76	68.34	30.65	27.76	8.19	21.79	-19.78	-3.25			2
4	✓ 85014		RS GBP Balanced Gartmore Managed*	5.91	11.18	25.94	61.37	21.55	25.94	7.29	19.43	-20.71	-5.00			2
	✓ 96601		RS GBP Sarasin GlobalSar Balanced*	4.55	9.34	23.92	54.08		23.92	4.19	19.34	-13.34				2
STOCK MARKET MANAGED																
6	✓ 96018		RS GBP Aggressive Invesco Perpetual Managed*	6.73	15.17	28.61	91.15	27.23	28.61	6.18	39.97	-30.89	-3.70			2
	✓ 96836		RS GBP Aggressive New Star Managed*	6.61	14.97	24.56			24.56	7.40						
UK ALL COMPANIES																
	✓ 97068		RS GBP Aberdeen UK Growth*	8.90	10.14											
	✓ 96747		RS GBP Artemis UK Special Situations*	9.29	11.76	25.77	118.58		25.77	13.14	53.61	-23.52		AAA	2	A
	✓ 96939		RS GBP Fidelity Special Situations*	9.21	16.23	34.51			34.51	14.39				AAA		AAA
	✓ 96845		RS GBP Framlington UK Select Opportunities*	8.78	13.71	30.24	134.26		30.24	13.87	57.95			AAA	3	AAA
	✓ 96671		RS GBP Gartmore UK Focus*	8.90	13.96	27.19	100.13		27.19	8.64	44.83	-28.17		A	1	A
	✓ 96637		RS GBP HSBC UK Growth*	6.05	8.79	20.52	70.45		20.52	11.73	26.59	-29.43			1	
8	✓ 85017		RS GBP INVESCO UK Equity*	7.59	15.66	28.45	129.97	54.51	28.45	9.50	63.51	-35.79	4.64		1	
	✓ 96782		RS GBP Liontrust First Growth*	9.59	14.77	29.38	63.10		29.38	6.12	18.79			AA	1	
	✓ 96820		RS GBP Liontrust First Large Cap*	8.28	14.00	27.57	61.75		27.57	6.89	18.62			AA	1	
	✓ 96629		RS GBP M&G British Opportunities*	8.28	12.16	25.93	101.69		25.93	19.17	34.41	-34.81			2	AA
5	✓ 85048		RS GBP MLILF United Kingdom*	8.61	13.81	26.49	71.58	15.39	26.49	13.15	19.89	-28.41	-6.06	AAA	1	AAA
	✓ 96687		RS GBP New Star UK Alpha*	10.62	20.72	31.96	123.76		31.96	12.56	50.64	-28.56		AA	2	AA
	✓ 96590		RS GBP New Star UK Growth*	10.63	22.37	30.96	133.80		30.96	18.16	51.09	-40.82		AA	2	AAA
	✓ 96803		RS GBP Schroder UK Alpha Plus*	13.55	22.99	38.91	108.28		38.91	5.41	42.25			A	2	AA
	✓ 96513		RS GBP Schroder UK Mid250*	10.40	24.21	38.52	151.70		38.52	14.46	58.76	-21.87		AAA	3	
	✓ 96563		RS GBP SG UK Growth*	7.41	12.61	24.00	122.31		24.00	10.02	62.95	-36.54		A	1	AA
EUROPE INCLUDING UK																
8	✓ 85046		RS GBP Baring Europe Select	18.47	22.95	51.57	190.39	95.27	51.57	23.70	54.89	-22.27	-13.49			3
7	✓ 85041		RS GBP Gartmore SICAV Pan European*	10.18	17.19	33.12	97.76	25.66	33.12	14.44	29.81	-34.32	-3.26			2
GLOBAL EQUITIES																
10	97077		RS USD Aberdeen Global Select Equity (GBP)*	3.66	8.59											
	96463		RS USD Aberdeen Global Technology (GBP)	4.40	12.93	29.69	45.61	-36.64	29.69	-9.22	23.68	-45.97	-19.47			
7	✓ 96486		RS GBP Aberdeen World Equity*	6.06	12.43	36.03	79.30	8.58	36.03	11.01	18.74	-31.08	-12.14			2
	96542		RS USD Baring Leading Sectors (GBP)	7.03	16.60	37.00	54.37		37.00	-0.50	13.24	-36.38				A
8	✓ 85025		RS GBP F & C Investment Trust *	5.38	16.76	40.14	81.19	17.22	40.14	9.11	18.50	-33.36	-2.93			2
7	✓ 96492		RS GBP Fidelity Financial Services	8.95	20.79	44.50	93.31	40.80	44.50	7.82	24.08	-26.72	-0.61			3
5	✓ 96496		RS GBP Fidelity Health Care	0.63	6.13	23.60	27.36	-8.82	23.60	4.21	-1.12	-24.43	-5.27			1
8	✓ 96500		RS GBP Fidelity Industrials	11.66	16.14	52.69	112.13	68.04	52.69	15.34	20.45	-24.49	4.92			3
	✓ 96857		RS GBP First State Global Growth	4.63	13.18	27.90			27.90	1.41						
	✓ 96705		RS GBP Framlington Biotech*	11.72	12.70	44.84	78.70		44.84	-19.49	53.24	-44.11		A	1	
