

fund news

fund launches

	Fund Category	Royal Skandia £	Royal Skandia US\$	Royal Skandia HK\$	Royal Skandia €	Skandia Ireland £	Skandia Ireland US\$	Skandia Ireland €
RS USD HSBC Global Absolute	Self Select	1 Aug	1 Aug	1 Aug	1 Aug	-	-	-
RS GBP HSBC UK Freestyle	Self Select	21 Aug	21 Aug	21 Aug	21 Aug	-	-	-

funds closed to new business

	Fund Category	Royal Skandia £	Royal Skandia US\$	Royal Skandia HK\$	Royal Skandia €	Skandia Ireland £	Skandia Ireland US\$	Skandia Ireland €
RS GBP Newton Global Managed	Self Select	11 July	11 July	11 July	11 July	-	-	-
RS USD Close Property Investment Portfolio	Self Select	25 July	25 July	25 July	25 July	-	-	-
RS GBP Close Property Investment Portfolio	Self Select	25 July	25 July	25 July	25 July	-	-	-

fund merger

	Fund Category	Royal Skandia £	Royal Skandia US\$	Royal Skandia HK\$	Royal Skandia €	Skandia Ireland £	Skandia Ireland US\$	Skandia Ireland €
RS GBP HSBC UK Growth								
Merges into RS GBP HSBC UK Freestyle	Self Select	21 Aug	21 Aug	21 Aug	21 Aug	-	-	-

fund statistics in informer

Financial Express Crown Ratings

The Financial Express Crown Ratings are designed to highlight funds that have had superior consistent performance in relation to risk, relative to their peer groups. Peer groups are deemed to be the sectors as defined by the IMA and ABI.

- 3👑 Awarded to the top 20% of funds (in terms of overall score) within each sector.
- 2👑 Awarded to the next 30%.
- 1👑 Awarded to the bottom 50%, all rated funds get a crown rating.

Forsyth-OBSR Ratings

Ratings awarded are AAA, AA or A.

There are several key factors which lead to the final Forsyth-OBSR Rating determination. These are:

- Strength of investment process and length of time it has been in place.
- Continuity of investment personnel.
- Investment style that has proven durable over time.
- Clearly defined investment objectives.
- Strong and consistent past performance record.
- Favourable risk adjusted returns.

The Forsyth-OBSR Ratings are more focused towards qualitative appraisals.

Citywire Ratings

Citywire considers all managers who run actively managed retail funds, assigning ratings to managers who achieve or exceed demanding performance thresholds based on their 36 month risk records. Of the hundreds of active fund managers only 20% receive a rating.

- AAA fund managers in the top 5%
- AA fund managers in the top 6%-13%
- A fund managers in the top 14%-20%

Sector averages

Sector averages denote the median performance of all funds within that particular sector. Sector classifications are defined by Financial Express.

A new sector will only display sector averages after three months of performance data has been collated.

Risk Evaluator

The Risk Evaluator is a tool provided by Skandia which compares the volatility of fund sectors. The sectors have been arranged in ascending order according to their volatility numbers, which have been calculated over five years, and the entire range has been divided into ten segments, each representing 10% of the range. The sectors have been placed into the relevant segment, depending on where their volatility numbers fall. Each segment has been colour-coded to represent the risk associated with each sector.

Sectors will only have a risk evaluator rating after 60 months of performance data has been collated. Sectors that do not have performance data to this length will not display a risk evaluator rating.

Fund Risk Number

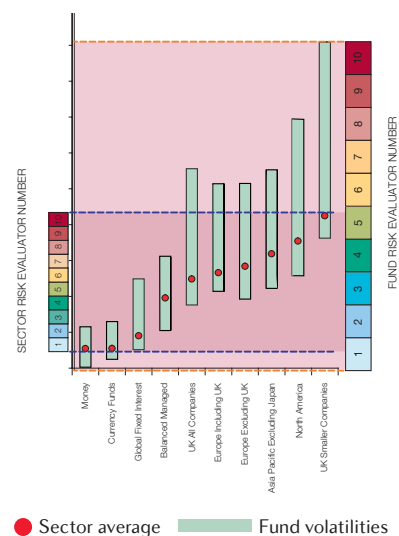
You are familiar with the Risk Evaluator - telling you the volatility of sectors. The Fund Risk Number takes this idea and applies it to individual funds.

As the universe for each is so different you should not seek to compare one to the other. By virtue of being grouped averages, the spread of sector volatilities will be compacted, whereas an individual fund may be some way from the average, as highlighted on the scale below.

The Skandia Fund Risk Number has been calculated by taking the volatility values of an entire fund universe and arranging them in ascending order.

The ordered volatility range has subsequently been divided into ten segments, each representing 10% of the range. The funds have been placed into the relevant segment, depending on where their volatility numbers fall.

The fund risk number will not be shown for funds with less than five years of performance history.



how to use indicator

The Indicator provides investors with a 12-month stock market outlook from a selection of fund groups linked to Skandia.

We provided the fund groups with an index as a benchmark for each sector and asked them how they think the index will perform over the next 12 months.

These views are not fund specific. We have asked the fund groups to provide an outlook for each sector as a whole.

positive currency outlook

If the Indicator shows a positive view for the US\$, Euro or Yen, this represents a view of Sterling depreciating against that currency, which will have a positive impact on the returns from overseas investment.

Example: £1 = YEN 100

You, as an investor, buy Japanese shares costing YEN 100. After buying your shares, Sterling depreciates to £1 = YEN 90, this means you only need YEN 90 to buy back your original £1. You have YEN 100 which divided by the exchange rate of £1/YEN 90 actually gives you £1.11.

If the fund group view for Japanese equities is positive and their outlook for the £/YEN is positive, then the overall outlook for the UK investor into Japan is positive. This is because the positive currency outlook increases the returns to the investor from the equity investment.

negative currency outlook

If the Indicator shows a negative view for the US\$, Euro or Yen, this represents a view of Sterling appreciating against that currency, which will have a negative impact on the returns from overseas investment.

Example: £1 = YEN 100

You, as an investor, buy Japanese shares costing YEN 100. After buying your shares, Sterling appreciates to £1 = YEN 110, this means you will need YEN 110 to buy back your original £1. You have YEN 100 which divided by the exchange rate of £1/YEN 110 actually gives you £0.91.

If the fund group view for Japanese equities is positive but their outlook for the £/YEN is negative, then the UK investor would need to exercise a degree of caution when considering the Japanese market. This is because currency movements could adversely affect the positive equity returns.

indicator categories

Equities - The outlook provided by the fund group for equities ignores the effect that currency movements can have on the market. For example, if the fund group believes the US outlook is positive, but believes the strength of Sterling will be a deterrent for UK investors, they will still show a positive outlook for the US market.

Equities - The outlook for each equity market relates to a specific index in Sterling terms.

Bonds - The outlook for each bond market relates to a specific index in Sterling terms.

Currencies - The currency outlook provides an outlook for Sterling-based investors.

outlook guidelines

▲ a positive outlook

the fund group believes the index they are using as a benchmark will rise in excess of 5% over the next 12 months.

□ a neutral outlook

the fund group believes the index they are using as a benchmark will have either a positive or negative movement of between 0% and 5%.

● a negative outlook

the fund group believes the index they are using as a benchmark will fall in excess of 5% over the next 12 months.

indicator

august 2006

The views are Investment House views, they are not fund specific

	Equities									Property		Bonds			Currencies		
	UK	UK Smaller Cos	US	US Smaller Cos	Europe	Japan	Pacific Ex Japan	Emerging Markets	BRIC	UK Property	Global Property	UK Government	UK Corporate	International	£/\$	£/Euro	£/Yen
Aberdeen	□	●↓	□↑	●	▲↑	▲↑	▲↑	▲↑	▲↑	▲	-	●↓	●	-	-	-	-
Aegon	▲	□	▲↑	●↓	●	□↓	□↓	□	-	-	-	□	□	□	-	-	-
Allianz Global Investors	▲	▲	□	□	▲	▲	▲	▲	▲	□	□	□	□	□	-	-	-
AXA Framlington	□	□	□	□	□	▲	□	□	□	●	□	□	□	□	□	□	□
Baring	▲↑	□	●	●	▲↑	□	▲	▲	□↑	●↓	□	●	●	●	●	□	▲
Credit Suisse	▲	□↓	□	□	▲↑	□	▲	▲	▲	▲	▲	●	●	●	□↑	□↑	▲↑
Fidelity	●	-	●	-	▲	▲	□	□	-	-	-	-	-	-	-	-	-
Gartmore	▲	□	▲↑	●	▲	▲	●↓	□	□	□	□	●↓	●↓	●↓	□	□	□
Henderson	□	□↑	□	□↑	□	□	●	●	●	□↓	▲	□	●	□	□↓	▲↑	▲↑
HSBC	□	□	●	●	□	□	▲	▲	▲	□	□	□	□	□	□	□	□
Invesco Perpetual	▲	▲	▲	▲	▲	▲	▲	▲	▲	□	□	□	□	□	□	□	□
Investec	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	□	●	●	□	●	●	●
Jupiter	▲	▲	●	●	▲	▲	□	▲	▲	▲	▲	□	●↓	□	●↓	▲	▲
JPMorgan	●↓	●↓	●	●	▲↑	▲	□	●	□	-	-	□	□	▲↑	▲	▲	▲
M&G	▲↑	□	□	□	▲	▲	▲	□↓	▲	●↓	□	□	●	□↑	□	●	●
Merrill Lynch	□	●	●	●	□	▲	▲	▲	□	□	▲	●	●	●	▲	●	●
Morley	▲	□	●↓	●↓	□	□	▲	□	□	□	▲↑	●	●	●↓	▲	□↑	▲↑
Newton	□	●	▲	●↓	□	●	□	●	-	-	-	▲	□	▲	●	□	□
Old Mutual	▲	▲	▲	□	▲	□	▲	▲	-	▲	▲	□	□	□	□	●	●
ResolutionAsset	□	□	●	-	□	□	□	●	-	-	-	□	□	□	●	▲	▲
Schroders	●	●	▲	●	□	□	●	□	□	▲	▲	□	●	●	-	-	-
SG Asset Management	▲	□	▲	□	●	□	□	□	▲↑	□	□	□↑	●	●↓	□	□	□
Threadneedle	▲	□	□↑	□	▲	▲	□↓	□	-	□	-	□↓	●	●	▲	□	□
Consensus View	▲	□	●	●	▲↑	▲	▲	▲	▲↑	□	□	□	●	□	□	□	□
Indices Monthly % Performance GBP	1.32	-0.38	-0.43	-4.23	0.30	-1.45	-0.58	0.26	-	-	-	1.34	1.25	-0.22	-1.02	-1.20	-1.20
Indices Monthly % Performance USD	2.35	0.63	0.58	-3.25	1.32	-0.44	0.44	1.28	-	-	-	2.37	2.28	0.80	-	-0.20	-0.19
Indices Monthly % Performance EURO	2.55	0.83	0.78	-3.06	1.52	-0.25	0.63	1.48	-	-	-	2.57	2.48	1.00	0.20	-	0.00
Indices Monthly % Performance HKD	2.42	0.70	0.65	-3.19	1.39	-0.37	0.50	1.35	-	-	-	2.44	2.35	0.87	0.06	-0.13	-0.13

Past performance is not a guide to future performance.

Source for all performance information: Financial Express Limited, from 30/06/2006 to 31/07/2006, bid to bid, gross income reinvested back into the fund. © 2006

benchmarks and market movements

percentage growth

Equities	3 Months	1 Year	3 Years	5 Years	10 Years
UK - FTSE All Share	-1.59	17.27	61.90	32.46	119.81
UK Smaller Companies - Hoare Govett Smaller Companies Index	-5.53	12.78	53.61	37.15	107.40
US - S&P 500	-4.44	-1.37	15.75	-14.52	88.39
US Smaller Companies - Russell 2000	-10.13	-1.88	31.80	17.50	110.40
Europe - FTSE World Europe ex UK	-4.12	16.44	66.47	33.55	143.90
Japan - FTSE All World Japan	-10.10	25.26	60.10	16.96	-9.54
Pacific ex Japan - FTSE World Pacific ex Japan	-8.32	10.75	70.03	74.12	40.84
Emerging Markets - S&P/IFCI Composite	-11.14	23.14	111.00	136.50	94.22
Bonds					
UK - Salomon Bros UK Government Bond Index	1.46	3.12	15.77	30.48	104.78
UK Corporate - S&P UT Fd UK Corporate Bond Sector Average	1.31	1.53	15.73	33.38	-
International - Salomon Bros World Government Bond Index	-0.67	-4.53	1.87	12.99	40.08

Past performance is not a guide to future performance.

Source for all performance information: Financial Express Limited, from 30/06/2006 to 31/07/2006, bid to bid, in Sterling, with gross income reinvested back into the fund. This Financial Express sourced information is provided to you by Skandia UK Group and is used at your own risk. Financial Express take care to ensure that the information provided is correct. Neither Financial Express Limited or Skandia Group warrants, represents nor guarantees the contents of the information, nor do they accept any responsibility for error, inaccuracies, omissions or any inconsistencies herein.

which route to choose?

Making the right choice for your portfolio and then refining it and reshaping it over the years takes time, information and skill. Fund managers need to be selected and monitored to ensure they remain at the top of their game - and replaced when they do not.

Skandia Investment Management offer the specialist services of 'managing the managers' and provide the flexibility for you to retain asset allocation decisions or delegate them to our specialist team.

Self Select offers a choice of a wide range of fund managers and their funds.

MultiManager 'the use of external fund managers'

Skandia Investment Management

- Manage the managers
- Select, monitor and de-select managers
- Blend skills within sectors

Managed Investment Solutions

Adviser delegates asset allocation to Skandia

Asset Allocator Funds

Adviser selects asset allocation from a range of sector solutions

Self Select

- Skandia provides access to a wide range of fund managers and their funds
- You and your client are responsible for choice
- Comprehensive choice across asset types, geographic sectors, and leading fund managers

whatever your need, our range of funds is
structured to offer you the right solution

skandia investment management

An increasing number of investors are looking for managed solutions with decisions outsourced to investment experts with the skills, resource and process to 'manage the managers'.

For them we offer the dedicated expertise of our sister company **Skandia Investment Management**. Through its skills we create managed portfolios of world class fund managers,

carefully constructed to maximise returns and minimise risk.

Our research team monitors fund managers and applies exacting search criteria to identify the best managers in different sectors and with different styles.

They use a disciplined process using the resources and years of expertise of one of the largest investment research teams in the UK.

Having identified the best managers they blend their skills to create the best mix of investment style and process in each sector.

And they monitor daily to make sure the selected managers remain the best. If their performance falls off, or their discipline wanes, then they are replaced. Investors know that their portfolios remain in the hands of today's stars - not yesterday's.



The skandia investment management process

Skandia builds portfolios to suit the most common investor objectives, and these are presented in three categories:

- **Managed Growth Solutions**
Growth funds suited to a range of investor risk profiles - Cautious, Balanced and Aggressive.
- **Managed Income Solutions***
Funds constructed to produce an income. The income returns can be reinvested or taken as income if the product type allows.
- **Asset Allocator Funds**
Funds covering specific investment sectors - among them are UK, Europe, US, and Far East.

*Not currently available through Skandia Ireland.

August 2006

All percentage growth calculated to 31/07/2006

Annual performance % over one year to end July

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
OB&P
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

4	3	✓	85052	RS GBP Cautious*	-2.52	-0.09	7.75	28.44	18.60	7.75	15.90	2.84	4.20	-11.38	2	👑
				Sector Average	-2.20	-0.86	4.40	20.54	20.64	4.40	13.74	1.51	8.18	-7.49		

BALANCED MANAGED

6	4	✓	96013	RS GBP Balanced*	-5.29	-1.57	9.12	32.96	14.04	9.12	19.05	2.35	2.76	-16.53	1	👑
				Sector Average	-4.75	-1.30	7.72	31.05	11.17	7.72	18.56	2.61	4.25	-18.62		

STOCK MARKET MANAGED

6	✓	96909	RS GBP Aggressive*	-6.82	-3.21	7.50				7.50	20.51					
		96972	RS USD Diversified Managed (GBP)	-8.93	-7.31	3.63				3.63						
		97132	RS GBP Global Best Ideas*	Launched: 14/06/2006												
			Sector Average	-5.43	-1.79	7.61	32.94	12.85		7.61	20.32	2.67	5.34	-19.42		

GLOBAL EQUITIES

8	✓	97085	RS GBP Ethical*	-7.82	-1.27											
			Sector Average	-7.65	-4.37	6.42	33.64	2.16		6.42	23.35	1.80	5.74	-27.71		

MANAGED INCOME SOLUTIONS

UK FIXED INTEREST

1	✓	96901	RS GBP Bond Income*	0.20	-1.86	1.11				1.11	9.59					
			Sector Average	0.55	-1.22	1.90	13.84	19.00		1.90	10.18	1.40	8.33	-3.50		

UK EQUITY INCOME

6	✓	96897	RS GBP Equity Income*	-3.38	-0.22	14.27				14.27	20.10					
			Sector Average	-1.66	2.62	13.25	49.20	49.55		13.25	20.33	9.49	8.27	-7.43		

ASSET ALLOCATOR SOLUTIONS

MONEY

1	✓	85008	RS GBP Building Society Deposit	0.99	1.88	3.75	10.90	17.48		3.75	3.90	2.88	2.88	2.96		
1	✓	85012	RS GBP Deposit	0.95	1.79	3.65	10.83	17.22		3.65	3.87	2.95	2.76	2.93		
			Sector Average	-0.29	0.33	1.08	3.51	9.65		1.08	4.73	-2.21	4.89	0.99		

UK FIXED INTEREST

1	✓	97047	RS GBP UK Fixed Interest Blend*	0.83	-1.12	1.46				1.46						
			Sector Average	0.55	-1.22	1.90	13.84	19.00		1.90	10.18	1.40	8.33	-3.50		

GLOBAL FIXED INTEREST

3	✓	96881	RS EUR Euro Bond (GBP)*	-0.99	-1.55	-3.06	1.16			-3.06	9.59	-4.78				
		97051	RS GBP Global Fixed Interest Blend	-1.78	-2.09	-2.50				-2.50						
			Sector Average	-1.15	-2.31	-2.18	4.81	14.25		-2.18	11.23	-3.67	10.57	-1.42		

PROPERTY

3	✓	97093	RS GBP Global Property Securities (La Salle)*	5.59	11.07											
		97105	RS GBP Property*	3.84	7.42											
			Sector Average	2.72	7.16	15.59	56.98	77.05		15.59	20.15	13.02	7.42	4.99		

UK ALL COMPANIES

7	✓	97027	RS GBP UK Equity Blend	-4.09	1.81	16.22				16.22						
		96250	RS GBP UK Index Tracker	-3.43	0.28	14.58	52.93	22.03		14.58	22.44	9.01	1.90	-21.69		
			Sector Average	-4.07	1.87	15.28	55.97	30.76		15.28	22.63	10.33	4.96	-20.12		

EUROPE EXCLUDING UK

8	✓	97031	RS GBP European Equity Blend	-9.03	-1.04	11.24				11.24						
		96482	RS SEK Swedish Equity Fund (GBP)	-10.31	1.44	18.49	68.66	40.44		18.49	27.68	11.48	18.41	-29.68		
			Sector Average	-6.81	0.03	11.92	57.42	30.72		11.92	31.19	7.22	6.24	-21.84		

NORTH AMERICA

8	✓	97035	RS GBP US Equity Blend	-9.91	-11.16	-9.05				-9.05						
		96439	RS GBP US Index Tracker	-7.29	-6.75	-3.85	12.09	-20.66		-3.85	18.01	-1.21	5.27	-32.76		
			Sector Average	-8.41	-8.07	-3.06	12.86	-14.43		-3.06	19.57	-2.64	6.73	-28.96		

ASIA PACIFIC EXCLUDING JAPAN

10	✓	97039	RS GBP Far East Equity Blend	-10.55	-5.18	6.77				6.77						
			Sector Average	-10.68	-3.40	12.74	73.81	84.27		12.74	38.04	11.68	9.91	-3.54		

JAPAN

10	✓	97043	RS GBP Japanese Equity Blend	-17.18	-16.47	10.20				10.20						
			Sector Average	-14.83	-14.89	13.23	39.74	3.18		13.23	9.54	12.66	-5.48	-21.88		