	✓ 96551		RS GBP Framlington Financial*	7.58	19.17	36.89	95.78		36.89	7.70	32.79	-27.95		AA	3	A
	96534		RS USD Framlington FIP Health (GBP)	4.40	5.60	26.93	61.87		26.93	-8.68	39.65	-37.44		AAA		
	✓ 96529		RS GBP Framlington Managed Growth*	9.12	16.47	36.01	72.89		36.01	6.12	19.78	-39.52			2	AA
10	✓ 85038		RS GBP Henderson Global Technology *	2.97	14.09	29.38	45.09	-37.25	29.38	-6.84	20.38	-40.80	-26.94	A	1	
	✓ 96679		RS GBP Henderson Industries of the Future*	10.06	15.81	29.02	60.90		29.02	1.98	22.29	-36.71			1	
7	96247		RS USD INVESCO Global Healthcare (GBP)	2.53	6.84	28.21	39.68	4.28	28.21	-2.86	12.16	-30.46	7.36			
7	✓ 85028		RS GBP Invesco Perpetual International Equity*	6.39	13.94	27.45	83.71	12.72	27.45	6.36	35.53	-33.00	-8.42			2
10	96443		RS USD Investec GS Global Growth (GBP)	5.51	12.32	28.09	59.58	-13.74	28.09	0.34	24.17	-33.33	-18.92			
8	✓ 85040		RS GBP Jupiter Ecology *	14.30	17.74	34.85	102.78	2.62	34.85	14.85	30.93	-45.12	-7.78	A	3	A
6	✓ 96469		RS GBP Merrill Lynch Global Titans*	4.26	10.50	25.50	47.18	1.07	25.50	5.59	11.07	-27.87	-4.80			1
5	✓ 96297		RS GBP Newton Global Managed *	6.06	10.27	28.57	70.63	20.68	28.57	10.94	19.63	-26.50	-3.78			2
6	✓ 85037		RS GBP Newton Absolute Intrepid*	5.94	7.65	19.96	79.23	9.86	19.96	14.36	30.65	-32.47	-9.24			2
	✓ 96605		RS GBP Sarasin EquiSar Global Thematic*	7.58	14.32	34.41	81.79		34.41	2.30	32.21	-28.81			2	A
	✓ 96509		RS GBP Schroder Medical Discovery*	3.13	7.71	22.26	19.59		22.26	0.15	-2.32	-26.94			1	
	✓ 96559		RS GBP SG Technology*	8.13	18.96	37.97	56.10		37.97	-11.88	28.40	-42.35		A	1	
6	§ 85035		RS GBP Templeton Global Fund	4.91	11.15	21.11	76.31	15.52	21.11	12.65	29.24	-34.42	-0.10			2
EUROPE EXCLUDING UK																
	✓ 96893		RS GBP Continental European*	6.96	16.15	29.89			29.89	15.76						
	✓ 96658		RS GBP Fidelity European*	8.44	13.47	34.75	126.07		34.75	26.03	33.11	-16.30		AAA	3	A
	96583		RS EUR Gartmore SICAV Continental European (GBP)*	11.05	17.81	37.23	101.56		37.23	15.34	27.34	-29.67				
	96760		RS USD Investec GS Continental European Equity (GBP)	6.77	14.69	31.69	81.03		31.69	16.01	18.50					
	96756		RS EUR Lazard European Equity (GBP)*	11.31	18.38	37.30	104.20		37.30	17.06	27.04					
	96258		RS USD Mellon Continental European Equity (GBP)	10.63	16.56	33.39	94.47	25.68	33.39	16.39	25.26	-29.76	-7.99			
	97081		RS EUR MLILF Continental European Growth (GBP)*	15.06	22.68									A		
	✓ 96594		RS GBP New Star European Growth*	13.58	20.81	34.02	132.24		34.02	27.86	35.52	-24.12		AAA	3	A
	✓ 96571		RS GBP SG European Special Opportunities*	12.25	20.28	38.79	115.08		38.79	17.00	32.44	-35.15				2
COMMODITY & ENERGY																
	✓ 96943		RS GBP JPM Natural Resources*	21.73	27.70	65.27			65.27	24.57				A		AA
	✓ 96662		RS GBP Merrill Lynch Gold & General*	16.39	36.67	78.87	137.33		78.87	-11.31	49.60	5.40		AAA		A
	96622		RS USD Merrill Lynch IIF New Energy (GBP)	27.90	25.43	68.22	191.93		68.22	9.63	58.30	-64.09				

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				3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002			
self select (continued)																
NORTH AMERICA																
	✓		96925	RS GBP American	-0.49	6.21	-5.61			-5.61	16.70					A
			96829	RS USD Franklin Mutual Beacon (GBP)	4.97	10.15	23.16	40.14		23.16	3.99	9.42				
			97057	RS USD Franklin US Equity (GBP)	0.53	3.09										
8	\$		85042	RS GBP Gartmore SICAV US Sm Co*	14.05	21.93	36.88	88.39	28.66	36.88	6.05	29.78	-29.45	-3.20		3 🐻
7	\$		85018	RS GBP JPM America Equity	2.09	7.14	16.42	31.65	-10.45	16.42	3.08	9.70	-32.09	0.17		1 🐻
	✓		96617	RS GBP Schroder US Smaller Companies*	10.72	17.50	33.59	84.81		33.59	7.48	28.72	-31.30		AA	3 🐻
	✓		96979	RS GBP Threadneedle American	3.56	9.10	24.25			24.25					A	
ASIA PACIFIC INC JAPAN																
8	\$		85015	RS GBP JF Pacific Securities	5.11	14.66	42.22	91.93	33.49	42.22	0.63	34.12	-26.50	-5.38		1 🐻
ASIA PACIFIC EXCLUDING JAPAN																
			96798	RS USD Aberdeen Global China Opportunities (GBP)	5.93	7.55	29.57	100.00		29.57	5.85	45.83				
10	✓		96230	RS GBP Baring Korea	1.32	23.67	61.65	159.90	211.88	61.65	17.81	36.47	-36.16	87.97		2 🐻
	✓		96921	RS GBP First State Asia Pacific Leaders*	4.59	10.38	34.33			34.33	13.00				AAA	
10	✓		96242	RS USD HSBC Chinese Equity (GBP)	20.59	23.46	49.28	125.69	105.03	49.28	-2.05	54.35	-10.60	1.62		
8	✓		96243	RS USD HSBC Hong Kong Equity (GBP)	9.91	9.26	34.36	89.54	29.44	34.36	4.34	35.20	-24.32	-9.76		
9	\$		85022	RS GBP INVESCO ASEAN	12.71	14.18	24.14	76.37	69.06	24.14	-1.60	44.38	-29.47	35.91		1 🐻
10	\$		85043	RS GBP INVESCO Asia Ent	8.01	11.35	30.03	84.94	51.25	30.03	1.66	39.90	-36.72	29.23		1 🐻
9	\$		85030	RS GBP JF Greater China	9.45	17.45	30.37	86.52	62.75	30.37	-7.73	55.06	-19.21	8.01		1 🐻
10	\$		85032	RS GBP JF Thailand	14.51	17.51	31.18	113.35	130.19	31.18	-3.85	69.16	-11.53	21.96		1 🐻
			97110	RS USD Templeton Asian Growth		9.12										
UK SMALLER COMPANIES																
	✓		96555	RS GBP Gartmore UK & Irish Smaller Companies *	10.98	9.20	15.31	138.43		15.31	15.91	78.38	-33.33			1 🐻
	✓		96649	RS GBP Invesco Perpetual UK Smaller Companies Equity*	10.04	19.36	36.39	138.42		36.39	18.55	47.46	-27.22			2 🐻
	✓		96786	RS GBP Liontrust Intellectual Capital Trust*	7.62	11.09	17.30	122.49		17.30	17.38	61.60			AA	1 🐻
JAPAN																
	✓		97072	RS GBP Aberdeen Japan Enterprise*	-4.79	26.07										
	✓		96625	RS GBP Fidelity Japan Special Situations*	-1.95	24.90	47.46	126.05		47.46	2.09	50.15	-21.41		AA	3 🐻
9	✓		96246	RS USD Mellon Japan Equity (GBP)	0.73	8.33	30.00	67.74	-7.14	30.00	-10.11	43.55	-23.93	-27.23		
8	✓		96071	RS GBP Schroder Tokyo*	3.15	12.67	35.53	69.74	27.15	35.53	-1.40	27.02	-16.03	-10.79		1 🐻
GLOBAL EMERGING MARKETS																
10	\$		85027	RS GBP Baring Eastern Europe	11.96	15.26	71.87	228.41	307.74	71.87	15.50	65.44	-6.18	32.33		2 🐻
9	✓		85016	RS GBP Baring Global Emerging Markets	10.10	21.80	58.18	135.59	80.81	58.18	6.35	40.04	-33.52	15.45		1 🐻
	✓		96917	RS GBP First State Global Emerging Markets Leaders	7.49	15.21	49.50			49.50	5.27				AA	
			96948	RS USD HSBC GIF India Equity (GBP)	20.94	29.53	96.83			96.83	7.62					
10	\$		85021	RS GBP INVESCO Emerging Markets Equity	10.99	20.78	64.78	189.36	97.67	64.78	4.83	67.52	-33.62	2.91		1 🐻
10	✓		85023	RS GBP JPM Emerging Markets Investment Trust*	9.78	23.34	79.81	256.58	181.04	79.81	26.50	56.77	-31.53	15.11		3 🐻
8	\$		85036	RS GBP Templeton Emerging Mkts	8.82	17.97	47.58	133.87	98.40	47.58	12.50	40.86	-22.90	10.03		1 🐻
	✓		97089	RS GBP Threadneedle Latin America	15.38										A	

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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