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

1	✓	96849	RS GBP M&G High Interest*	0.50	2.23	5.00	9.45			5.00	3.00	1.19				
			Sector Average	-0.29	0.33	1.08	3.51	9.65		1.08	4.73	-2.21	4.89	0.99		

UK FIXED INTEREST

1	✓	96765	RS GBP Artemis High Income*	-0.95	0.81	7.21	32.03			7.21	16.38	5.81	6.41		A	3	👑	AAA	
		96853	RS GBP H&S&C GIP Sterling Investment Grade Bond	1.15	-2.23	-0.92	6.75			-0.92	8.58	-0.77				1	👑		
		97156	RS GBP Lloyds TSB Offshore Funds High Income*	Launched: 10/07/2006															
		97144	RS GBP Lloyds TSB Offshore Funds Sterling Bond*	Launched: 10/07/2006															
		96809	RS GBP M&G Offshore Corporate Bond*	1.18	-1.16	3.15	14.29			3.15	11.13	-0.31	7.16			1	👑		
		96575	RS GBP M&G Offshore High Yield Corporate Bond*	0.09	0.60	4.25	23.12	28.63		4.25	11.01	6.38	13.81	-8.20		A	3	👑	
		85050	RS GBP Merrill Lynch Government Securities*	0.82	-2.04	-0.45	5.64	12.64		-0.45	6.73	-0.57	3.98	2.55			1	👑	
		96633	RS GBP New Star Fixed Interest*	0.97	0.65	4.34	18.64			4.34	8.59	4.72	7.29			AA	3	👑	AAA
		96888	RS GBP New Star High Yield Bond*	0.38	0.80	4.44	19.87			4.44	10.09	4.25				AA	3	👑	AAA
		96983	RS GBP Threadneedle Strategic Bond	-0.74	-1.05	0.96				0.96									
			Sector Average	0.55	-1.22	1.90	13.84	19.00		1.90	10.18	1.40	8.33	-3.50					

GLOBAL FIXED INTEREST

3	✓	96932	RS USD ABN AMRO Global Emerging Markets Bond (GBP)	-3.62	1.70	12.17				12.17	23.03							
		97026	RS GBP Baring Directional Bond*	-0.62	2.76	4.43				4.43								
		96244	RS USD Baring High Yield Bond (GBP)	-2.29	-4.84	-3.64	1.72	2.27		-3.64	10.56	-4.51	12.71	-10.80				
		96794	RS USD Baring US Plus Bond (GBP)	-2.16	-5.40	-7.50	-8.43			-7.50	8.50	-8.77						
		96935	RS GBP Fidelity Money Builder Income*	0.81	-2.05	0.70				0.70	8.99					AA		AA
		96710	RS USD Franklin US Government (GBP)	-2.76	-6.04	-7.19	-11.39			-7.19	5.95	-9.88	-1.16				1	👑
		85033	RS GBP INVESCO Bond	-2.26	-4.43	-5.82	-2.26	4.67		-5.82	9.85	-5.53	8.55	-1.35				
		96842	RS USD Mellon Global Bond (GBP)	-3.22	-6.82	-6.53	-0.33			-6.53	12.02	-4.81						
		85049	RS GBP Merrill Lynch IIF World Bond	-1.84	-4.29	-6.07	-6.52	-4.86		-6.07	8.26	-8.08	5.44	-3.47				
		96694	RS GBP Premier Absolute Growth Trust*	-1.24	0.81	9.63	53.93			9.63	20.62	16.41	12.93				1	👑
		96975	RS GBP Threadneedle Dollar Bond	-3.34	-6.74	-7.73				-7.73								
			Sector Average	-1.15	-2.31	-2.18	4.81	14.25		-2.18	11.23	-3.67	10.57	-1.42				

Sterling

August 2006

All percentage growth calculated to 31/07/2006

Annual performance % over one year to end July

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)																		
PROPERTY																		
3	✓	96521	RS GBP Aberdeen Property Share *	2.55	11.10	29.70	120.91	121.14	29.70	27.71	33.37	6.05	-5.60		1			
	✓	96951	RS GBP M&G Property*	3.66	7.50	11.10			11.10									
	✓	96955	RS GBP New Star Property*	4.51	8.11	15.97			15.97	11.84						AA		
	✓	96774	RS GBP Norwich Property*	4.25	8.38	17.44	54.21		17.44	17.54	11.71	2.74			3			
			Sector Average	2.72	7.16	15.59	56.98	77.05	15.59	20.15	13.02	7.42	4.99					
CAUTIOUS MANAGED																		
4	✓	97148	RS GBP Lloyds TSB Multi Strategy Conservative*	Launched: 10/07/2006														
DEFENSIVE MANAGED																		
4	✓	85051	RS GBP Aberdeen Managed Distribution*	-1.19	1.41	6.73	30.00	20.83	6.73	15.28	5.66	1.47	-8.40		3			
	✓	85013	RS GBP Investec Cautious Managed*	-1.23	0.69	6.25	24.00	22.88	6.25	14.29	2.11	8.67	-8.81	AA	2			
	✓	96884	RS GBP New Star Managed Distribution*	-2.05	2.93	8.55	26.24		8.55	12.95	2.96				3	AAA		
	✓	97098	RS GBP Newton Phoenix*	-3.69	-1.20													
			Sector Average	-2.59	-1.31	2.68	14.62	14.73	2.68	12.82	-1.06	9.29	-8.41					
UNCLASSIFIED																		
		96654	RS USD Momentum All Weather Liquidity (GBP)*	-2.96	-0.48	0.65	1.63		0.65	9.17	-7.50	3.90						
		96968	RS USD Templeton Global Long/Short (GBP)*	-5.12	-2.89	0.75			0.75									
UK EQUITY INCOME																		
	✓	96751	RS GBP Artemis Income*	-1.33	2.69	13.77	61.12		13.77	26.99	11.52	8.01		AAA	1	AAA		
	✓	96641	RS GBP HSBC UK Growth & Income*	-4.25	0.00	10.77	48.92		10.77	22.81	9.46	3.06		AA	1			
	✓	96645	RS GBP Invesco Perpetual High Income*	3.55	9.54	26.44	84.06		26.44	26.52	15.06	4.79		AAA	3	AAA		
5	✓	96249	RS GBP Jupiter Income Trust *	-5.11	2.44	19.93	67.39	56.00	19.93	23.76	12.77	5.41	-11.58	AAA	1	AA		
	✓	96778	RS GBP Liontrust First Income*	-3.53	1.82	13.62	52.98		13.62	18.93	13.21	7.83		AA	1			
	✓	96734	RS GBP New Star Higher Income*	-6.40	0.62	13.32	47.62		13.32	19.56	8.96	6.14		AA	1			
5	✓	96567	RS GBP SG UK Income*	-4.65	-0.28	11.73	47.15	26.87	11.73	24.94	5.42	2.93	-16.24		1			
			Sector Average	-1.66	2.62	13.25	49.20	49.55	13.25	20.33	9.49	8.27	-7.43					
BALANCED MANAGED																		
4	✓	96014	RS GBP Balanced Fidelity Managed *	-8.01	-4.58	7.95	38.86	22.38	7.95	23.81	3.90	4.91	-16.00		1			
4	✓	85014	RS GBP Balanced Gartmore Managed*	-5.94	-2.62	8.50	36.18	17.81	8.50	20.78	3.93	3.57	-16.48		1			
	✓	97152	RS GBP Lloyds TSB Multi Strategy Growth*	Launched: 10/07/2006														
	✓	96601	RS GBP Sarasin GlobalSar IIID*	-4.09	-0.79	9.95	33.53		9.95	19.19	1.90	6.16			2			
			Sector Average	-4.75	-1.30	7.72	31.05	11.17	7.72	18.56	2.61	4.25	-18.62					
STOCK MARKET MANAGED																		
6	✓	96018	RS GBP Aggressive Invesco Perpetual Managed*	-6.48	-1.78	10.64	45.42	19.75	10.64	19.05	10.40	4.37	-21.10		2			
	✓	96836	RS GBP Aggressive New Star Managed*	-7.01	-2.95	7.31	46.75		7.31	19.90	14.06				2			
			Sector Average	-5.43	-1.79	7.61	32.94	12.85	7.61	20.32	2.67	5.34	-19.42					
UK ALL COMPANIES																		
	✓	97068	RS GBP Aberdeen UK Growth*	-2.35	3.89													
	✓	96747	RS GBP Artemis UK Special Situations*	-5.30	-2.57	11.71	64.72		11.71	22.86	20.02	14.70		AAA	1	A		
	✓	96845	RS GBP AXA Framlington UK Select Opportunities*	-3.94	0.39	16.98	74.72		16.98	23.78	20.67			AAA	2	AAA		
	✓	96939	RS GBP Fidelity Special Situations*	-4.83	1.12	18.38			18.38	25.74						AAA		
	✓	96671	RS GBP Gartmore UK Focus*	-3.30	1.74	16.44	51.84		16.44	22.01	6.88	17.17		A	1			
	✓	96637	RS GBP HSBC UK Growth*	-4.98	-1.48	5.81	40.42		5.81	21.76	9.00	1.66			1			
8	✓	85017	RS GBP MLIIF United Kingdom*	-4.86	0.39	15.03	61.22	43.02	15.03	18.71	18.06	8.17	-17.98		1			
	✓	96782	RS GBP Liontrust First Growth*	-5.44	4.11	18.17	43.17		18.17	19.83	1.11	3.17		AA	1			
	✓	96820	RS GBP Liontrust First Large Cap*	-3.49	3.52	17.60	44.47		17.60	19.66	2.66			AA	1			
	✓	96629	RS GBP M&G British Opportunities*	-4.89	3.36	16.68	65.67		16.68	27.52	11.35	-1.40			1	AA		
5	✓	85048	RS GBP MLIIF United Kingdom*	-3.90	2.96	16.40	48.83	13.65	16.40	20.76	5.87	1.36	-24.66	AAA	1	AA		
	✓	96687	RS GBP New Star UK Alpha*	-5.80	1.49	19.12	69.89		19.12	21.73	17.16	10.41		AA	1	AA		
	✓	96590	RS GBP New Star UK Growth*	-6.07	-1.88	14.85	68.15	17.31	14.85	26.62	15.62	2.51	-31.94	AA	1	AA		
8	✓	96803	RS GBP Schroder UK Alpha Plus*	-1.74	6.32	28.79	67.63		28.79	18.81	9.48			A	2	A		
7	✓	96513	RS GBP Schroder UK Mid250*	-4.80	2.01	23.97	84.82	103.81	23.97	28.58	15.95	22.33	-9.85	AAA	2	AA		
8	✓	96563	RS GBP SG UK Growth*	-6.72	-3.16	6.33	58.45	25.42	6.33	27.47	16.90	7.35	-26.27		1	AA		
			Sector Average	-4.07	1.87	15.28	55.97	30.76	15.28	22.63	10.33	4.96	-20.12					
EUROPE INCLUDING UK																		
7	✓	85041	RS GBP Gartmore SICAV Pan European*	-6.10	-0.77	11.59	56.93	19.69	11.59	28.73	9.24	0.82	-24.35		1			
			Sector Average	-6.60	0.78	12.41	50.02	26.35	12.41	26.85	5.21	6.95	-21.25					
GLOBAL EQUITIES																		
10		97077	RS USD Aberdeen Global Select Equity (GBP)*	-5.71	-3.11													
	✓	96463	RS USD Aberdeen Global Technology (GBP)	-15.24	-13.66	-7.33	6.11	-45.28	-7.33	18.11	-3.05	4.80	-50.79					
7	✓	96486	RS GBP Aberdeen World Equity*	-6.37	-1.64	14.22	48.95	5.84	14.22	27.72	2.10	1.95	-30.30		2	A		
	✓	96705	RS GBP AXA Framlington Biotech*	-16.27	-17.76	-12.88	0.67		-12.88	30.38	-11.37	32.30		A	1			
7	✓	96551	RS GBP AXA Framlington Financial*	-9.27	-3.72	10.37	45.58	22.30	10.37	26.80	4.02	7.34	-21.73	AA	2	A		
10	✓	96534	RS USD AXA Framlington FIP Health (GBP)	-10.42	-14.86	-13.33	2.50	-23.53	-13.33	24.49	-5.00	28.71	-42.04	AAA				
9	✓	96529	RS GBP AXA Framlington Managed Growth*	-14.36	-7.92	2.28	30.12	-17.80	2.28	30.50	-2.51	4.65	-39.63		1	AA		
9	✓	96542	RS USD Baring Leading Sectors (GBP)	-10.54	-5.74	13.87	23.54	-13.14	13.87	22.13	-11.17	7.85	-34.81					
7	✓	85025	RS GBP F & C Investment Trust *	-6.73	-0.77	19.69	49.55	14.07	19.69	29.34	-3.99	-0.18	-23.59		2			
7	✓	96492	RS GBP Fidelity Financial Services	-6.01	-1.28	20.02	53.92	28.61	20.02	31.43	-2.43	7.19	-22.05		3			
5	✓	96496	RS GBP Fidelity Health Care	-2.12	-4.15	-0.67	11.28	-16.95	-0.67	23.96	-9.62	9.38	-31.76		1			
8	✓	96500	RS GBP Fidelity Industrials	-7.32	-2.27	21.80	82.63	50.48	21.80	33.60	12.23	1.97	-19.19		2			
	✓	96857	RS GBP First State Global Growth*	-9.81	-6.69	1.94	18.04		1.94	21.37	-4.59				1			
10	✓	85038	RS GBP Henderson Global Technology *	-18.35	-16.95	-8.45	-1.32	-42.41	-8.45	22.31	-11.87	14.56	-49.06		1			
	✓	96679	RS GBP Henderson Industries of the Future*	-12.61	-7.13	2.95	21.08		2.95	21.14	-2.91	-4.12			1			
		97141	RS USD HSBC Amanah Global Equity (GBP)*	Launched: 19/06/2006														
		97161	RS USD HSBC Global Absolute (GBP)*	Launched: 01/08/2006														
6	✓	96247	RS USD INVESCO Global Healthcare (GBP)	-6.37	-11.39	-5.54	8.18	-19.11	-5.54	18.90	-3.68	9.40	-31.65					
7	✓	85028	RS GBP Invesco Perpetual International Equity*	-8.61	-4.72	5.65	38.04	5.48	5.65	21.29	7.72	4.73	-27.04		2	AAA		
10	✓	96443	RS USD Investec GS Global Growth (GBP)	-10.00	-4.62	4.15	26.71	-19.31	4.15	21.66	0.00	16.39	-45.29					
6	§	85039	RS GBP Investec GS Global Strategic Value	-8.91	-2.43	13.19	65.81	50.42	13.19	35.43	8.16	11.26	-18.46		3			
7	✓	85040	RS GBP Jupiter Ecology *	-7.88	3.24	17.15	66.19	-1.22	17.15	31.29	8.06	-14.69	-30.33	A	3	A		
6	✓	96469	RS GBP Merrill Lynch Global Titans*	-10.64	-7.36	0.89	22.08	-9.57	0.89	20.14	0.72	2.20	-27.53		1			
6	✓	85037	RS GBP Newton Absolute Intrepid*	-5.10	-1.25	6.90	47.62	7.46	6.90	25.59	9.96	-8.86	-26.58		3			
	✓	96605	RS GBP Sarasin EquiSar Global Thematic*	-6.59	-2.04	12.14	43.45		12.14	22.85	4.13	4.78			2	A		
4	✓	96509	RS GBP Schroder Medical Discovery*	-0.75	-0.63	3.00	8.23	-20.94	3.00	17.13	-10.29	5.50	-30.76		1			
10	✓	96559	RS GBP SG Technology*	-20.98	-19.63	-10.10	1.57	-38.28	-10.10	28.13	-11.81	16.25	-47.73	A	1			
6	§	85035	RS GBP Templeton Global Fund	-4.36	-0.89	5.27	39.01	9.06										

August 2006

All percentage growth calculated to 31/07/2006

Annual performance % over one year to end July

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	-11.02	1.96	18.03	113.13	91.64	18.03	50.34	20.11	15.12	-21.89			
		✓	96893	RS GBP Continental European*	-6.78	-0.29	10.10			10.10	26.70						
		✓	96658	RS GBP Fidelity European*	-7.44	-0.10	10.78	77.19		10.78	42.29	12.41	17.72		AAA	3	AA
	7		96583	RS EUR Gartmore SICAV Continental European (GBP)*	-5.26	1.79	16.01	61.35	32.68	16.01	31.07	6.11	4.57	-21.36			
			96760	RS USD Investec GS Continental European Equity (GBP)	-7.11	-2.14	13.31	46.99		13.31	32.11	-1.81	-3.11				
			96756	RS EUR Lazard European Equity (GBP)*	-7.05	0.12	13.61	60.71		13.61	35.08	4.72	10.17				
	7		96258	RS USD Mellon Continental European Equity (GBP)	-4.60	1.59	12.80	53.93	20.72	12.80	31.03	4.15	7.01	-26.71			
			97081	RS EUR MJIF Continental European Growth (GBP)	-8.97	-1.04	16.90			16.90					A		
	6	✓	96594	RS GBP New Star European Growth	-7.72	4.18	17.18	82.64	60.13	17.18	34.64	15.77	9.80	-20.15	AAA	3	AA
	8	✓	96571	RS GBP SG European Special Opportunities*	-7.98	-0.10	14.38	62.54	20.14	14.38	32.85	6.97	3.53	-28.60		2	
				Sector Average	-6.81	0.03	11.92	57.42	30.72	11.92	31.19	7.22	6.24	-21.84			
COMMODITY & ENERGY																	
		✓	96943	RS GBP JPM Natural Resources*	-12.04	1.27	44.22			44.22	46.09				A		AA
		✓	96662	RS GBP Merrill Lynch Gold & General*	-16.98	-2.23	60.29	83.27		60.29	14.34	0.00	43.27		AAA		AA
			96622	RS USD Merrill Lynch IIF New Energy (GBP)	-15.53	-8.26	21.98	103.30		21.98	39.57	19.41	-13.33				
				Sector Average	-11.33	-2.32	46.47	93.03		46.47	23.89	6.38	22.89				
NORTH AMERICA																	
		✓	96925	RS GBP American*	-10.66	-11.29	-11.20			-11.20	14.04						
			96829	RS USD Franklin Mutual Beacon (GBP)	-5.88	-3.41	1.10	18.33		1.10	18.37	-1.13					
			97057	RS USD Franklin US Equity (GBP)	-5.49	-7.19	-9.47			-9.47							
	9	§	85042	RS GBP Gartmore SICAV US Sm Co*	-19.55	-14.00	-4.75	21.94	0.94	-4.75	34.40	-4.75	14.33	-27.59		2	
	7	§	85018	RS GBP JPM America Equity	-8.87	-10.31	-8.87	2.86	-25.56	-8.87	15.93	-2.64	7.79	-32.86		1	
		✓	96617	RS GBP Schroder US Smaller Companies	-11.70	-7.46	1.51	37.80		1.51	28.54	5.62	7.41		AA	3	
		✓	96979	RS GBP Threadneedle American	-12.33	-11.63	-5.73			-5.73					A		
				Sector Average	-8.41	-8.07	-3.06	12.86	-14.43	-3.06	19.57	-2.64	6.73	-28.96			
UK SMALLER COMPANIES																	
	9	✓	96555	RS GBP Gartmore UK & Irish Smaller Companies *	-10.13	-1.91	8.89	63.59	31.92	8.89	19.77	25.44	13.13	-28.72		1	
		✓	96649	RS GBP Invesco Perpetual UK Smaller Companies Equity*	-4.57	1.79	21.36	83.45		21.36	31.87	14.63	7.83			2	
		✓	96786	RS GBP Liontrust Intellectual Capital Trust*	-10.46	-6.06	3.33	50.32		3.33	22.84	18.43	20.68		AA	1	
				Sector Average	-7.58	-1.03	14.12	69.15	51.03	14.12	24.65	18.91	12.57	-20.68			
ASIA PACIFIC INCLUDING JAPAN																	
	8	§	85015	RS GBP JF Pacific Securities	-14.83	-10.30	9.99	44.58	21.60	9.99	29.15	1.77	-0.44	-15.52		1	
				Sector Average	-10.42	-6.39	10.35	52.45	47.58	10.35	33.71	3.32	4.06	-6.97			
ASIA PACIFIC EXCLUDING JAPAN																	
			96798	RS USD Aberdeen Global China Opportunities (GBP)	-3.34	2.51	6.48	68.87		6.48	28.77	23.16					
			97129	RS USD Baring Hong Kong China	Launched: 26/05/2006												
	10	✓	96230	RS GBP Baring Korea	-16.71	-7.77	23.71	88.39	166.34	23.71	60.40	-5.06	-3.63	46.70		1	
		✓	96921	RS GBP First State Asia Pacific Leaders	-8.04	-3.31	8.54			8.54	46.47				AAA		
			87125	RS USD First State Hong Kong Growth*	Launched: 26/05/2006												
	9		96242	RS USD HSBC Chinese Equity (GBP)	-3.98	5.82	24.89	80.03	80.33	24.89	24.89	15.42	21.26	-17.40			
			97137	RS USD HSBC GIF Thai Equity (GBP)	Launched: 19/06/2006												
	8		96243	RS USD HSBC Hong Kong Equity (GBP)	-7.39	-2.68	4.24	53.11	19.00	4.24	32.73	10.67	2.97	-24.53			
	9	§	85022	RS GBP INVESCO ASEAN	-11.23	-2.09	0.72	27.50	37.50	0.72	24.61	1.59	8.11	-0.25		1	
	10	§	85043	RS GBP INVESCO Asia Ent	-10.78	-3.23	2.93	35.03	50.00	2.93	37.94	-4.89	-2.71	14.18		1	
	9	§	85030	RS GBP JF Greater China	-9.78	-2.94	8.72	39.64	63.65	8.72	19.41	7.56	18.04	-0.71		1	
	10	§	85032	RS GBP JF Thailand	-16.74	-8.14	12.99	53.46	108.90	12.99	8.46	25.23	12.67	20.82		1	
			97110	RS USD Templeton Asian Growth (GBP)	-13.91	-6.29				-13.91							
				Sector Average	-10.68	-3.40	12.74	73.81	84.27	12.74	38.04	11.68	9.91	-3.54			
JAPAN																	
		✓	97072	RS GBP Aberdeen Japan Enterprise*	-26.42	-31.80											
		✓	96625	RS GBP Fidelity Japan Special Situations*	-21.63	-27.20	-2.36	49.20		-2.36	18.57	28.88	-11.79			1	
			97120	RS USD Franklin Templeton Japan (GBP)	Launched: 08/05/2006												
	9		96246	RS USD Mellon Japan Equity (GBP)	-16.67	-14.39	5.18	21.91	-17.07	5.18	-3.81	20.49	-3.74	-29.33			
	8	✓	96071	RS GBP Schroder Tokyo*	-13.84	-9.55	12.22	37.94	11.67	12.22	7.71	14.11	-5.45	-14.37		1	
				Sector Average	-14.83	-14.89	13.23	39.74	3.18	13.23	9.54	12.66	-5.48	-21.88			
GLOBAL EMERGING MARKETS																	
	10	§	85027	RS GBP Baring Eastern Europe	-8.59	-0.22	39.18	167.41	298.39	39.18	61.68	18.84	33.74	11.40		2	
	10	§	85016	RS GBP Baring Global Emerging Markets	-14.24	-7.71	22.21	78.28	68.54	22.21	44.87	0.70	2.15	-7.45		1	
		✓	96917	RS GBP First State Global Emerging Markets Leaders	-9.88	-6.71	14.27			14.27	44.14				AA		
			96948	RS USD HSBC GIF India Equity (GBP)	-21.81	-9.10	14.77			14.77	56.87						
	10	§	85021	RS GBP INVESCO Emerging Markets Equity	-13.96	-9.85	19.69	91.42	86.54	19.69	49.17	7.22	44.63	-32.62		1	
	10	§	85023	RS GBP JPM Emerging Markets Investment Trust*	-12.66	-14.42	25.35	154.67	172.30	25.35	75.42	15.81	12.93	-5.31		2	
	8	§	85036	RS GBP Templeton Emerging Mkts	-11.89	-6.54	14.27	79.01	79.82	14.27	42.36	10.05	11.17	-9.64		1	
		✓	97089	RS GBP Threadneedle Latin America	-14.30	-7.45									A		
				Sector Average	-11.06	-6.12	23.38	96.11	122.69	23.38	45.86	8.97	20.84	-6.03			

Source for all performance information and Crown Ratings: Financial Express Limited, bid to bid with gross income reinvested back into the fund.

† 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.

This Financial Express sourced information is provided to you by Skandia UK Group and is used at your own risk. Financial Express take care to ensure that the information provided is correct.

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Citywire ratings: Source and Copyright: Citywire Financial Publishers Limited. The manager's Citywire Fund Manager rating is based on their three year risk adjusted performance. More information at www.citywire.co.uk

Forsyth-OBSR ratings: Source and Copyright Forsyth Partners Limited and Old Broad Street Research Limited.

US Dollar

August 2006

All percentage growth calculated to 31/07/2006

Annual performance % over one year to end July

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

RS USD Cautious -1.73 -1.16 2.23 20.77 32.00 2.23 9.79 7.60 11.15 -1.66 1 ⬇️
Sector Average 0.05 4.16 10.96 39.37 58.02 10.96 10.08 14.10 11.07 2.08

BALANCED MANAGED

RS USD Balanced -3.45 -1.00 6.34 35.53 25.69 6.34 14.64 11.18 7.48 -13.71 1 ⬇️
Sector Average -2.57 3.69 14.49 51.52 45.62 14.49 14.75 15.33 7.03 -10.20

STOCK MARKET MANAGED

RS USD Aggressive -4.25 -0.35 9.21 9.21 16.87
RS USD Diversified Managed -5.87 -2.22 10.20 10.20
RS GBP Global Best Ideas (USD)* Launched: 14/06/2006
Sector Average -3.26 3.18 14.37 53.70 47.81 14.37 16.45 15.41 8.15 -11.08

GLOBAL EQUITIES

RS GBP Ethical (USD)* -4.61 4.16
Sector Average -5.53 0.47 13.11 54.51 33.81 13.11 19.39 14.42 8.56 -20.23

MANAGED INCOME SOLUTIONS

UK FIXED INTEREST

RS GBP Bond Income (USD)* 3.69 3.57 7.66 7.66 5.68
Sector Average 2.86 3.78 8.30 31.62 55.87 8.30 6.63 13.97 11.22 6.48

UK EQUITY INCOME

RS GBP Equity Income (USD)* -0.04 5.26 21.67 21.67 15.88
Sector Average 0.60 7.81 20.36 72.51 95.88 20.36 16.46 23.07 11.16 2.15

ASSET ALLOCATOR SOLUTIONS

MONEY

RS USD Deposit 1.04 1.92 3.46 4.91 6.00 3.46 1.34 0.06 0.19 0.84 2 ⬇️
Sector Average 2.00 5.41 7.43 19.68 43.62 7.43 1.36 9.92 7.69 11.43

GLOBAL FIXED INTEREST

RS EUR Euro Bond (USD)* 2.36 3.91 3.25 16.77 3.25 5.70 7.00
RS USD Global Fixed Interest Blend 2.40 2.88 3.43 3.43
Sector Average 1.12 2.64 3.96 21.18 49.64 3.96 7.66 8.27 13.52 8.78

PROPERTY

RS USD Global Real Estate Securities 6.66 11.69
RS GBP Property (USD)* 7.47 13.35
Sector Average 5.07 12.58 22.85 81.50 131.90 22.85 16.29 27.04 10.29 15.85

UK FIXED INTEREST

RS GBP UK Fixed Interest Blend (USD)* 4.36 4.30 8.08 8.08
Sector Average 2.86 3.78 8.30 31.62 55.87 8.30 6.63 13.97 11.22 6.48

NORTH AMERICA

RS USD US Equity Blend -6.13 -6.96 -3.84 -3.84
RS GBP US Index Tracker (USD) -4.02 -1.54 2.44 29.33 3.93 2.44 13.90 10.84 8.29 -25.79
Sector Average -6.31 -3.41 3.03 30.48 12.09 3.03 15.72 9.44 9.58 -21.61

UK ALL COMPANIES

RS USD UK Equity Blend 0.00 6.93 23.11 23.11
RS GBP UK Index Tracker (USD) -0.05 5.92 22.11 76.50 60.02 22.11 18.04 22.45 4.89 -13.57
Sector Average -1.87 7.02 22.52 80.33 71.28 22.52 18.68 24.02 7.76 -11.86

EUROPE EXCLUDING UK

RS USD European Equity Blend -5.22 3.91 17.93 17.93
RS SEK Swedish Equity Fund (USD) -7.27 6.92 25.98 94.38 83.78 25.98 23.29 25.15 21.80 -22.38
Sector Average -4.67 5.10 18.95 82.01 71.23 18.95 26.97 20.52 9.08 -13.75

ASIA PACIFIC EXCLUDING JAPAN

RS USD Far East Equity Blend -7.47 -1.08 12.33 12.33
Sector Average -8.63 1.49 19.82 100.96 141.35 19.82 33.60 25.53 12.85 6.43

JAPAN

RS USD Japanese Equity Blend -15.84 -16.18 11.52 11.52
Sector Average -12.88 -10.58 20.34 61.57 35.14 20.34 6.02 26.63 -2.96 -13.81

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 Skandia fund will not mirror the performance of the underlying fund because of the Skandia Life fund charges, taxation adjustments (if appropriate) and the Royal Skandia investment process.

MONEY

RS GBP M&G High Interest (USD)* 4.02 7.88 11.83 26.25 11.83 -0.65 13.63
Sector Average 2.00 5.41 7.43 19.68 43.62 7.43 1.36 9.92 7.69 11.43

UNCLASSIFIED

RS USD Momentum All Weather Liquidity* 0.44 2.78 6.71 16.24 6.71 4.38 4.37 6.72
RS USD Templeton Global Long/Short* -1.87 2.47 7.10 7.10

GLOBAL FIXED INTEREST

RS USD ABN AMRO Global Emerging Markets Bond -0.22 7.23 19.43 19.43 18.58
RS USD Baring Directional Bond -1.70 1.65 1.54
RS USD Baring High Yield Bond 1.14 0.42 2.67 17.39 33.96 2.67 6.53 7.34 15.97 -1.60 2 ⬇️
RS USD Baring US Plus Bond 1.31 -0.20 -1.37 5.66 -1.37 4.50 2.52 1 ⬇️
RS GBP Fidelity Money Builder Income (USD)* 4.34 3.36 7.32 7.32 5.11 AA AA
RS USD Franklin US Government 0.61 -0.91 -1.11 2.29 -1.11 2.27 1.15 1.69 1 ⬇️
RS USD INVESCO Bond 1.06 0.83 0.38 13.18 39.96 0.38 6.00 6.38 10.94 11.46 1 ⬇️
RS USD Mellon Global Bond 0.09 -1.59 -0.45 15.05 -0.45 8.10 6.91 2 ⬇️
RS USD Merrill Lynch IIF World Bond 1.70 1.12 0.19 8.33 25.32 0.19 4.77 3.21 8.62 6.50 1 ⬇️
RS GBP Premier Absolute Growth Trust (USD)* 2.20 6.30 16.75 77.50 16.75 16.30 30.73 16.17
RS GBP Threadneedle Dollar Bond (USD) 0.00 -1.59 -1.76 -1.76 A
Sector Average 1.12 2.64 3.96 21.18 49.64 3.96 7.66 8.27 13.52 8.78

CAUTIOUS MANAGED

RS GBP Lloyds TSB Multi Strategy Conservative (USD)* Launched: 10/07/2006
Sector Average 0.05 4.16 10.96 39.37 58.02 10.96 10.08 14.10 11.07 2.08

DEFENSIVE MANAGED

RS USD Cautious Investec Managed* -2.86 0.76 7.33 32.16 45.98 7.33 13.72 8.28 8.14 2.15 1 ⬇️
RS GBP New Star Managed Distribution (USD)* 1.41 8.59 15.67 45.64 15.67 8.90 15.63
RS GBP Newton Phoenix (USD)* -0.43 4.21
Sector Average -0.35 3.69 9.13 32.53 50.27 9.13 9.19 11.22 12.21 1.06 AAA

Further fund performance information available from www.royalskandia.com

August 2006

All percentage growth calculated to 31/07/2006

Annual performance % over one year to end July

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

self select (continued)

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002	Forsyth OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating	
PROPERTY																	
3	7		96522	RS GBP Aberdeen Property Share (USD)*	6.14	17.24	38.13	154.91	189.52	38.13	23.26	49.71	9.07	4.13			
			96952	RS GBP M&G Property (USD)*	7.24	13.50	18.32			18.32							
			96956	RS GBP New Star Property (USD)*	8.13	14.09	23.46			23.46	7.87					AA	
			96775	RS GBP Norwich Property (USD)*	7.83	14.32	25.07	77.85		25.07	13.38	25.43	5.75				
				Sector Average	5.07	12.58	22.85	81.50	131.90	22.85	16.29	27.04	10.29	15.85			
UK FIXED INTEREST																	
4			96766	RS GBP Artemis High Income (USD)*	2.50	6.36	14.14	52.21		14.14	12.26	18.79	9.62		A	AAA	
			96854	RS GBP HSBC GIF Sterling Investment Grade Bond (USD)	4.69	3.14	5.48	23.06		5.48	4.76	11.36					
			97158	RS GBP Lloyds TSB Offshore Funds High Income (USD)*	Launched: 10/07/2006												
			97146	RS GBP Lloyds TSB Offshore Funds Sterling Bond (USD)*	Launched: 10/07/2006												
			96610	RS GBP M&G Offshore Corporate Bond (USD)*	4.62	4.20	9.80	31.82		9.80	7.17	12.02	10.25				
3			96576	RS GBP M&G Offshore High Yield Corporate Bond (USD)*	3.52	6.11	10.97	42.05	68.53	10.97	7.11	19.51	17.03	1.38	A		
			96634	RS GBP New Star Fixed Interest (USD)*	3.84	6.18	11.12	36.84		11.12	4.76	17.54	10.43		AA	AAA	
			96889	RS GBP New Star High Yield Bond (USD)*	4.50	6.28	11.15	38.26		11.15	6.26	17.07			AA	AAA	
			96985	RS GBP Threadneedle Strategic Bond (USD)	2.68	4.31	7.43			7.43							
				Sector Average	2.86	3.78	8.30	31.62	55.87	8.30	6.63	13.97	11.22	6.48			
BALANCED MANAGED																	
4	✓		96116	RS USD Balanced Fidelity Managed *	-6.45	-2.54	8.91	49.32	44.65	8.91	21.18	13.14	9.51	-11.54		1 ⬇	
4	✓		85114	RS USD Balanced Gartmore Managed *	-5.72	-2.00	7.70	36.93	23.39	7.70	14.45	11.09	3.07	-12.56		1 ⬇	
			97154	RS GBP Lloyds TSB Multi Strategy Growth (USD)*	Launched: 10/07/2006												
			96602	RS GBP Sarasin GlobalSar IIID (USD)*	-0.75	4.66	17.06	54.12		17.06	15.04	14.44	9.24				
				Sector Average	-2.57	3.69	14.49	51.52	45.62	14.49	14.75	15.33	7.03	-10.20			
UK EQUITY INCOME																	
6			96752	RS GBP Artemis Income (USD)*	2.08	8.39	21.18	85.76		21.18	22.47	25.18	11.15		AAA	AAA	
			96642	RS GBP HSBC UK Growth & Income (USD)*	-0.93	5.51	18.02	71.74		18.02	18.44	22.86	6.18		AA		
			96646	RS GBP Invesco Perpetual High Income (USD)*	7.15	15.59	34.66	112.38		34.66	22.03	29.25	7.87		AAA	AAA	
			96254	RS GBP Jupiter Income Trust (USD)*	-1.82	8.13	27.70	92.99	104.31	27.70	19.39	26.58	8.52	-2.45	AAA	AA	
			96779	RS GBP Liontrust First Income (USD)*	-0.17	7.45	21.06	76.48		21.06	14.70	27.11	10.98		AA		
			96736	RS GBP New Star Higher Income (USD)*	-3.17	6.18	20.72	70.34		20.72	15.28	22.40	9.22		AA		
6			96568	RS GBP SG UK Income (USD)*	-1.31	5.27	18.93	69.81	66.20	18.93	20.56	18.43	5.92	-7.59			
				Sector Average	0.60	7.81	20.36	72.51	95.88	20.36	16.46	23.07	11.16	2.15			
STOCK MARKET MANAGED																	
5	✓		96118	RS USD Aggressive Invesco Perpetual Managed*	-3.76	1.69	11.51	44.93	21.90	11.51	12.96	15.07	3.31	-18.59		1 ⬇	
				Sector Average	-3.26	3.18	14.37	53.70	47.81	14.37	16.45	15.41	8.15	-11.08			
NORTH AMERICA																	
			96926	RS GBP American (USD)*	-7.56	-6.36	-5.39			-5.39	9.96						
			96828	RS USD Franklin Mutual Beacon	-2.71	1.87	7.65	36.50		7.65	14.03	11.20			3 ⬇		
			97056	RS USD Franklin US Equity	-2.25	-2.05	-3.72			-3.72							
8	✓		85145	RS USD Gartmore SICAV US Smaller Companies*	-16.50	-8.96	1.73	40.96	32.46	1.73	29.40	7.08	17.55	-20.05		2 ⬇	
5	✓		85120	RS USD JPM America Equity	-5.65	-5.25	-2.88	18.96	-1.43	-2.88	11.91	9.45	11.25	-25.52		1 ⬇	
			96618	RS GBP Schroder US Smaller Companies (USD)	-8.67	-2.41	8.01	58.96		8.01	23.97	18.71	10.51		AA		
			96981	RS GBP Threadneedle American (USD)	-9.31	-6.79	0.37			0.37					A		
				Sector Average	-6.31	-3.41	3.03	30.48	12.09	3.03	15.72	9.44	9.58	-21.61			
GLOBAL EQUITIES																	
10	✓		97076	RS USD Aberdeen Global Select Equity*	-2.44	2.16											
	✓		96462	RS USD Aberdeen Global Technology	-12.24	-8.83	-1.53	22.86	-28.33	-1.53	14.41	9.05	7.14	-45.56		1 ⬇	
6			96487	RS GBP Aberdeen World Equity (USD)*	-3.18	3.77	21.57	71.76	38.52	21.57	23.18	14.71	4.94	-23.15		A	
			96706	RS GBP AXA Framlington Biotech (USD)*	-13.29	-13.22	-7.15	16.15		-7.15	25.88	-0.62	36.33		AA		
7			96552	RS GBP AXA Framlington Financial (USD)*	-6.04	1.60	17.54	67.93	60.27	17.54	22.39	16.74	10.47	-13.61	A	A	
10	✓		96533	RS USD AXA Framlington FIP Health	-7.22	-10.17	-7.66	18.16	0.10	-7.66	20.07	6.57	32.44	-36.03	AAA	1 ⬇	
9			96530	RS GBP AXA Framlington Managed Growth (USD)*	-11.43	-2.92	8.88	50.18	7.58	8.88	25.81	9.63	7.54	-33.39		AA	
9	✓		96541	RS USD Baring Leading Sectors	-7.44	-0.53	21.31	42.53	13.72	21.31	17.67	-0.15	10.87	-28.04		1 ⬇	
7			96493	RS GBP Fidelity Financial Services (USD)	-2.74	4.22	27.80	77.61	68.30	27.80	26.84	9.57	10.26	-14.06			
4			96497	RS GBP Fidelity Health Care (USD)	1.24	1.09	5.80	28.31	8.70	5.80	19.51	1.48	12.60	-24.76			
7			96501	RS GBP Fidelity Industrials (USD)	-4.08	3.06	29.69	110.61	97.18	29.69	28.91	25.97	4.90	-10.75			
8	§		85129	RS USD F & C Investment Trust*	-3.62	4.49	27.25	72.50	49.52	27.25	24.81	8.61	2.86	-15.73		2 ⬇	
			96858	RS GBP First State Global Growth (USD)*	-6.70	-1.54	8.55	36.20		8.55	17.10	7.15					
10	§		85142	RS USD Henderson Global Tech*	-15.43	-12.42	-2.67	13.04	-26.26	-2.67	17.76	-1.37	16.50	-44.00		1 ⬇	
			96681	RS GBP Henderson Industries of the Future (USD)*	-9.61	-2.04	9.65	39.59		9.65	16.84	8.96	-1.26				
			97140	RS USD HSBC Amanah Global Equity*	Launched: 19/06/2006												
			97160	RS USD HSBC Global Absolute*	Launched: 01/08/2006												
5	✓		96232	RS USD INVESCO Global Healthcare	-3.06	-6.48	0.72	24.78	5.93	0.72	14.57	8.13	12.59	-24.60		1 ⬇	
7	§		85131	RS USD Invesco Perpetual Int. Eq*	-5.50	0.49	12.36	57.33	36.69	12.36	16.73	19.96	7.72	-19.35		2 ⬇	
6	✓		85143	RS USD Investec GS Global Strategic Value	-5.80	2.97	20.64	91.35	96.68	20.64	30.78	21.27	14.30	-10.08		3 ⬇	
9	✓		96442	RS USD Investec GS Global Growth	-7.00	0.62	10.90	46.29	5.51	10.90	17.40	12.36	19.62	-39.71		1 ⬇	
9			96301	RS GBP Jupiter Ecology (USD)*	-4.73	8.95	24.65	91.83	29.31	24.65	26.76	21.40	-12.21	-23.21	A	A	
5			96470	RS GBP Merrill Lynch Global Titans (USD)*	-7.47	-2.30	7.41	41.04	18.49	7.41	15.92	13.27	4.99	-19.98			
7	§		85141	RS USD Newton Absolute Intrepid*	-1.74	4.24	14.46	69.46	39.07	14.46	20.02	23.35	1.67	-19.29		3 ⬇	
			96606	RS GBP Sarasin EquiSar Global Thematic (USD)*	-3.38	3.28	19.35	65.53		19.35	18.60	16.93	7.75			A	
4			96510	RS GBP Schroder Medical Discovery (USD)*	2.78	4.89	9.71	25.00	3.57	9.71	12.98	0.84	8.62	-23.72			
10			96560	RS GBP SG Technology (USD)*	-18.34	-15.34	-4.36	16.95	-19.23	-4.36	23.62	-1.09	19.88	-42.39		A	
6	✓		85139	RS USD Templeton Global Fund	-1.00	4.70	12.36	60.57	42.81	12.36	19.19	19.90	4.28	-14.71		2 ⬇	
				Sector Average	-5.53	0.47	13.11	54.51	33.81	13.11	19.39	14.42	8.56	-20.23			
UK ALL COMPANIES																	
			97070	RS GBP Aberdeen UK Growth (USD)*	0.98	9.61											
			96748	RS GBP Artemis UK Special Situations (USD)*	-2.02	2.75	18.89	89.84		18.89	18.52	34.72	18.17		AAA	A	
			96846	RS GBP AXA Framlington UK Select Opportunities (USD)*	-0.60	5.91	24.55	101.58		24.55	19.43	35.52			AAA	AAA	
			96940	RS GBP Fidelity Special Situations (USD)*	-1.58	6.66	26.03			26.03						AAA	
			96673	RS GBP Gartmore UK Focus (USD)*	0.00	7.29	23.87	75.09		23.87	17.79	20.00	20.56		A		
			96638	RS GBP HSBC UK Growth (USD)*	-1.66	3.97	12.64	62.04		12.64	17.50	22.43	4.59				
9	§		85119	RS USD INVESCO UK Equity*	-1.56	5.89	22.46	85.38	86.76	22.46	14.38	32.35	11.43	-9.59		1 ⬇	
			96783	RS GBP Liontrust First Growth (USD)*	-2.20	9.81	25.84	65.18		25.84	15.68	13.47	6.10		AA		
			96821	RS GBP Liontrust First Large Cap (USD)*	-0.15	9.21	25.26	66.									

US Dollar

August 2006

All percentage growth calculated to 31/07/2006

Annual performance % over one year to end July

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 INCLUDING UK																
8	✓ 85144		RS USD Gartmore SICAV Pan European*	-2.79	4.74	18.94	81.26	57.36	18.94	24.19	22.71	3.98	-16.51		1	👑
			Sector Average	-4.46	5.88	19.47	73.45	65.49	19.47	22.77	18.26	9.81	-13.11			
EUROPE EXCLUDING UK																
9	§ 85151		RS USD Baring Europe Select	-8.09	7.51	25.79	144.92	149.79	25.79	44.48	34.77	18.45	-13.90		3	👑
	96894		RS GBP Continental European (USD)*	-3.56	5.15	17.21			17.21	22.19						
	96659		RS GBP Fidelity European (USD)*	-4.21	5.41	17.98	104.44		17.98	37.28	26.22	21.07		AAA		AA
8	✓ 96584		RS EUR Gartmore SICAV Continental European (USD)*	-1.99	7.48	23.57	86.35	73.68	23.57	26.39	19.32	7.56	-13.35			
	96759		RS USD Investec GS Continental European Equity	-3.96	3.27	20.60	69.54		20.60	27.52	10.24	-0.37		1	👑	
	96757		RS EUR Lazard European Equity (USD)*	-3.85	5.68	20.94	85.52		20.94	30.40	17.64	13.22				
7	✓ 96253		RS USD Mellon Continental European Equity	-1.36	7.21	20.00	77.48	58.16	20.00	26.45	16.96	10.16	-19.11		2	👑
	97082		RS EUR MLIF Continental European Growth (USD)	-5.97	4.26	24.28			24.28					A		
7	✓ 96595		RS GBP New Star European Growth (USD)	-4.53	9.97	24.77	110.76	109.66	24.77	29.84	30.10	12.91	-11.90	AAA		AA
8	✓ 96572		RS GBP SG European Special Opportunities (USD)*	-4.74	5.41	21.78	87.61	57.31	21.78	28.05	20.31	6.50	-21.26			
			Sector Average	-4.67	5.10	18.95	82.01	71.23	18.95	26.97	20.52	9.08	-13.75			
ASIA PACIFIC INCLUDING JAPAN																
8	✓ 85116		RS USD JF Pacific Securities	-11.80	-5.31	17.21	66.78	59.29	17.21	24.61	14.19	2.46	-6.78		1	👑
			Sector Average	-8.36	-1.65	17.28	76.26	93.31	17.28	29.41	16.13	6.84	2.65			
COMMODITY & ENERGY																
	96944		RS GBP JPM Natural Resources (USD)*	-8.95	6.87	53.51			53.51	41.00				A		AA
	96663		RS GBP Merrill Lynch Gold & General (USD)*	-14.11	3.13	70.67	111.40		70.67	10.30	12.30	47.46		AAA		AA
	✓ 96621		RS USD Merrill Lynch IIF New Energy	-12.56	-3.29	30.05	134.62		30.05	34.47	34.17	-10.77				
			Sector Average	-9.30	2.63	55.66	123.18		55.66	19.90	19.58	26.17				
ASIA PACIFIC EXCLUDING JAPAN																
	✓ 96797		RS USD Aberdeen Global China Opportunities	0.00	8.10	13.31	94.57		13.31	24.26	38.19				2	👑
	✓ 97128		RS USD Baring Hong Kong China	Launched: 26/05/2006												
10	✓ 96245		RS GBP Baring Korea (USD)	-13.83	-2.71	31.67	117.41	248.92	31.67	54.72	6.72	-0.91	61.96			
	96922		RS GBP First State Asia Pacific Leaders (USD)	-4.85	1.98	15.54			15.54	41.42				AAA		
	✓ 97124		RS USD First State Hong Kong Growth*	Launched: 26/05/2006												
10	✓ 96227		RS USD HSBC Chinese Equity	-0.68	11.67	32.95	107.67	136.28	32.95	20.47	29.67	24.65	-8.73		1	👑
	✓ 97136		RS USD HSBC GIF Thai Equity	Launched: 19/06/2006												
8	✓ 96228		RS USD HSBC Hong Kong Equity	-4.27	2.65	10.94	76.52	55.66	10.94	28.14	24.17	6.00	-16.81		1	👑
9	✓ 85124		RS USD INVESCO ASEAN	-8.01	3.44	7.48	47.32	79.55	7.48	20.25	13.99	11.14	9.66		1	👑
10	✓ 85146		RS USD INVESCO Asia Enterprise	-7.66	2.09	9.64	56.34	97.67	9.64	33.42	6.87	-0.29	26.81		1	👑
10	✓ 85134		RS USD JF Eastern Smaller Companies	-14.44	-5.38	5.78	78.80	167.40	5.78	45.62	16.07	25.03	19.62		1	👑
9	✓ 85133		RS USD JF Greater China	-6.79	2.46	15.92	61.70	115.28	15.92	15.41	20.86	20.25	10.71		1	👑
9	✓ 85148		RS USD JF Hong Kong	-5.57	2.83	8.85	69.18	110.31	8.85	24.66	24.68	22.76	1.26		1	👑
10	✓ 85135		RS USD JF Thailand	-14.69	-3.40	20.80	78.49	177.69	20.80	4.81	40.97	16.39	33.67		1	👑
	✓ 97109		RS USD Templeton Asian Growth	-10.81	-1.16											
			Sector Average	-8.63	1.49	19.82	100.96	141.35	19.82	33.60	25.53	12.85	6.43			
JAPAN																
	97074		RS GBP Aberdeen Japan Enterprise (USD)*	-23.87	-28.02											
	96626		RS GBP Fidelity Japan Special Situations (USD)*	-18.91	-23.20	3.98	72.04		3.98	14.38	44.65	-9.19				
	✓ 97119		RS USD Franklin Templeton Japan	Launched: 08/05/2006												
9	✓ 96231		RS USD Mellon Japan Equity	-13.61	-9.59	12.06	41.19	8.64	12.06	-6.99	35.46	-1.30	-22.03		1	👑
8	§ 96147		RS USD Schroder Tokyo*	-10.74	-4.49	19.59	59.22	46.16	19.59	3.70	28.39	-1.56	-6.75		1	👑
			Sector Average	-12.88	-10.58	20.34	61.57	35.14	20.34	6.02	26.63	-2.96	-13.81			
GLOBAL EMERGING MARKETS																
10	✓ 85130		RS USD Baring Eastern Europe	-5.47	5.19	47.74	207.24	418.88	47.74	56.02	33.28	37.44	22.88		2	👑
10	✓ 85118		RS USD Baring Global Emerging Markets	-10.61	-2.79	29.89	99.05	125.09	29.89	36.01	12.68	12.68	0.36		1	👑
	96918		RS GBP First State Global Emerging Markets Leaders (USD)	-6.75	-1.56	21.68			21.68	39.15				AA		
	✓ 96947		RS USD HSBC GIF India Equity	-19.12	-4.13	22.21			22.21	51.31						
10	✓ 85123		RS USD INVESCO Emerging Markets Equity	-10.89	-4.72	27.74	121.48	145.05	27.74	43.78	20.58	49.25	-25.87		1	👑
10	§ 85125		RS USD JPM Emerging Mkts Inv T*	-9.97	-10.14	31.94	189.73	251.34	31.94	69.51	29.54	15.93	4.60		2	👑
8	✓ 85140		RS USD Templeton Emerging Markets	-8.75	-1.24	21.60	106.41	135.86	21.60	37.43	23.51	15.01	-0.64		1	👑
	97091		RS GBP Threadneedle Latin America (USD)	-11.33	-2.34									A		
			Sector Average	-9.02	-1.37	31.13	126.74	191.68	31.13	41.17	22.48	24.07	3.69			
UK SMALLER COMPANIES																
10	96556		RS GBP Gartmore UK & Irish Smaller Companies (USD)*	-7.08	3.49	15.87	88.65	72.76	15.87	15.56	40.90	16.53	-21.42			
	96650		RS GBP Invesco Perpetual UK Smaller Cos Equity (USD)*	-1.30	7.34	29.20	111.61		29.20	27.21	28.76	10.88				
	96787		RS GBP Liontrust Intellectual Capital Trust (USD)*	-7.40	-0.91	10.01	73.52		10.01	18.55	33.05	24.14		AA		
			Sector Average	-5.46	3.98	21.29	95.58	97.82	21.29	20.64	33.66	15.57	-12.48			

Source for all performance information and Crown Ratings: Financial Express Limited, bid to bid with gross income reinvested back into the fund.

† 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 re-priced 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 *inform* please see the fund news page.

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Citywire ratings: Source and Copyright: Citywire Financial Publishers Limited. The manager's Citywire Fund Manager rating is based on their three year risk adjusted performance. More information at www.citywire.co.uk

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August 2006

All percentage growth calculated to 31/07/2006

Annual performance % over one year to end July

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
OBS&R
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

2	96915	RS GBP Cautious (HKD)*	1.04	5.56	14.64		14.64	11.47						
	96916	RS USD Cautious (HKD)	-1.50	-1.03	2.12		2.12	9.53						
		Sector Average	0.28	4.37	10.90	38.81	57.39	10.90	9.73	14.08	11.05	2.10		

BALANCED MANAGED

3	96468	RS GBP Balanced (HKD)*	-1.81	4.01	16.14	52.87	48.77	16.14	14.51	14.95	5.69	-7.93		
	96914	RS USD Balanced (HKD)	-3.26	-0.83	6.25			6.25	14.29					
		Sector Average	-2.34	3.90	14.42	50.91	45.04	14.42	14.38	15.31	7.01	-10.19		

STOCK MARKET MANAGED

	96930	RS GBP Aggressive (HKD)*	-3.38	2.28	14.44			14.44	15.85						
	96913	RS USD Aggressive (HKD)	-3.98	-0.12	9.18			9.18	16.57						
	96973	RS USD Diversified Managed (HKD)	-5.63	-1.98	10.18			10.18							
	97135	RS GBP Global Best Ideas* (HKD)	Launched: 14/06/2006												
		Sector Average	-3.04	3.39	14.30	53.09	47.23	14.30	16.07	15.39	8.14	-11.07			

GLOBAL EQUITIES

7	97088	RS GBP Ethical (HKD)*	-4.41	4.37										
		Sector Average	-5.32	0.67	13.04	53.90	33.28	13.04	19.00	14.40	8.55	-20.21		

MANAGED INCOME SOLUTIONS

UK FIXED INTEREST

	96903	RS GBP Bond Income (HKD)*	3.92	3.76	7.59			7.59	5.38					
		Sector Average	3.09	3.99	8.23	31.09	55.25	8.23	6.29	13.95	11.20	6.50		

UK EQUITY INCOME

	96899	RS GBP Equity Income (HKD)*	0.20	5.47	21.60			21.60	15.56					
		Sector Average	0.83	8.02	20.29	71.82	95.10	20.29	16.09	23.04	11.14	2.17		

ASSET ALLOCATOR SOLUTIONS

MONEY

1	96226	RS HKD Deposit	0.71	1.43	1.53	1.95	3.22			1.53	0.00	0.41	0.62	0.62
		Sector Average	2.23	5.62	7.36	19.20	43.05	7.36	1.03	9.90	7.67	11.45		

GLOBAL FIXED INTEREST

	97054	RS USD Global Fixed Interest Blend (HKD)	2.67	3.09	3.40			3.40						
		Sector Average	1.35	2.84	3.90	20.69	49.05	3.90	7.31	8.25	13.51	8.80		

PROPERTY

	97104	RS USD Global Real Estate Securities (HKD)	6.90	12.00										
	97108	RS GBP Property (HKD)*	7.69	13.55										
		Sector Average	5.31	12.81	22.78	80.77	130.99	22.78	15.92	27.02	10.27	15.87		

UK FIXED INTEREST

	97050	RS GBP UK Fixed Interest Blend (HKD)*	4.63	4.52	8.02			8.02						
		Sector Average	3.09	3.99	8.23	31.09	55.25	8.23	6.29	13.95	11.20	6.50		

NORTH AMERICA

5	97038	RS USD US Equity Blend (HKD)	-5.93	-6.78	-3.89			-3.89						
	96441	RS GBP US Index Tracker (HKD)	-3.81	-1.36	2.36	28.92	3.56	2.36	13.60	10.87	8.30	-25.83		
		Sector Average	-6.10	-3.22	2.97	29.96	11.64	2.97	15.35	9.42	9.56	-21.59		

UK ALL COMPANIES

5	97030	RS USD UK Equity Blend (HKD)	0.22	7.12	23.07			23.07						
	96260	RS GBP UK Index Tracker (HKD)	0.16	6.07	22.03	75.94	59.38	22.03	17.71	22.49	4.84	-13.60		
		Sector Average	-1.65	7.24	22.44	79.61	70.60	22.44	18.30	23.99	7.74	-11.84		

EUROPE EXCLUDING UK

10	97034	RS USD European Equity Blend (HKD)	-5.04	4.10	17.86			17.86						
	96484	RS SEK Swedish Equity (HKD)	-7.03	7.16	26.04	93.80	83.19	26.04	22.90	25.10	21.93	-22.48		
		Sector Average	-4.45	5.31	18.88	81.28	70.55	18.88	26.56	20.49	9.06	-13.74		

ASIA PACIFIC EXCLUDING JAPAN

	97042	RS USD Far East Equity Blend (HKD)	-7.27	-0.90	12.30			12.30						
		Sector Average	-8.42	1.69	19.75	100.15	140.40	19.75	33.17	25.51	12.83	6.45		

JAPAN

	97046	RS USD Japanese Equity Blend (HKD)	-15.67	-16.02	11.51			11.51						
		Sector Average	-12.68	-10.40	20.27	60.92	34.61	20.27	5.68	26.61	-2.97	-13.79		

■ 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 Skandia fund will not mirror the performance of the underlying fund because of the Skandia Life fund charges, taxation adjustments (if appropriate) and the Royal Skandia investment process.

MONEY

1	96851	RS GBP M&G High Interest (HKD)*	4.23	8.05	11.77	25.82		11.77	-0.98	13.68				
		Sector Average	2.23	5.62	7.36	19.20	43.05	7.36	1.03	9.90	7.67	11.45		

UNCLASSIFIED

	96655	RS USD Momentum AllWeather Liquidity (HKD)*	0.72	3.11	6.75	15.92		6.75	4.06	4.35	6.75			
	96970	RS USD Templeton Global Long-Short (HKD)*	-1.59	2.69	7.13			7.13						
		Sector Average												

GLOBAL FIXED INTEREST

1	96934	RS USD ABN AMRO Global Emerging Markets Bond (HKD)	-0.05	7.42	19.36			19.36	18.26					
	97025	RS USD Baring Directional Bond (HKD)	-1.53	1.80	1.43			1.43						
	96238	RS USD Baring High Yield Bond (HKD)	1.36	0.59	2.60	16.95	33.52	2.60	6.24	7.29	16.01	-1.59		
	96795	RS USD Baring US Plus Bond (HKD)	1.53	0.01	-1.43	5.35		-1.43	4.23	2.54				
	96938	RS GBP Fidelity Money Builder Income (HKD)*	4.52	3.54	7.22			7.22	4.80					
	96711	RS USD Franklin US Government (HKD)	0.82	-0.71	-1.11	1.91		-1.11	1.87	1.17	1.66		AA	AA
1	96224	RS USD INVECO Bond (HKD)	1.35	1.08	0.36	12.83	39.52	0.36	5.64	6.43	10.97	11.43		
	96943	RS USD Mellon Global Bond (HKD)	0.32	-1.45	-0.56	14.67		-0.56	7.84	6.92				
	96976	RS GBP Premier Absolute Growth Trust (HKD)*	2.42	6.54	16.70	76.96		16.70	15.95	30.77	16.17			
		Sector Average	0.21	-1.40	-1.83			-1.83						A
		Sector Average	1.35	2.84	3.90	20.69	49.05	3.90	7.31	8.25	13.51	8.80		

CAUTIOUS MANAGED

2	97151	RS GBP Lloyds TSB Multi Strategy Conservative (HKD)*	Launched: 10/07/2006												
		Sector Average	0.28	4.37	10.90	38.81	57.39	10.90	9.73	14.08	11.05	2.10			

DEFENSIVE MANAGED

1	96287	RS USD Investec Cautious Managed (HKD)*	-2.61	0.99	7.30	31.69	45.52	7.30	13.40	8.23	8.20	2.13	AA	
	96886	RS GBP New Star Managed Distribution (HKD)*	1.63	8.80	15.62	45.14		15.62	8.56	15.64				AAA
	97101	RS GBP Newton Phoenix (HKD)*	-0.15	4.46										
		Sector Average	-0.12	3.90	9.07	32.00	49.68	9.07	8.84	11.19	12.19	1.08		

August 2006

All percentage growth calculated to 31/07/2006

Annual performance % over one year to end July

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)																		
PROPERTY																		
7	96523		RS GBP Aberdeen Property Share (HKD)*	6.37	17.45	38.06	154.03	188.62	38.06	22.89	49.73	9.10	4.14					
	96954		RS GBP M&G Property (HKD)*	7.49	13.69	18.22			18.22									
	96958		RS GBP New Star Property (HKD)*	8.42	14.33	23.42			23.42	7.56					AA			
	96776		RS GBP Norwich Property* (HKD)	8.09	14.56	25.03	77.32		25.03	13.05	25.46	5.72						
			Sector Average	5.31	12.81	22.78	80.77	130.99	22.78	15.92	27.02	10.27	15.87					
UK FIXED INTEREST																		
	96767		RS GBP Artemis High Income (HKD)*	2.76	6.56	14.11	51.76		14.11	11.91	18.83	9.58		A	AAA			
	96855		RS GBP HSBC GIF Sterling Investment Grade Bond (HKD)	4.90	3.31	5.44	22.65		5.44	4.42	11.40							
	97159		RS GBP Lloyds TSB Offshore Funds High Income (HKD)*	Launched: 10/07/2006														
	97147		RS GBP Lloyds TSB Offshore Funds Sterling Bond (HKD)*	Launched: 10/07/2006														
	96611		RS GBP M&G Corporate Bond (HKD)*	4.87	4.41	9.72	31.31		9.72	6.86	11.99	10.28						
3	96577		RS GBP M&G High Yield Corporate Bond (HKD)*	3.75	6.31	10.92	41.61	67.94	10.92	6.81	19.53	17.02	1.34	A				
3	96218		RS GBP Merrill Lynch Government Securities (HKD)*	4.54	3.59	5.95	21.47	47.04	5.95	2.62	11.72	6.98	13.15					
	96635		RS GBP New Star Fixed Interest (HKD)*	4.07	6.44	11.09	36.43		11.09	4.44	17.59	10.45		AA	AAA			
	96890		RS GBP New Star High Yield Bond (HKD)*	4.72	6.48	11.11	37.82		11.11	5.92	17.10			AA	AAA			
	96986		RS GBP Threadneedle Strategic Bond (HKD)	2.92	4.53	7.41			7.41									
			Sector Average	3.09	3.99	8.23	31.09	55.25	8.23	6.29	13.95	11.20	6.50					
BALANCED MANAGED																		
4	96283		RS USD Balanced Fidelity Managed (HKD)*	-6.22	-2.34	8.90	48.83	44.20	8.90	20.77	13.17	9.51	-11.53					
3	96284		RS USD Balanced Gartmore Managed (HKD)*	-5.51	-1.79	7.66	36.47	22.99	7.66	14.13	11.07	3.09	-12.58					
	97155		RS GBP Lloyds TSB Multi Strategy Growth (HKD)*	Launched: 10/07/2006														
	96603		RS GBP Sarasin GlobalSar IIID (HKD)*	-0.55	4.86	16.99	53.53		16.99	14.69	14.42	9.28						
			Sector Average	-2.34	3.90	14.42	50.91	45.04	14.42	14.38	15.31	7.01	-10.19					
UK EQUITY INCOME																		
	96753		RS GBP Artemis Income (HKD)*	2.28	8.58	21.11	85.16		21.11	22.12	25.19	11.14		AAA	AAA			
	96643		RS GBP HSBC UK Growth & Income (HKD)*	-0.73	5.69	17.94	71.17		17.94	18.07	22.92	6.15		AA				
	96647		RS GBP Invesco Perpetual High Income (HKD)*	7.41	15.84	34.61	111.67		34.61	21.64	29.28	7.87		AAA	AAA			
6	96259		RS GBP Jupiter Income Trust (HKD)*	-1.58	8.33	27.65	92.39	103.68	27.65	19.03	26.62	8.52	-2.45	AAA	AA			
	96780		RS GBP Liontrust First Income (HKD)*	0.06	7.64	20.98	75.84		20.98	14.34	27.12	11.00		AA				
	96737		RS GBP New Star Higher Income (HKD)*	-2.93	6.38	20.67	69.76		20.67	14.94	22.40	9.23		AA				
6	96569		RS GBP SG UK Income (HKD)*	-1.08	5.48	18.92	69.26	65.59	18.92	20.20	18.41	5.96	-7.67					
			Sector Average	0.83	8.02	20.29	71.82	95.10	20.29	16.09	23.04	11.14	2.17					
STOCK MARKET MANAGED																		
5	96281		RS USD Aggressive Invesco Perpetual Managed (HKD)*	-3.53	1.89	11.45	44.44	21.47	11.45	12.64	15.05	3.32	-18.60					
			Sector Average	-3.04	3.39	14.30	53.09	47.23	14.30	16.07	15.39	8.14	-11.07					
NORTH AMERICA																		
	96928		RS GBP American (HKD)*	-7.36	-6.19	-5.46			-5.46	9.63								
	96830		RS USD Franklin Mutual Beacon (HKD)	-2.50	2.03	7.57	36.00		7.57	13.73	11.17							
	97058		RS USD Franklin US Equity (HKD)	-1.99	-1.86	-3.71			-3.71									
5	96219		RS USD JPM America Equity (HKD)	-5.42	-5.08	-2.91	18.54	-1.77	-2.91	11.59	9.41	11.29	-25.54					
	96619		RS GBP Schroder US Smaller Companies (HKD)	-8.47	-2.25	7.96	58.46		7.96	23.63	18.73	10.51		AA				
	96982		RS GBP Threadneedle American (HKD)	-9.07	-6.60	0.34			0.34					A				
			Sector Average	-6.10	-3.22	2.97	29.96	11.64	2.97	15.35	9.42	9.56	-21.59					
GLOBAL EQUITIES																		
	97079		RS USD Aberdeen Global Select Equity (HKD)*	-2.17	2.43													
10	96464		RS USD Aberdeen Global Technology (HKD)	-11.78	-8.62	-1.37	22.79	-28.60	-1.37	13.88	9.32	7.18	-45.75					
6	96489		RS GBP Aberdeen World Equity (HKD)*	-2.97	3.97	21.47	71.20	38.06	21.47	22.86	14.72	4.94	-23.15		A			
	96707		RS GBP AXA Framlington Biotech (HKD)*	-13.09	-13.02	-7.16	15.73		-7.16	25.42	-0.61	36.40		AA				
7	96553		RS GBP AXA Framlington Financial (HKD)*	-5.85	1.78	17.47	67.39	59.72	17.47	22.00	16.81	10.47	-13.63		A			
10	96535		RS USD AXA Framlington FIP Health (HKD)	-7.05	-9.99	-7.70	17.82	-0.26	-7.70	19.65	6.68	32.40	-36.06	AAA				
9	96531		RS GBP AXA Framlington Managed Growth (HKD)*	-11.22	-2.77	8.85	49.67	7.22	8.85	25.35	9.69	7.55	-33.39		AA			
9	96543		RS USD Baring Leading Sectors (HKD)	-7.21	-0.28	21.25	42.15	13.35	21.25	17.40	-0.13	10.92	-28.11					
7	96495		RS GBP Fidelity Financial Services (HKD)	-2.55	4.40	27.76	77.06	67.78	27.76	26.42	9.63	10.22	-14.03					
4	96499		RS GBP Fidelity Health Care (HKD)	1.49	1.31	5.76	27.88	8.34	5.76	19.15	1.48	12.66	-24.80					
7	96503		RS GBP Fidelity Industrials (HKD)	-3.87	3.27	29.66	110.01	96.47	29.66	28.50	26.04	4.90	-10.82					
	96859		RS GBP First State Global Growth (HKD)*	-6.49	-1.36	8.50	35.79		8.50	16.74	7.20							
10	96295		RS GBP Henderson Global Technology (HKD)*	-15.37	-12.23	-2.62	13.44	-24.89	-2.62	17.63	-0.97	17.89	-43.84					
	96683		RS GBP Henderson Industries of the Future (HKD)*	-9.41	-1.84	9.59	39.12		9.59	16.48	8.99	-1.31						
	97143		RS USD HSBC Amanah Global Equity (HKD)*	Launched: 19/06/2006														
	97163		RS USD HSBC Global Absolute*	Launched: 01/08/2006														
5	96241		RS USD INVECO Global Healthcare (HKD)	-2.81	-6.28	0.68	24.34	5.61	0.68	14.29	8.06	12.64	-24.60					
	96703		RS USD Investec Global Strategic Value (HKD)	-5.55	3.17	20.62	90.70		20.62	30.40	21.25	14.29						
9	96444		RS USD Investec GS Global Growth (HKD)	-6.79	0.79	10.83	45.71	5.05	10.83	17.04	12.34	19.51	-39.68					
5	96467		RS GBP Jupiter Ecology (HKD)*	-4.51	9.13	24.64	91.16	28.85	24.64	26.33	21.41	-12.21	-23.22	A	A			
5	96471		RS GBP Merrill Lynch Global Titans (HKD)*	-7.27	-2.10	7.38	40.50	18.03	7.38	15.53	13.25	5.00	-20.00					
7	96225		RS GBP Newton Absolute Intrepid (HKD)*	-1.55	4.43	13.74	69.69	40.25	13.74	20.82	23.48	2.07	-19.02					
	96607		RS GBP Sarasin EquiSar Global Thematic (HKD)*	-3.16	3.47	19.35	64.97		19.35	18.21	16.93	7.76				A		
4	96512		RS GBP Schroder Medical Discovery (HKD)*	2.96	5.09	9.67	24.56	3.17	9.67	12.62	0.85	8.58	-23.72					
10	96561		RS GBP SG Technology (HKD)*	-18.16	-15.15	-4.36	16.59	-19.53	-4.36	23.21	-1.06	19.78	-42.38	A				
6	96222		RS USD Templeton Global (HKD)	-0.76	4.89	12.34	60.04	42.27	12.34	18.81	19.91	4.36	-14.82					
			Sector Average	-5.32	0.67	13.04	53.90	33.28	13.04	19.00	14.40	8.55	-20.21					
UK ALL COMPANIES																		
	97071		RS GBP Aberdeen UK Growth (HKD)*	1.20	9.80													
	96749		RS GBP Artemis UK Special Situations (HKD)*	-1.80	2.96	18.83	89.28		18.83	18.17	34.78	18.14		AAA	A			
	96847		RS GBP AXA Framlington UK Select Opportunities (HKD)*	-0.36	6.14	24.50	100.88		24.50	19.06	35.52			AAA	AAA			
	96942		RS GBP Fidelity Special Situations (HKD)*	-1.36	6.86	26.01			26.01	20.93				AAA	AAA			
	96675		RS GBP Gartmore UK Focus (HKD)*	0.23	7.52	23.86	74.54		23.86	17.41	20.03	20.57		A				
	96639		RS GBP HSBC UK Growth (HKD)*	-1.45	4.17	12.60	61.48		12.60	17.12	22.45	4.59						
	96784		RS GBP Liontrust First Growth (HKD)*	-1.94	10.07	25.81	64.60		25.81	15.29	13.48	6.17		AA				
	96822		RS GBP Liontrust First Large Cap (HKD)*	0.07	9.44	25.21	66.10		25.21	15.04	15.32			AA				
	96631		RS GBP M&G British Opportunities (HKD)*	-1.34	9.32	24.15	90.67		24.15	22.64	25.22	1.42			AA			
6	96296		RS GBP Merrill Lynch IF UK (HKD)	-0.32	8.86	23.91	71.14	48.30	23.91	16.17	18.89	4.28	-16.90	AAA	AA			
	96691		RS GBP New Star UK Alpha (HKD)	-2.31	7.28	26.87	95.34		26.87	17.03	31.55	13.71		AA	AA			
8	96592		RS GBP New Star UK Growth (HKD)*	-2.54	3.78	22.25	93.29	53.11	22.25	21.86	29.75	5.60	-24.99	AA				

August 2006

All percentage growth calculated to 31/07/2006

Annual performance % over one year to end July

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																		
	9		96217	RS GBP Baring Europe Select (HKD)	-7.79	7.77	25.62	144.86	149.96	25.62	44.50	34.89	18.58	-13.91				
			96895	RS GBP Continental European (HKD)*	-3.33	5.38	17.19			17.19	21.79							
			96660	RS GBP Fidelity European (HKD)*	-3.97	5.63	17.94	103.77		17.94	36.87	26.23	21.09		AAA		AA	
	8		96585	RS EUR Gartmore SICAV Continental European (HKD)*	-1.77	7.71	23.54	85.67	73.10	23.54	26.03	19.25	7.65	-13.39				
			96761	RS USD Investec GS Continental European Equity (HKD)	-3.69	3.47	20.60	68.98		20.60	27.11	10.23	-0.35					
			96758	RS EUR Lazard European Equity (HKD)*	-3.62	5.85	20.85	84.88		20.85	30.02	17.66	13.17					
	7		96263	RS USD Mellon Continental European Equity (HKD)	-1.15	7.40	19.95	76.90	57.60	19.95	26.13	16.92	10.15	-19.12				
			97083	RS EUR MJIF Continental European Growth (HKD)	-5.71	4.52	24.28			24.28					A			
	7		96596	RS GBP New Star European Growth (HKD)	-4.31	10.18	24.74	110.08	108.98	24.74	29.48	30.08	12.91	-11.90	AAA		AA	
	8		96573	RS GBP SG European Special Opportunities (HKD)*	-4.53	5.65	21.73	86.96	56.84	21.73	27.72	20.25	6.58	-21.29				
				Sector Average	-4.45	5.31	18.88	81.28	70.55	18.88	26.56	20.49	9.06	-13.74				
ASIA PACIFIC INCLUDING JAPAN																		
	8		96216	RS USD JF Pacific Securities (HKD)	-11.59	-5.13	17.15	66.20	58.76	17.15	24.26	14.17	2.46	-6.77				
				Sector Average	-8.15	-1.46	17.21	75.56	92.54	17.21	29.00	16.11	6.82	2.67				
COMMODITY & ENERGY																		
			96946	RS GBP JPM Natural Resources (HKD)*	-8.77	7.06	53.47			53.47	40.57				A		AA	
			96664	RS GBP Merrill Lynch Gold & General (HKD)*	-13.92	3.34	70.59	110.71		70.59	9.97	12.32	47.45		AAA		AA	
			96623	RS USD Merrill Lynch IIF New Energy (HKD)	-12.34	-3.04	30.01	133.80		30.01	34.08	34.12	-10.79					
				Sector Average	-9.09	2.83	55.57	122.29		55.57	19.52	19.55	26.15					
ASIA PACIFIC EXCLUDING JAPAN																		
			96799	RS USD Aberdeen Global China Opportunities (HKD)	0.19	8.30	13.25	93.99		13.25	23.85	38.31						
			97131	RS USD Baring Kong Kong China (HKD)	Launched: 26/05/2006													
			96239	RS GBP Baring Korea (HKD)	-13.64	-2.52	31.62	116.64	247.64	31.62	54.22	6.72	-0.86	61.87				
	10		96924	RS GBP First State Asia Pacific Leaders (HKD)	-4.60	2.21	15.54			15.54	40.96				AAA			
			97127	RS USD First State Hong Kong Growth (HKD)*	Launched: 26/05/2006													
	10		96236	RS USD HSBC Chinese Equity (HKD)	-0.46	11.91	32.89	107.01	135.52	32.89	20.12	29.68	24.70	-8.76				
			97139	RS USD HSBC GIF Thai Equity (HKD)	Launched: 19/06/2006													
	8		96237	RS USD HSBC Hong Kong Equity (HKD)	-4.07	2.81	10.93	75.93	55.19	10.93	27.73	24.17	6.00	-16.78				
	9		96223	RS USD INVESCO ASEAN (HKD)	-7.83	3.74	7.45	46.80	79.03	7.45	19.96	13.89	11.37	9.51				
	10		96221	RS USD INVESCO Asia Enterprise (HKD)	-7.47	2.30	9.62	55.85	97.02	9.62	32.93	6.95	-0.27	26.76				
	9		96291	RS USD JF Eastern Smaller Companies (HKD)	-14.26	-5.19	5.74	78.19	166.40	5.74	45.20	16.06	25.00	19.60				
	9		96293	RS USD JF Greater China (HKD)	-6.55	2.62	15.83	61.17	114.78	15.83	15.04	20.95	20.36	10.73				
	9		96292	RS USD JF Hong Kong (HKD)	-5.35	3.04	8.84	68.66	109.69	8.84	24.24	24.72	22.79	1.25				
	10		96294	RS USD JF Thailand (HKD)	-14.48	-3.23	20.78	77.98	176.97	20.78	4.49	41.02	16.36	33.74				
			97112	RS USD Templeton Asian Growth (HKD)	-10.64	-0.97												
				Sector Average	-8.42	1.69	19.75	100.15	140.40	19.75	33.17	25.51	12.83	6.45				
JAPAN																		
			97075	RS GBP Aberdeen Japan Enterprise (HKD)*	-23.68	-27.87												
			96627	RS GBP Fidelity Japan Special Situations (HKD)*	-18.74	-23.07	3.95	71.49		3.95	14.00	44.72	-9.19					
			97122	RS USD Franklin Templeton Japan (HKD)	Launched: 08/05/2006													
	9		96240	RS USD Mellon Japan Equity (HKD)	-13.45	-9.50	12.03	40.53	8.18	12.03	-7.39	35.44	-1.22	-22.07				
	8		96220	RS GBP Schroder Tokyo (HKD)*	-10.64	-4.40	19.40	58.64	45.69	19.40	3.65	28.19	-2.74	-5.58				
				Sector Average	-12.68	-10.40	20.27	60.92	34.61	20.27	5.68	26.61	-2.97	-13.79				
GLOBAL EMERGING MARKETS																		
	10		96289	RS USD Baring Eastern Europe (HKD)	-5.26	5.39	47.68	206.20	417.22	47.68	55.54	33.31	37.47	22.87				
	10		96288	RS GBP Baring Global Emerging Markets (HKD)	-11.11	-2.45	30.06	105.09	119.88	30.06	39.25	13.24	4.94	2.17				
			96920	RS GBP First State Global Emerging Markets Leaders (HKD)	-6.55	-1.38	21.64			21.64	38.72				AA			
			96950	RS USD HSBC GIF Indian Equity (HKD)	-18.92	-3.90	22.19			22.19	50.83							
			97123	RS GBP JPM Emerging Markets Investment Trust (HKD)*	Launched: 12/05/2006													
			97092	RS GBP Threadneedle Latin America (HKD)	-11.10	-1.12									A			
				Sector Average	-8.81	-1.17	31.06	125.83	190.53	31.06	40.72	22.46	24.05	3.71				
UK SMALLER COMPANIES																		
	10		96557	RS GBP Gartmore UK & Irish Smaller Companies (HKD)*	-6.87	3.67	15.82	88.00	72.15	15.82	15.21	40.90	16.51	-21.41				
			96651	RS GBP Invesco Perpetual UK Smaller Companies Core (HKD)*	-1.09	7.56	29.14	110.90		29.14	26.82	28.77	10.92					
			96788	RS GBP Liontrust Intellectual Capital Trust (HKD)*	-7.19	-0.74	9.93	72.88		9.93	18.20	33.05	24.19		AA			
				Sector Average	-5.24	4.19	21.22	94.80	97.04	21.22	20.26	33.63	15.55	-12.47				

Source for all performance information and Crown Ratings: Financial Express Limited, bid to bid with gross income reinvested back into the fund.

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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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

RS EUR Cautious*

-2.81 -1.20 5.20 5.20 12.85
-0.97 -0.90 5.37 23.82 8.46 5.37 9.28 7.54 -3.50 -9.23

Sector Average

BALANCED MANAGED

RS EUR Balanced*

-5.17 -2.37 7.92 36.23 5.01 7.92 17.30 7.62 -4.82 -19.02
-3.55 -1.35 8.72 34.62 -0.05 8.72 13.91 8.70 -7.01 -20.15

Sector Average

STOCK MARKET MANAGED

RS EUR Aggressive*

-6.49 -4.17 6.40 6.40 16.38

RS USD Diversified Managed (EUR)

-7.54 -7.44 4.38 4.38

RS GBP Global Best Ideas (EUR)*

Launched: 14/06/2006

-4.24 -1.83 8.61 36.56 1.45 8.61 15.60 8.77 -6.03 -20.94

Sector Average

GLOBAL EQUITIES

RS GBP Ethical (EUR)*

-6.29 -1.39 7.41 37.28 -8.16 7.41 18.51 7.84 -5.68 -29.07

Sector Average

MANAGED INCOME SOLUTIONS

UK FIXED INTEREST

RS GBP Bond Income (EUR)*

1.86 -1.93 1.93 1.93 5.54
1.82 -1.27 2.84 16.94 6.98 2.84 5.86 7.42 -3.37 -5.32

Sector Average

UK EQUITY INCOME

RS GBP Equity Income (EUR)*

-1.79 -0.35 15.16 15.16 15.80
-0.42 2.57 14.30 53.27 34.44 14.30 15.61 15.99 -3.42 -9.17

Sector Average

ASSET ALLOCATOR SOLUTIONS

MONEY

RS EUR Deposit

0.39 0.77 1.36 3.58 7.42 1.36 1.08 1.09 1.62 2.06
0.97 0.28 2.01 6.33 -1.43 2.01 0.62 3.60 -6.44 -0.92

Sector Average

GLOBAL FIXED INTEREST

RS EUR Euro Bond*

0.59 -1.65 -2.22 4.21 -2.22 5.49 1.03

RS GBP Global Fixed Interest Blend (EUR)

-0.22 -2.20 -1.71 -1.71

Sector Average

0.09 -2.35 -1.28 7.66 2.71 -1.28 6.87 2.05 -1.37 -3.28

UK FIXED INTEREST

RS GBP UK Fixed Interest Blend (EUR)*

2.52 -1.25 2.30 2.30
1.82 -1.27 2.84 16.94 6.98 2.84 5.86 7.42 -3.37 -5.32

Sector Average

PROPERTY

RS USD Global Real Estate Securities (EUR)

4.76 5.80

RS GBP Property (EUR)*

5.52 7.24

Sector Average

4.01 7.11 16.66 61.25 59.17 16.66 15.44 19.74 -4.18 3.01

UK ALL COMPANIES

RS GBP UK Equity Blend (EUR)

-2.48 1.72 17.15 17.15

RS GBP UK Index Tracker (EUR)

-1.88 0.19 15.53 57.47 15.53 17.97 15.55 -9.12

Sector Average

-2.86 1.82 16.34 60.21 17.56 16.34 17.82 16.89 -6.38 -21.62

EUROPE EXCLUDING UK

RS GBP European Equity Blend (EUR)

-7.58 -1.24 12.07 12.07

RS SEK Swedish Equity Fund (EUR)

-8.85 1.28 19.35 73.40 26.07 19.35 23.11 18.01 5.69 -31.21

Sector Average

-5.64 -0.01 12.95 61.71 17.52 12.95 26.04 13.59 -5.23 -23.31

NORTH AMERICA

RS GBP US Equity Blend (EUR)

-8.43 -11.32 -8.37 -8.37

RS GBP US Index Tracker (EUR)

-5.74 -8.84 -3.05 15.38 -3.05 13.77 4.60 -6.14

Sector Average

-7.26 -8.11 -2.16 15.93 -23.07 -2.16 14.88 3.15 -4.79 -30.30

ASIA PACIFIC EXCLUDING JAPAN

RS GBP Far East Equity Blend (EUR)

-9.15 -5.28 7.54 7.54

Sector Average

-9.55 -3.45 13.78 78.54 65.66 13.78 32.63 18.31 -1.96 -5.36

JAPAN

RS GBP Japanese Equity Blend (EUR)

-15.85 -16.57 11.02 11.02

Sector Average

-13.76 -14.93 14.27 43.54 -7.24 14.27 5.25 19.35 -15.69 -23.36

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 Skandia fund will not mirror the performance of the underlying fund because of the Skandia Life fund charges, taxation adjustments (if appropriate) and the Royal Skandia investment process.

MONEY

RS GBP M&G High Interest (EUR)*

2.14 2.07 5.79 12.63 5.79 -0.78 7.31
0.97 0.28 2.01 6.33 -1.43 2.01 0.62 3.60 -6.44 -0.92

Sector Average

GLOBAL FIXED INTEREST

RS USD ABN AMRO Global Emerging Markets Bond (EUR)

-2.05 1.45 13.02 13.02 18.49

RS USD Baring Directional Bond (EUR)

-3.44 -3.83 -3.95 -3.95

RS USD Baring High Yield Bond (EUR)

-0.62 -5.00 -2.86 4.67 -2.86 6.46 1.21 0.56

RS USD Baring US Plus Bond (EUR)

-0.50 -5.48 -6.59 -5.70 -6.59 4.42 -3.33

RS GBP Fidelity Money Builder Income (EUR)*

2.44 -2.20 1.52 1.52 5.00

RS USD Franklin US Government (EUR)

-1.28 -6.19 -6.42 -8.74 -6.42 2.10 -4.49 -11.95

RS USD INVESCO Bond (EUR)

-0.66 -4.55 -4.99 0.96 -4.99 5.85 0.39 -3.80 -1.19

RS USD Mellon Global Bond (EUR)

-1.68 -6.89 -5.90 2.57 -5.90 8.11 0.82

RS USD Merrill Lynch IIF World Bond (EUR)

-0.12 -4.39 -5.25 -3.41 -5.25 4.67 -2.62 -5.89

RS GBP Premier Absolute Growth Trust (EUR)*

0.37 0.61 10.45 58.41 10.45 16.22 23.40 0.68

RS GBP Threadneedle Dollar Bond (EUR)

-1.82 -6.84 -7.03 -7.03

Sector Average

0.09 -2.35 -1.28 7.66 2.71 -1.28 6.87 2.05 -1.37 -3.28

August 2006

All percentage growth calculated to 31/07/2006

Annual performance % over one year to end July

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)																	
UK FIXED INTEREST																	
			96768	RS GBP Artemis High Income (EUR)*	0.71	0.66	8.07	35.85		8.07	12.09	12.15	-5.06		A	AAA	
			96856	RS GBP HSBC GIF Sterling Investment Grade Bond (EUR)	2.83	-2.41	-0.14	9.76		-0.14	4.65	5.03					
			97157	RS GBP Lloyds TSB Offshore Funds High Income (EUR)*	Launched: 10/07/2006												
			97145	RS GBP Lloyds TSB Offshore Funds Sterling Bond (EUR)*	Launched: 10/07/2006												
1	3		96612	RS GBP M&G Offshore Corporate Bond (EUR)*	2.77	-1.39	3.88	17.49		3.88	7.09	5.62	-4.40				
			96578	RS GBP M&G Offshore High Yield Corporate Bond (EUR)*	1.71	0.46	5.04	26.76	15.57	5.04	7.02	12.76	1.49	-10.16	A		
			96726	RS GBP Merrill Lynch Government Securities (EUR)*	2.46	-2.11	0.37	8.78		0.37	2.80	5.43	-7.27				
			96636	RS GBP New Star Fixed Interest (EUR)*	1.99	0.57	5.16	22.14		5.16	4.71	10.91	-4.27		AA	AAA	
			96891	RS GBP New Star High Yield Bond (EUR)*	2.60	0.61	5.21	23.40		5.21	6.14	10.51			AA	AAA	
			96984	RS GBP Threadneedle Strategic Bond (EUR)	0.88	-1.28	1.69			1.69							
				Sector Average	1.82	-1.27	2.84	16.94	6.98	2.84	5.86	7.42	-3.37	-5.32			
DEFENSIVE MANAGED																	
			96715	RS GBP Aberdeen Managed Distribution (EUR)*	0.44	1.21	7.54	33.78		7.54	11.17	11.91	-9.55				
2	3	✓	96201	RS EUR Investec Cautious Managed*	-4.29	-3.03	6.43	28.85	17.76	6.43	15.47	4.84	1.32	-9.80	2	AAA	
			96887	RS GBP New Star Managed Distribution (EUR)*	-0.34	2.82	9.49	29.95		9.49	8.76	9.12					
			97099	RS GBP Newton Phoenix (EUR)*	-2.15	-1.36											
				Sector Average	-1.36	-1.35	3.63	17.74	3.14	3.63	8.39	4.82	-2.51	-10.14			
CAUTIOUS MANAGED																	
			97149	RS GBP Lloyds TSB Multi Strategy Conservative (EUR)*	Launched: 10/07/2006												
				Sector Average	-0.97	-0.90	5.37	23.82	8.46	5.37	9.28	7.54	-3.50	-9.23			
PROPERTY																	
			96524	RS GBP Aberdeen Property Share (EUR)*	4.24	10.98	30.71	127.29	98.51	30.71	23.15	41.20	-5.39	-7.69			
			96953	RS GBP M&G Property (EUR)*	5.31	7.37	11.95			11.95							
			96957	RS GBP New Star Property (EUR)*	6.25	7.97	16.86			16.86	7.76					AA	
			96777	RS GBP Norwich Property (EUR)*	5.93	8.19	18.37	58.66		18.37	13.31	18.28	-8.34				
				Sector Average	4.01	7.11	16.66	61.25	59.17	16.66	15.44	19.74	-4.18	3.01			
UK EQUITY INCOME																	
			96754	RS GBP Artemis Income (EUR)*	0.24	2.57	14.70	65.73		14.70	22.31	18.13	-3.69		AAA	AAA	
			96644	RS GBP HSBC UK Growth & Income (EUR)*	-2.69	-0.16	11.64	53.19		11.64	18.32	15.97	-8.01		AA		
			96648	RS GBP Invesco Perpetual High Income (EUR)*	5.26	9.44	27.50	89.51		27.50	21.83	22.00	-6.56		AAA	AAA	
			96725	RS GBP Jupiter Income Trust (EUR)*	-3.53	2.33	20.92	72.20		20.92	19.26	19.41	-5.94		AAA	AA	
			96781	RS GBP Liontrust First Income (EUR)*	-1.92	1.67	14.57	57.38		14.57	14.53	19.93	-3.77		AA		
			96746	RS GBP New Star Higher Income (EUR)*	-4.83	0.53	14.28	51.95		14.28	15.21	15.41	-5.34		AA		
			96570	RS GBP SG UK Income (EUR)*	-3.04	-0.37	12.56	51.47	13.93	12.56	20.49	11.88	-2.20	-18.07			
				Sector Average	-0.42	2.57	14.30	53.27	34.44	14.30	15.61	15.99	-3.42	-9.17			
UNCLASSIFIED																	
			96656	RS USD Momentum All Weather Liquidity (EUR)*	-0.98	-0.11	1.79	4.83		1.79	4.43	-1.38	-6.85				
			96969	RS USD Templeton Global Long/Short (EUR)*	-3.44	-2.97	1.55			1.55							
				Sector Average													
BALANCED MANAGED																	
			96437	RS USD Balanced Fidelity Managed (EUR)*	-8.09	-7.74	3.14	33.23	-0.77	3.14	20.98	6.78	-5.07	-21.55			
5			96003	RS EUR Balanced Gartmore Managed*	-4.87	-2.16	10.17	40.28	9.62	10.17	17.65	8.22	-5.05	-17.70	1		
4	✓		96100	RS EUR Balanced Invesco Perpetual Managed*	-5.54	-2.96	7.72	36.91	-6.44	7.72	17.15	8.49	-3.35	-25.44	1		
4			97153	RS GBP Lloyds TSB Multi Strategy Growth (EUR)*	Launched: 10/07/2006												
			96604	RS GBP Sarasin GlobalSar IIID (EUR)*	-2.53	-0.96	10.78	37.46		10.78	14.92	7.97	-5.35				
				Sector Average	-3.55	-1.35	8.72	34.62	-0.05	8.72	13.91	8.70	-7.01	-20.15			
UK ALL COMPANIES																	
			97069	RS GBP Aberdeen UK Growth (EUR)*	-0.84	3.73											
			96750	RS GBP Artemis UK Special Situations (EUR)*	-3.75	-2.73	12.52	69.36		12.52	18.45	27.08	2.43		AAA	A	
			96848	RS GBP AXA Framlington UK Select Opportunities (EUR)*	-2.34	0.27	17.89	79.83		17.89	19.28	27.89			AAA	AAA	
			96941	RS GBP Fidelity Special Situations (EUR)*	-3.34	0.96	19.32			19.32							
			96677	RS GBP Gartmore UK Focus (EUR)*	-1.76	1.59	17.31	56.25		17.31	17.58	13.28	4.45		A		
			96640	RS GBP HSBC UK Growth (EUR)*	-3.39	-1.56	6.64	44.52		6.64	17.36	15.47	-9.28				
			96731	RS GBP Invesco Perpetual UK Equity (EUR)*	-3.29	0.29	15.96	65.94		15.96	14.38	25.11	-3.53				
			96785	RS GBP Liontrust First Growth (EUR)*	-3.88	4.01	19.16	47.41		19.16	15.54	7.07	-8.01		AA		
			96823	RS GBP Liontrust First Large Cap (EUR)*	-1.89	3.39	18.55	48.67		18.55	15.31	8.76			AA		
			96632	RS GBP M&G British Opportunities (EUR)*	-3.33	3.25	17.55	70.65		17.55	22.91	18.11	-12.15			AA	
			96203	RS GBP Merrill Lynch IIF United Kingdom (EUR)	-2.32	2.84	17.34	53.15	2.04	17.34	16.35	12.17	-9.62	-26.28	AAA	AA	
			96693	RS GBP New Star UK Alpha (EUR)	-4.27	1.34	20.13	74.84		20.13	17.25	24.12	-1.49		AA	AA	
			96593	RS GBP New Star UK Growth (EUR)*	-4.50	-1.95	15.79	73.07	5.36	15.79	22.09	22.42	-8.54	-33.44	AA	AA	
			96806	RS GBP Schroder UK Alpha Plus (EUR)*	-0.12	6.20	29.81	72.42		29.81	14.53	15.97			A	A	
			96516	RS GBP Schroder UK Mid250 (EUR)*	-3.29	1.88	24.94	90.11	82.85	24.94	23.89	22.81	9.10	-11.84	AAA		
			96566	RS GBP SG UK Growth (EUR)*	-5.21	-3.29	7.22	63.01	12.59	7.22	22.83	23.77	-4.09	-27.98			
				Sector Average	-2.86	1.82	16.34	60.21	17.56	16.34	17.82	16.89	-6.38	-21.62			
EUROPE EXCLUDING UK																	
			96204	RS GBP Baring Europe Select (EUR)	-9.64	1.78	18.93	119.06	71.95	18.93	44.80	27.20	2.76	-23.61			
			96896	RS GBP Continental European (EUR)*	-5.26	-0.44	11.00			11.00	22.01						
			96661	RS GBP Fidelity European (EUR)*	-5.87	-0.21	11.71	82.42		11.71	37.09	19.12	4.97		AAA	AA	
7	✓		96582	RS EUR Gartmore SICAV Continental European*	-3.67	1.80	16.98	66.15	19.05	16.98	26.24	12.52	-6.64	-23.26	1		
			96762	RS USD Investec GS Continental European Equity (EUR)	-5.56	-2.19	14.32	51.34		14.32	27.35	3.96	-13.68				
			96755	RS EUR Lazard European Equity*	-5.56	0.00	14.44	65.80		14.44	30.20	11.14	-1.91				
			96728	RS USD Mellon Continental European Equity (EUR)	-3.10	1.48	13.56	58.22		13.56	26.32	10.29	-4.41				
			97080	RS EUR MLIF Continental European Growth	-7.60	-1.25	17.66			17.66					A		
			96597	RS GBP New Star European Growth (EUR)	-6.20	4.13	18.14	88.09	43.84	18.14	29.75	22.71	-2.18	-21.82	AAA	AA	
			96574	RS GBP SG European Special Opportunities (EUR)*	-6.43	-0.19	15.25	67.25	7.91	15.25	28.04	13.34	-7.62	-30.16			
				Sector Average	-5.64	-0.01	12.95	61.71	17.52	12.95	26.04	13.59	-5.23	-23.31			
GLOBAL EQUITIES																	
			97078	RS USD Aberdeen Global Select Equity (EUR)*	-4.09	-3.19											
10			96465	RS USD Aberdeen Global Technology (EUR)	-13.19	-13.56	-6.42	10.27	-50.72	-6.42	14.14	3.24	-7.04	-51.93			
7			96488	RS GBP Aberdeen World Equity (EUR)*	-4.90	-1.72	15.09	53.35	-4.98	15.09	23.02	8.31	-9.14	-31.81		A	
			96708	RS GBP AXA Framlington Biotech (EUR)*	-14.74	-17.75	-12.03	3.63		-12.03	25.59	-6.21	18.28		A		
			96554	RS GBP AXA Framlington Financial (EUR)*	-7.69	-3.80	11.30	49.86	9.92	11.30	22.25	10.14	-4.23	-23.42	AA	A	
10			96536	RS USD AXA Framlington FIP Health (EUR)	-8.89	-14.96	-12.57	5.56	-31.37	-12.57	19.92	0.68	14.60	-43.26	AAA		
9			96532	RS GBP AXA Framlington Managed Growth (EUR)*	-13.02	-8.17	3.02	34.01	-26.25	3.02	25.65	3.52	-6.82	-40.94		AA	
			96544	RS USD Baring Leading Sectors (EUR)	-9.05	-5.82	14.81	27.18	-22.01	14.81	17.60	-5.81	-3.78	-36.27			
			96494	RS GBP Fidelity Financial Services (EUR)	-4.46	-1.37	20.99	58.50	15.44	20.99	26.69	3.40	-4.49	-23.74			

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)																	
GLOBAL EQUITIES (continued)																	
			96860	RS GBP First State Global Growth (EUR)*	-8.35	-6.79	2.78	21.59		2.78	16.96	1.14					
			96429	RS GBP Henderson Global Technology (EUR)*	-17.03	-17.09	-7.79	1.51	-48.31	-7.79	17.81	-6.55	2.23	-50.19			
			96685	RS GBP Henderson Industries of the Future (EUR)*	-11.16	-7.24	3.81	24.59		3.81	16.73	2.82	-14.46				
			97142	RS USD HSBC Amanah Global Equity (EUR)*	Launched: 19/06/2006												
			97162	RS USD HSBC Global Absolute (EUR)*	Launched: 01/08/2006												
			96719	RS USD INVESCO Global Healthcare (EUR)	-4.80	-11.45	-4.69	11.22		-4.69	14.55	1.87	-2.39				
			96730	RS GBP Invesco Perpetual International Equity (EUR)*	-7.12	-4.87	6.49	41.93		6.49	16.86	14.05	-6.57			AAA	
			96720	RS USD Investec Global Strategic Value (EUR)	-7.43	-2.56	14.23	70.60		14.23	30.68	14.29	-0.94				
			96445	RS USD Investec Global Growth (EUR)	-8.73	-4.83	4.92	30.28	-27.79	4.92	17.31	5.85	3.69	-46.54			
			96210	RS GBP Jupiter Ecology (EUR)*	-6.42	3.14	18.03	71.10	-11.36	18.03	26.60	14.51	-23.93	-31.90	A	A	
			96472	RS GBP Merrill Lynch Global Titans (EUR)*	-9.10	-7.50	1.73	25.82	-18.78	1.73	15.67	6.93	-9.05	-29.02			
			96729	RS GBP Newton Absolute Intrepid (EUR)*	-3.53	-1.38	7.67	51.87		7.67	21.09	16.48	-11.54				
			96608	RS GBP Sarasin EquiSar Global Thematic (EUR)*	-5.07	-2.18	13.07	47.75		13.07	18.48	10.29	-6.62			A	
			96511	RS GBP Schroder Medical Discovery (EUR)*	0.87	-0.77	3.85	11.44	-29.03	3.85	12.84	-4.90	-5.88	-32.33			
			96562	RS GBP SG Technology (EUR)*	-19.81	-19.81	-9.45	4.41	-44.62	-9.45	23.49	-6.62	3.72	-48.87	A		
			96209	RS USD Templeton Global Fund (EUR)	-2.78	-0.97	6.28	43.10	-2.21	6.28	19.05	13.10	-9.55	-24.45			
				Sector Average	-6.49	-4.42	7.41	37.28	-8.16	7.41	18.51	7.84	-5.68	-29.07			
NORTH AMERICA																	
			96927	RS GBP American (EUR)*	-9.21	-11.39	-10.46			-10.46	9.82						
			96831	RS USD Franklin Mutual Beacon (EUR)	-4.44	-3.59	1.90	21.74		1.90	13.93	4.87					
			96436	RS USD Gartmore SICAV US Smaller Companies (EUR)*	-18.03	-13.89	-3.74	25.71	-9.24	-3.74	29.18	1.08	1.88	-29.13			
			96206	RS USD JPM America Equity (EUR)	-7.31	-10.32	-8.03	6.10	-32.41	-8.03	11.75	3.24	-3.56	-33.94			
			96620	RS GBP Schroder US Smaller Companies (EUR)	-10.31	-7.64	2.26	41.81		2.26	23.82	12.00	-4.20			AA	
			96980	RS GBP Threadneedle American (EUR)	-10.89	-11.80	-4.97			-4.97						A	
				Sector Average	-7.26	-8.11	-2.16	15.93	-23.07	-2.16	14.88	3.15	-4.79	-30.30			
COMMODITY & ENERGY																	
			96945	RS GBP JPM Natural Resources (EUR)*	-10.59	1.13	45.28			45.28	40.91					A	
			96665	RS GBP Merrill Lynch Gold & General (EUR)*	-15.63	-2.36	61.56	88.62		61.56	10.17	5.98	27.77			AA	
			96624	RS USD Merrill Lynch IIF New Energy (EUR)	-14.09	-8.47	23.07	109.02		23.07	34.22	26.55	-22.55			AA	
				Sector Average	-10.22	-2.36	47.82	98.29		47.82	19.03	12.70	9.62				
UK SMALLER COMPANIES																	
			96558	RS GBP Gartmore UK & Irish Smaller Companies (EUR)*	-8.70	-2.01	9.73	68.26	18.51	9.73	15.42	32.85	1.01	-30.27			
			96652	RS GBP Invesco Perpetual UK Smaller Cos Core (EUR)*	-3.05	1.60	22.26	88.76		22.26	27.07	21.50	-3.87				
			96789	RS GBP Liontrust Intellectual Capital Trust (EUR)*	-9.06	-6.23	4.07	54.68		4.07	18.48	25.45	7.64			AA	
				Sector Average	-6.41	-1.08	15.18	73.76	35.77	15.18	19.76	25.97	0.41	-22.18			
ASIA PACIFIC INCLUDING JAPAN																	
			96431	RS USD JF Pacific Securities (EUR)	-13.36	-10.39	10.92	48.78	9.23	10.92	24.52	7.72	-11.21	-17.32			
				Sector Average	-9.29	-6.43	11.37	56.60	32.68	11.37	28.47	9.45	-7.18	-8.72			
ASIA PACIFIC EXCLUDING JAPAN																	
			96800	RS USD Aberdeen Global China Opportunities (EUR)	-1.83	2.29	7.20	73.65		7.20	24.17	30.45					
			97131	RS USD Baring Hong Kong China (HKD)	Launched: 26/05/2006												
			96714	RS GBP Baring Korea (EUR)	-15.36	-7.90	24.63	93.88		24.63	54.49	0.70	-14.05				
			96923	RS GBP First State Asia Pacific Leaders (EUR)	-6.50	-3.45	9.39			9.39	41.26					AAA	
			97127	RS USD First State Hong Kong Growth (HKD)*	Launched: 26/05/2006												
			96698	RS USD HSBC Chinese Equity (EUR)	-2.47	5.68	25.78	85.14		25.78	20.37	22.29	8.16				
			07138	RS USD HSBC GIF Thai Equity (EUR)	Launched: 19/06/2006												
			96718	RS USD INVESCO ASEAN (EUR)	-9.62	-1.97	1.84	31.40		1.84	20.15	7.39	-3.56				
			96208	RS USD INVESCO Asia Enterprise (EUR)	-9.27	-3.34	3.84	39.47	35.61	3.84	33.15	0.88	-13.55	12.47			
			96721	RS USD JF Eastern Smaller Companies (EUR)	-15.95	-10.41	0.14	59.55		0.14	45.51	9.50	8.35				
			96722	RS USD JF Greater China (EUR)	-8.47	-3.06	9.63	44.26		9.63	15.24	14.19	4.23				
			96723	RS USD JF Hong Kong (EUR)	-7.23	-2.66	3.08	50.95		3.08	24.48	17.65	6.42				
			96724	RS USD JF Thailand (EUR)	-16.12	-8.50	14.38	59.36		14.38	4.69	33.09	0.88				
			97111	RS USD Templeton Asian Growth	-12.50	-6.50											
				Sector Average	-9.55	-3.45	13.78	78.54	65.66	13.78	32.63	18.31	-1.96	-5.36			
JAPAN																	
			97073	RS GBP Aberdeen Japan Enterprise (EUR)*	-25.18	-31.84											
			96628	RS GBP Fidelity Japan Special Situations (EUR)*	-20.36	-27.32	-1.56	53.46		-1.56	14.28	36.42	-21.24				
			97121	RS USD Franklin Templeton Japan (EUR)	Launched: 08/05/2006												
			96669	RS USD Mellon Japan Equity (EUR)*	-15.29	-14.58	6.11	25.69		6.11	-7.23	27.68	-14.32				
			96207	RS GBP Schroder Tokyo (EUR)*	-12.40	-9.68	13.04	42.02	0.23	13.04	3.87	20.96	-15.70	-16.29			
				Sector Average	-13.76	-14.93	14.27	43.54	-7.24	14.27	5.25	19.35	-15.69	-23.36			
GLOBAL EMERGING MARKETS																	
			96432	RS USD Baring Eastern Europe (EUR)	-7.14	-0.43	39.86	174.06	255.74	39.86	55.81	25.77	19.15	8.94			
			96824	RS USD Baring Global Emerging Markets (EUR)	-12.24	-8.00	23.01	77.56		23.01	35.81	6.28					
			96919	RS GBP First State Global Emerging Markets Leaders (EUR)	-8.38	-6.82	15.21			15.21	39.03					AA	
			96949	RS USD HSBC GIF India Equity (EUR)	-20.54	-9.19	15.66			15.66	51.21						
			96699	RS USD INVESCO Emerging Markets Equity (EUR)	-12.46	-9.78	20.95	97.59		20.95	43.54	13.82	29.34				
			96446	RS GBP JPM Emerging Markets Investment T (EUR)*	-11.26	-14.56	26.30	162.20	144.63	26.30	69.19	22.70	0.64	-7.29			
			96732	RS USD Templeton Emerging Markets (EUR)	-10.36	-6.53	15.14	84.31		15.14	37.31	16.58	-0.38				
			97090	RS GBP Threadneedle Latin America (EUR)	-12.86	-7.52										A	
				Sector Average	-9.94	-6.17	24.52	101.45	100.20	24.52	40.14	15.44	7.79	-7.80			

Source for all performance information and Crown Ratings: Financial Express Limited, bid to bid with gross income reinvested back into the fund.

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.

This Financial Express sourced information is provided to you by Skandia UK Group and is used at your own risk. Financial Express take care to ensure that the information provided is correct.

Neither Financial Express or Skandia UK Group warrants, represents nor guarantees the contents of the information, nor do they accept any responsibility for error, inaccuracies, omissions or any inconsistencies herein.

Citywire ratings: Source and Copyright: Citywire Financial Publishers Limited. The manager's Citywire Fund Manager rating is based on their three year risk adjusted performance. More information at www.citywire.co.uk

Forsyth-OBSR ratings: Source and Copyright Forsyth Partners Limited and Old Broad Street Research Limited.

August 2006

All performance figures are to 31 July 2006, in Euro

1 Month 3 Months 6 Months 1 Year

Launch Date

Sector Risk Number
Available to Portfolio Bonds
Skandia Ireland ID Number

■ skandia investment management

Skandia Ireland makes use of the skills of its sister company Skandia Investment Management Ltd (SIML) to select managers within the Skandia Investment Management funds. The funds are managed by Skandia Ireland 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	✓	10005	Skandia EUR Cautious IRL	1.08	-2.94	-2.09	3.99	01.10.2003
			Sector Average	1.99	-0.79	-0.73	5.55	

BALANCED MANAGED

6	✓	10002	Skandia EUR Balanced IRL	1.34	-4.88	-3.05	7.18	01.10.2003
			Sector Average	1.67	-3.51	-1.29	8.79	

STOCK MARKET MANAGED

6	✓	10143	Skandia EUR Aggressive IRL	1.13	-5.87	-4.19	5.60	03.03.2004
			Sector Average	1.66	-4.08	-1.67	8.79	

ASSET ALLOCATOR SOLUTIONS

MONEY

1	✓	10043	Skandia EUR Deposit IRL	0.21	0.42	0.84	1.37	01.10.2003
			Sector Average	0.79	0.90	0.22	1.94	

GLOBAL FIXED INTEREST

1	✓	10035	Skandia EUR Biased Global Bond IRL	0.12	-0.12	-4.99	-6.04	01.10.2003
	✓	10029	Skandia EUR Euro Bond IRL	0.74	0.52	-1.74	-2.34	01.10.2003
		10248	Skandia GBP Global Fixed Interest Blend IRL (EUR)	1.39	0.51	-1.42	-1.35	08.04.2005
			Sector Average	1.40	0.03	-2.41	-1.34	

UK FIXED INTEREST

1		10245	Skandia GBP UK Fixed Interest Blend IRL (EUR)	2.51	5.84	1.85	2.43	08.04.2005
			Sector Average	2.23	1.81	-1.27	2.83	

PROPERTY

4		10267	Skandia USD Global Real Estate Securities IRL (EUR)	5.28	4.89	5.80		16.12.2005
			Sector Average	4.21	3.99	7.08	16.63	

UK ALL COMPANIES

7		10230	Skandia GBP UK Equity Blend IRL (EUR)	4.14	-2.72	1.07	13.77	08.04.2005
		10012	Skandia GBP UK Index Tracker IRL (EUR)	3.10	-1.93	1.50	14.76	01.10.2003
			Sector Average	2.32	-2.76	1.93	16.46	

EUROPE EXCLUDING UK

7		10233	Skandia GBP European Equity Blend IRL (EUR)	1.95	-7.53	-1.36	12.16	08.04.2005
			Sector Average	1.71	-5.58	0.04	13.01	

NORTH AMERICA

8		10236	Skandia GBP US Equity Blend IRL (EUR)	-0.77	-8.43	-11.85	-8.25	08.04.2005
			Sector Average	-0.73	-7.24	-8.09	-2.14	

ASIA PACIFIC EXCLUDING JAPAN

10		10239	Skandia GBP Far East Equity Blend IRL (EUR)	4.00	-9.09	-5.53	8.47	08.04.2005
			Sector Average	3.23	-9.59	-3.49	13.74	

JAPAN

10		10242	Skandia GBP Japanese Equity Blend IRL (EUR)	-1.18	-15.95	-16.70	11.96	08.04.2005
			Sector Average	-1.78	-13.49	-14.66	14.64	

■ self select

All the funds in the self select section are only available as unit linked life assurance funds via Skandia Life Ireland Limited products.

GLOBAL FIXED INTEREST

1	✓	10181	Skandia EUR ABN AMRO Euro Bond IRL	0.86	0.64	-1.99	-3.10	08.11.2004
	✓	10172	Skandia EUR Credit Suisse Bond Corporate Euro IRL	0.65	-0.11	-1.91	-3.24	22.11.2004
	✓	10256	Skandia EUR DIT Bondspezial IRL	0.57	1.49	-1.99	-6.73	16.05.2005
	✓	10259	Skandia EUR DIT Euro Bond Total Return IRL	1.23	0.33	-1.84	-3.72	16.05.2005
	✓	10097	Skandia USD INVESCO Bond IRL (EUR)	-1.51	0.26	-4.40	-6.24	01.10.2003
	✓	10089	Skandia EUR INVESCO European Bond IRL	0.83	0.62	-1.72	-2.31	01.10.2003
			Sector Average	1.40	0.03	-2.41	-1.34	

UK FIXED INTEREST

1		10094	Skandia GBP INVESCO Sterling Bond IRL (EUR)	2.31	2.65	-1.15	2.24	01.10.2003
			Sector Average	2.23	1.81	-1.27	2.83	

DEFENSIVE MANAGED

2	✓	10044	Skandia EUR JPM Global Capital Preservation IRL	0.30	-1.18	-1.37	1.31	01.10.2003
	✓	10050	Skandia EUR Merrill Lynch IIF Conservative Allocation IRL	0.10	-2.51	-2.41	-0.51	01.10.2003
			Sector Average	1.77	-1.16	-1.15	3.84	

PROPERTY

4	✓	10101	Skandia EUR AVIVA European Property IRL	7.54	2.89	12.50	19.15	01.10.2003
	✓	10175	Skandia EUR Credit Suisse European Property IRL	9.47	3.35	14.37	27.92	22.11.2004
		10147	Skandia GBP M&G Property IRL (EUR)*	3.30	6.02	6.29	11.48	04.05.2004
			Sector Average	4.21	3.99	7.08	16.63	

UNCLASSIFIED

		10106	Skandia USD Momentum Allweather Liquidity IRL (EUR)*	0.00	-1.05	-0.12	1.31	01.10.2003
			Sector Average					

BALANCED MANAGED

6	✓	10047	Skandia EUR JPM Europe Balanced IRL	1.55	-1.75	0.86	6.41	01.10.2003
		10055	Skandia USD Templeton Global Balanced IRL (EUR)	0.20	-3.49	-2.16	3.21	01.10.2003
			Sector Average	1.67	-3.51	-1.29	8.79	

EUROPE INCLUDING UK

7	✓	10184	Skandia EUR ABN AMRO Europe Equity IRL	3.72	-4.39	2.39	14.52	08.11.2004
	✓	10166	Skandia EUR JPM Europe Small Cap IRL	0.39	-10.56	0.58	19.88	08.07.2004
			Sector Average	1.86	-5.33	0.83	13.57	

Euro

August 2006

All performance figures are to 31 July 2006, in Euro

Sector Risk
Number
Available to
Portfolio Bonds
Skandia Ireland
ID Number

1 Month 3 Months 6 Months 1 Year

Launch
Date

self select

Sector Risk Number	Available to Portfolio Bonds Skandia Ireland ID Number	1 Month	3 Months	6 Months	1 Year	Launch Date
UK ALL COMPANIES						
7	10061	2.96	-0.87	3.67	13.66	01.10.2003
	10066	3.10	-3.29	0.15	15.67	01.10.2003
	10064	3.09	-2.22	2.38	16.65	22.07.2005
	Sector Average	2.32	-2.76	1.93	16.46	
EUROPE EXCLUDING UK						
8	✓ 10250	2.91	-4.98	1.52	16.93	04.04.2005
	✓ 10253	0.63	-8.18	4.71	20.88	04.04.2004
	10020	1.65	-5.76	-0.76	12.75	01.10.2003
	✓ 10199	3.27	-3.75	1.99	17.32	22.07.2005
	✓ 10205	0.59	-9.47	0.34	13.93	16.05.2005
	✓ 10080	2.53	-3.23	4.19	16.15	01.10.2003
	✓ 10262	1.56	-7.68	-1.51	17.66	22.07.2005
	Sector Average	1.71	-5.58	0.04	13.01	
GLOBAL EQUITIES						
8	10225	3.14	-4.25	-1.12	9.65	11.04.2005
	10058	-0.10	-4.18	-4.55	5.24	01.10.2003
	10088	1.16	-2.65	-0.79	6.26	01.10.2003
	Sector Average	1.15	-6.43	-4.34	7.52	
NORTH AMERICA						
8	10192	-1.86	-6.71	-11.10	-10.23	08.11.2004
	10158	-1.53	-9.15	-11.36	-9.52	01.06.2004
	10073	-1.17	-4.20	-7.67	-8.77	01.10.2003
	10076	-2.28	-6.96	-9.99	-8.45	01.10.2003
	Sector Average	-0.73	-7.24	-8.09	-2.14	
UK SMALLER COMPANIES						
9	10069	2.41	-3.01	1.62	22.22	01.10.2003
	Sector Average	0.94	-6.36	-1.02	15.24	
ASIA PACIFIC INCLUDING JAPAN						
9	10100	-0.18	-13.23	-13.65	8.42	01.10.2003
	Sector Average	1.70	-9.31	-6.17	11.60	
ASIA PACIFIC EXCLUDING JAPAN						
10	10150	1.73	-8.19	-2.99	9.28	08.07.2004
	10165	2.30	-12.57	-6.00	12.88	01.06.2004
	Sector Average	3.23	-9.59	-3.49	13.74	
JAPAN						
10	10227	0.11	-11.84	-9.08	24.10	04.04.2005
	10171	-2.38	-16.13	-17.81	6.54	08.07.2004
	10085	-1.62	-14.74	-16.12	16.03	01.10.2003
	Sector Average	-1.78	-13.49	-14.66	14.64	
GLOBAL EMERGING MARKETS						
10	10180	5.43	-12.97	-9.49	20.24	08.11.2004
	10189	7.23	-12.33	-8.97	35.83	08.11.2004
	✓ 10202	3.72	-13.94	-10.96	17.91	16.05.2005
	10156	6.98	-13.00	-8.41	33.15	08.07.2004
	10162	2.72	-10.50	-6.71	14.80	01.06.2004
	Sector Average	5.55	-9.93	-6.16	24.54	

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

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Balanced Portfolio is denominated in **Sterling**.

Skandia Ireland's Multi-currency pricing system allows Skandia Ireland to take the price of a fund and, by applying an exchange rate to it, produce equivalent prices in other currencies.

For example, the Skandia GBP UK Equity Blend IRL fund has been repriced in Euro and USD and are listed with the relevant currency shown after the fund name in brackets.

Skandia Ireland 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 available to residents of Spain.

Skandia Ireland products are only available in certain countries within the European Economic Area.

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

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August 2006

All performance figures are to 31 July 2006, in Sterling

1 Month 3 Months 6 Months 1 Year

Launch Date

Sector Risk Number
Available to Portfolio Bonds
Skandia Ireland ID Number

■ skandia investment management

Skandia Ireland makes use of the skills of its sister company Skandia Investment Management Ltd (SIML) to select managers within the Skandia Investment Management funds. The funds are managed by Skandia Ireland 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

4	✓	10004	Skandia GBP Cautious IRL	1.54	-2.35	-1.49	6.56	01.10.2003
			Sector Average	0.76	-1.98	-0.64	4.64	

BALANCED MANAGED

6	✓	10001	Skandia GBP Balanced IRL	1.35	-4.54	-2.28	8.61	01.10.2003
			Sector Average	0.44	-4.66	-1.19	7.84	

STOCK MARKET MANAGED

6	✓	10141	Skandia GBP Aggressive IRL	0.97	-5.83	-3.29	7.40	03.03.2004
			Sector Average	0.44	-5.22	-1.57	7.85	

ASSET ALLOCATOR SOLUTIONS

MONEY

1	✓	10041	Skandia GBP Deposit IRL	0.30	0.89	1.70	3.45	01.10.2003
			Sector Average	-0.42	-0.31	0.31	1.06	

UK FIXED INTEREST

1	✓	10244	Skandia GBP UK Fixed Interest Blend IRL	1.35	4.17	1.99	1.56	08.04.2005
			Sector Average	1.00	0.59	-1.18	1.94	

GLOBAL FIXED INTEREST

3		10037	Skandia EUR Biased Global Bond IRL (GBP)	-1.01	-1.84	-5.01	-6.96	01.10.2003
		10031	Skandia EUR Euro Bond IRL (GBP)	-0.30	-1.05	-1.64	-3.09	01.10.2003
	✓	10247	Skandia GBP Global Fixed Interest Blend IRL	0.32	-1.05	-1.26	-2.07	08.04.2005
			Sector Average	0.18	-1.16	-2.32	-2.19	

PROPERTY

3	✓	10265	Skandia GBP Global Property Securities (LaSalle)	5.68	5.68	10.73		07.10.2005
			Sector Average	2.96	2.74	7.19	15.62	

UK ALL COMPANIES

7	✓	10229	Skandia GBP UK Equity Blend IRL	3.00	-4.28	1.20	12.86	08.04.2005
	✓	10010	Skandia GBP UK Index Tracker IRL	1.99	-3.49	1.69	13.93	
			Sector Average	1.09	-3.93	2.02	15.45	

EUROPE EXCLUDING UK

8	✓	10232	Skandia GBP European Equity Blend IRL	0.80	-9.04	-1.22	11.25	08.04.2005
			Sector Average	0.48	-6.71	0.14	12.03	

NORTH AMERICA

8	✓	10235	Skandia GBP US Equity Blend IRL	-1.84	-9.93	-11.74	-8.99	08.04.2005
			Sector Average	-1.93	-8.35	-8.00	-2.99	

ASIA PACIFIC EXCLUDING JAPAN

10	✓	10238	Skandia GBP Far East Equity Blend IRL	2.86	-10.49	-5.34	7.66	08.04.2005
			Sector Average	1.99	-10.67	-3.39	12.75	

JAPAN

10	✓	10241	Skandia GBP Japanese Equity Blend IRL	-2.34	-17.33	-16.63	11.08	08.04.2005
			Sector Average	-2.96	-14.52	-14.58	13.64	

■ self select

All the funds in the self select section are only available as unit linked life assurance funds via Skandia Life Ireland Limited products.

UK FIXED INTEREST

1	✓	10092	Skandia GBP INVESCO Sterling Bond IRL	1.25	1.05	-1.03	1.44	01.10.2003
			Sector Average	1.00	0.59	-1.18	1.94	

GLOBAL FIXED INTEREST

3		10182	Skandia EUR ABN AMRO Euro Bond IRL (GBP)	-0.31	-1.07	-1.98	-3.87	08.11.2004
		10173	Skandia EUR Credit Suisse Bond Corporate Euro IRL (GBP)	-0.47	-1.70	-1.85	-4.07	22.11.2004
		10257	Skandia EUR DIT Bondspezial IRL (GBP)	-0.49	-0.16	-1.93	-7.58	16.05.2005
		10260	Skandia EUR DIT Euro Bond Total Return IRL (GBP)	0.00	-1.27	-1.74	-4.45	16.05.2005
		10096	Skandia USD INVESCO Bond IRL (GBP)	-2.55	-1.47	-4.29	-6.96	01.10.2003
		10090	Skandia EUR INVESCO European Bond IRL (GBP)	-0.15	-0.89	-1.47	-3.04	01.10.2003
			Sector Average	0.18	-1.16	-2.32	-2.19	

PROPERTY

3		10102	Skandia EUR AVIVA European Property IRL (GBP)	6.43	1.19	12.63	18.27	01.10.2003
		10176	Skandia EUR Credit Suisse European Property IRL (GBP)	8.30	1.70	14.51	26.93	22.11.2004
	✓	10144	Skandia GBP M&G Property IRL*	2.22	4.35	6.48	10.67	04.05.2004
			Sector Average	2.96	2.74	7.19	15.62	

DEFENSIVE MANAGED

4		10046	Skandia EUR JPM Global Capital Preservation IRL (GBP)	-0.72	-2.80	-1.28	0.43	01.10.2003
		10051	Skandia EUR Merrill Lynch Conservative Allocation IRL (GBP)	-1.04	-4.02	-2.34	-1.33	01.10.2003
			Sector Average	0.55	-2.34	-1.06	2.94	

UNCLASSIFIED

		10105	Skandia USD Momentum Allweather Liq IRL (GBP)*	-1.02	-3.01	-0.68	0.17	01.10.2003
			Sector Average					

BALANCED MANAGED

6		10049	Skandia EUR JPM Europe Balanced IRL (GBP)	0.50	-3.34	1.00	5.60	01.10.2003
		10054	Skandia USD Templeton Global Balanced IRL (GBP)	-0.87	-5.01	-2.15	2.40	01.10.2003
			Sector Average	0.44	-4.66	-1.19	7.84	

UK ALL COMPANIES

7	✓	10059	Skandia GBP Aberdeen UK Growth IRL	1.84	-2.43	3.84	12.76	01.10.2003
	✓	10065	Skandia GBP Invesco Perpetual UK Equity IRL	1.96	-4.82	0.29	14.82	01.10.2003
	✓	10062	Skandia GBP MLIIF United Kingdom IRL	2.01	-3.80	2.57	15.73	01.10.2003
			Sector Average	1.09	-3.93	2.02	15.45	

Sterling

August 2006

All performance figures are to 31 July 2006, in Sterling

Sector Risk Number	Available to Portfolio Bonds Skandia Ireland ID Number	self select	1 Month	3 Months	6 Months	1 Year	Launch Date
		EUROPE INCLUDING UK					
7	10185	Skandia EUR ABN AMRO Europe Equity IRL (GBP)	2.61	-5.93	2.61	13.64	08.11.2004
	10167	Skandia EUR JPM Europe Small Cap IRL (GBP)	-0.65	-11.97	0.66	18.97	08.07.2004
		Sector Average	0.63	-6.46	0.93	12.58	
		GLOBAL EQUITIES					
8	10224	Skandia USD Aberdeen Global Select Equity IRL (GBP)	2.07	-5.73	-0.88	8.82	11.04.2005
	10057	Skandia USD Merrill Lynch Global Allocation IRL (GBP)	-1.17	-5.73	-4.40	4.33	01.10.2003
	10087	Skandia USD Templeton Global IRL (GBP)	0.00	-4.31	-0.77	5.42	01.10.2003
		Sector Average	-0.07	-7.54	-4.25	6.59	
		EUROPE EXCLUDING UK					
8	10251	Skandia EUR AXA Rosenberg Europe Ex UK Alpha IRL (GBP)	1.85	-6.45	1.72	15.99	04.04.2005
	10254	Skandia EUR AXA Rosenberg Europe Ex UK Small Cap Alpha IRL (GBP)	-0.46	-9.64	4.81	19.95	04.04.2005
	✓ 10019	Skandia GBP Continental European IRL	0.63	-7.21	-0.56	11.91	01.10.2003
	10200	Skandia EUR Gartmore Continental European IRL (GBP)	2.17	-5.25	2.17	16.32	22.07.2005
	10206	Skandia EUR Gartmore European Smaller Companies IRL (GBP)	-0.37	-10.92	0.49	13.18	16.05.2005
	10081	Skandia EUR JPM Euroland Equity IRL (GBP)	1.46	-4.79	4.41	15.34	01.10.2003
	10263	Skandia EUR MJIF Continental European Growth IRL (GBP)	0.40	-9.19	-1.30	16.90	22.07.2005
		Sector Average	0.48	-6.71	0.14	12.03	
		NORTH AMERICA					
8	10191	Skandia USD ABN AMRO US Equity Growth IRL (GBP)	-2.88	-8.01	-10.93	-10.93	08.11.2004
	✓ 10157	Skandia GBP American IRL	-2.65	-10.60	-11.29	-10.25	01.06.2004
	10072	Skandia USD Franklin US Equity IRL (GBP)	-2.20	-5.72	-7.53	-9.42	01.10.2003
	10075	Skandia USD JPM America Equity IRL (GBP)	-3.30	-8.44	-9.85	-9.15	01.10.2003
		Sector Average	-1.93	-8.35	-8.00	-2.99	
		UK SMALLER COMPANIES					
9	✓ 10068	Skandia GBP Invesco Perpetual UK Smaller Cos Equity IRL	1.31	-4.59	1.76	21.23	01.10.2003
		Sector Average	-0.28	-7.48	-0.92	14.24	
		ASIA PACIFIC INCLUDING JAPAN					
9	10099	Skandia USD JPM Pacific Equity IRL (GBP)	-1.20	-14.53	-13.43	7.70	01.10.2003
		Sector Average	0.48	-10.40	-6.08	10.63	
		ASIA PACIFIC EXCLUDING JAPAN					
10	10149	Skandia USD JF Greater China IRL (EUR)	0.62	-9.54	-2.86	8.59	08.07.2004
	10164	Skandia USD Templeton Asia Growth IRL (GBP)	1.20	-13.90	-5.81	12.06	01.06.2004
		Sector Average	1.99	-10.67	-3.39	12.75	
		JAPAN					
10	10226	Skandia JPY Aberdeen Japan Select Equity IRL (GBP)	-0.96	-13.36	-9.14	22.95	04.04.2005
	10170	Skandia USD JF Japan Equity IRL (GBP)	-3.43	-17.46	-17.69	5.91	08.07.2004
	10084	Skandia USD Merrill Lynch IIF Japan IRL (GBP)	-2.73	-16.14	-16.05	15.08	01.10.2003
		Sector Average	-2.96	-14.52	-14.58	13.64	
		GLOBAL EMERGING MARKETS					
10	10179	Skandia USD ABN AMRO Global Emerging Market IRL (GBP)	4.35	-14.38	-9.38	19.23	08.11.2004
	10188	Skandia USD ABN AMRO Latin American IRL (GBP)	6.07	-13.79	-8.88	34.66	08.11.2004
	10203	Skandia EUR Gartmore Emerging Markets IRL (GBP)	2.56	-15.34	-10.90	16.95	16.05.2005
	10155	Skandia USD JPM Emerging Europe Equity IRL (GBP)	5.86	-14.39	-8.27	32.07	08.07.2004
	10161	Skandia USD Templeton Emerging Markets IRL (GBP)	1.60	-11.91	-6.65	13.89	01.06.2004
		Sector Average	4.28	-11.01	-6.07	23.46	

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

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August 2006

All performance figures are to 31 July 2006, in Dollars

Launch
DateSector Risk
Number
Available to
Portfolio Bonds
Skandia Ireland
ID Number

1 Month 3 Months 6 Months 1 Year

■ skandia investment management

Skandia Ireland makes use of the skills of its sister company Skandia Investment Management Ltd (SIML) to select managers within the Skandia Investment Management funds. The funds are managed by Skandia Ireland 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

2	✓ 10006	Skandia USD Cautious IRL	1.80	-2.31	-1.36	0.10	01.10.2003
		Sector Average	1.79	0.24	4.36	11.17	

BALANCED MANAGED

5	✓ 10003	Skandia USD Balanced IRL	2.43	-3.73	-0.79	5.87	01.10.2003
		Sector Average	1.47	-2.51	3.78	14.58	

STOCK MARKET MANAGED

6	✓ 10142	Skandia USD Aggressive IRL	2.76	-4.29	-0.09	9.52	03.03.2004
		Sector Average	1.47	-3.08	3.38	14.59	

ASSET ALLOCATOR SOLUTIONS

MONEY

1	✓ 10042	Skandia USD Deposit IRL	2.26	2.26	2.26	2.26	01.10.2003
		Sector Average	0.60	1.95	5.36	7.37	

GLOBAL FIXED INTEREST

2	10036	Skandia EUR Biased Global Bond IRL (USD)	1.86	1.48	0.18	-0.90	01.10.2003
	10030	Skandia EUR Euro Bond IRL (USD)	2.59	2.33	3.80	3.19	01.10.2003
	10249	Skandia GBP Global Fixed Interest Blend IRL (USD)	3.27	2.37	4.12	4.18	08.04.2005
		Sector Average	1.20	1.07	2.59	3.91	

PROPERTY

3	✓ 10266	Skandia USD Global Real Estate Securities IRL	7.08	6.66	11.69		16.12.2005
		Sector Average	4.01	5.07	12.58	22.84	

UK FIXED INTEREST

4	10246	Skandia GBP UK Fixed Interest Blend IRL (USD)	4.34	7.72	7.53	8.11	08.04.2005
		Sector Average	2.03	2.87	3.79	8.31	

NORTH AMERICA

7	10237	Skandia GBP US Equity Blend IRL (USD)	1.06	-6.77	-6.87	-3.06	08.04.2005
		Sector Average	-0.92	-6.28	-3.38	3.07	

UK ALL COMPANIES

7	10231	Skandia GBP UK Equity Blend IRL (USD)	6.03	-0.96	6.81	20.23	08.04.2005
	10011	Skandia GBP UK Index Tracker IRL (USD)	4.94	-0.15	7.20	21.25	
		Sector Average	2.13	-1.75	7.15	22.66	

EUROPE EXCLUDING UK

8	10234	Skandia GBP European Equity Blend IRL (USD)	3.80	-5.83	4.20	18.51	08.04.2005
		Sector Average	1.51	-4.60	5.17	19.03	01.10.2003

ASIA PACIFIC EXCLUDING JAPAN

9	10240	Skandia GBP Far East Equity Blend IRL (USD)	5.89	-7.42	-0.18	14.60	08.04.2005
		Sector Average	3.03	-8.65	1.46	19.79	

JAPAN

9	10243	Skandia GBP Japanese Equity Blend IRL (USD)	0.59	-14.45	-12.00	18.29	08.04.2005
		Sector Average	-1.97	-12.59	-10.28	20.74	

■ self select

All the funds in the self select section are only available as unit linked life assurance funds via Skandia Life Ireland Limited products.

GLOBAL FIXED INTEREST

2	10183	Skandia EUR ABN AMRO Euro Bond IRL (USD)	2.65	2.38	3.53	2.30	08.11.2004
	10174	Skandia EUR Credit Suisse Bond Corporate Euro IRL (USD)	2.51	1.63	3.58	2.15	22.11.2004
	10258	Skandia EUR DIT Bondspezial IRL (USD)	2.34	3.18	3.46	-1.56	16.05.2005
	10261	Skandia EUR DIT Euro Bond Total Return IRL (USD)	3.01	2.11	3.66	1.66	16.05.2005
	✓ 10095	Skandia USD INVESCO Bond IRL	0.30	2.06	1.02	-1.00	01.10.2003
	10091	Skandia EUR INVESCO European Bond IRL (USD)	2.63	2.47	3.83	3.14	01.10.2003
		Sector Average	1.20	1.07	2.59	3.91	

DEFENSIVE MANAGED

3	10045	Skandia EUR JPM Global Capital Preservation IRL (USD)	2.21	0.62	4.27	7.02	01.10.2003
	10052	Skandia EUR Merrill Lynch Conservative Allocation IRL (USD)	1.96	-0.64	3.14	5.22	01.10.2003
		Sector Average	1.58	-0.13	3.92	9.37	

PROPERTY

3	10103	Skandia EUR AVIVA European Property IRL (USD)	9.48	4.71	18.84	25.89	01.10.2003
	10177	Skandia EUR Credit Suisse European Property IRL (USD)	11.44	5.27	20.80	35.16	22.11.2004
	10145	Skandia GBP M&G Property IRL (USD)*	5.17	7.90	12.29	17.74	04.05.2004
		Sector Average	4.01	5.07	12.58	22.84	

UK FIXED INTEREST

4	10093	Skandia GBP INVESCO Sterling Bond IRL (USD)	4.21	4.48	4.43	8.02	01.10.2003
		Sector Average	2.03	2.87	3.79	8.31	

BALANCED MANAGED

6	10048	Skandia EUR JPM Europe Balanced IRL (USD)	3.42	0.00	6.48	12.42	01.10.2003
	✓ 10053	Skandia USD Templeton Global Balanced IRL	2.01	-1.78	3.35	9.04	01.10.2003
		Sector Average	1.47	-2.51	3.78	14.58	

UNCLASSIFIED

	✓ 10104	Skandia USD Momentum Allweather Liquidity IRL*	1.04	0.56	2.88	6.47	01.10.2003
		Sector Average					

Dollar

August 2006

All performance figures are to 31 July 2006, in Dollars

Sector Risk Number	Available to Portfolio Bonds Skandia Ireland ID Number		1 Month	3 Months	6 Months	1 Year	Launch Date
self select							
NORTH AMERICA							
7	✓ 10190	Skandia USD ABN AMRO US Equity Growth IRL	-0.11	-4.97	-6.12	-5.17	08.11.2004
	10159	Skandia GBP American IRL (USD)	0.29	-7.46	-6.30	-4.38	01.06.2004
	✓ 10071	Skandia USD Franklin US Equity IRL	0.56	-2.55	-2.46	-3.69	01.10.2003
	✓ 10074	Skandia USD JPM America Equity IRL	-0.46	-5.31	-4.98	-3.29	01.10.2003
		Sector Average	-0.92	-6.28	-3.38	3.07	
GLOBAL EQUITIES							
7	✓ 10223	Skandia USD Aberdeen Global Select Equity IRL	4.99	-2.51	4.54	15.89	01.10.2003
	✓ 10056	Skandia USD Merrill Lynch Global Allocation IRL	1.79	-2.42	0.89	11.29	01.10.2003
	✓ 10086	Skandia USD Templeton Global IRL	3.00	-0.96	4.79	12.29	01.10.2003
		Sector Average	0.95	-5.45	0.56	13.25	
UK ALL COMPANIES							
8	10060	Skandia GBP Aberdeen UK Growth IRL (USD)	4.85	0.93	9.52	20.10	01.10.2003
	10067	Skandia GBP Invesco Perpetual UK Equity IRL (USD)	4.99	-1.50	5.84	22.28	01.10.2003
	10063	Skandia GBP Merrill Lynch IIF UK IRL	4.93	-0.48	8.15	23.22	01.10.2003
		Sector Average	2.13	-1.75	7.15	22.66	
EUROPE INCLUDING UK							
8	10186	Skandia EUR ABN AMRO Europe Equity IRL (USD)	5.63	-2.66	8.23	21.01	08.11.2004
	10168	Skandia EUR JPM Europe Small Companies IRL (USD)	2.21	-8.93	6.20	26.62	08.07.2004
		Sector Average	1.66	-4.35	6.00	19.61	
EUROPE EXCLUDING UK							
8	10252	Skandia EUR AXA Rosenberg Europe Ex UK Alpha IRL (USD)	4.83	-3.26	7.23	23.46	01.10.2003
	10255	Skandia EUR AXA Eur Ex UK Small Cap Alpha IRL (USD)	2.46	-6.49	10.61	27.81	04.04.2005
	10021	Skandia GBP Continental European IRL (USD)	3.52	-4.05	4.86	19.15	01.10.2003
	10201	Skandia EUR Gartmore Continental European IRL (USD)	5.19	-1.98	7.77	23.98	22.07.2005
	10207	Skandia EUR Gartmore European Smaller Companies IRL (USD)	2.49	-7.81	6.06	20.51	16.05.2005
	10082	Skandia EUR JPM Euroland Equity IRL (USD)	4.38	-1.52	10.08	22.71	01.10.2003
	10264	Skandia EUR MJLIF Continental European Growth IRL (USD)	3.35	-6.03	4.11	24.36	29.07.2005
		Sector Average	1.51	-4.60	5.17	19.03	
ASIA PACIFIC INCLUDING JAPAN							
9	✓ 10098	Skandia USD JPM Pacific Equity IRL	1.63	-11.63	-8.70	14.68	01.10.2003
		Sector Average	1.51	-8.37	-1.36	17.54	
ASIA PACIFIC EXCLUDING JAPAN							
9	✓ 10148	Skandia USD JF Greater China IRL	3.55	-6.56	2.40	15.44	08.07.2004
	✓ 10163	Skandia USD Templeton Asia Growth IRL	4.13	-11.02	-0.70	19.24	01.06.2004
		Sector Average	3.03	-8.65	1.46	19.79	
JAPAN							
10	10228	Skandia JPY Aberdeen Japan Select Equity IRL (USD)	1.86	-10.37	-4.09	31.01	04.04.2005
	✓ 10169	Skandia USD JF Japan Equity IRL	-0.63	-14.64	-13.15	12.64	08.07.2004
	✓ 10083	Skandia USD Merrill Lynch IIF Japan IRL	0.14	-13.25	-11.42	22.51	01.10.2003
		Sector Average	-1.97	-12.59	-10.28	20.74	
GLOBAL EMERGING MARKETS							
10	✓ 10178	Skandia USD ABN AMRO Emerging Markets IRL	7.39	-11.42	-4.36	27.05	08.11.2004
	✓ 10187	Skandia USD ABN AMRO Latin American IRL	9.22	-10.74	-3.84	43.45	08.11.2004
	10204	Skandia EUR Gartmore Emerging Markets IRL (USD)	5.58	-12.39	-5.94	24.58	16.05.2005
	✓ 10154	Skandia USD JPM Emerging Europe Equity IRL	8.90	-11.44	-3.26	40.61	08.07.2004
	✓ 10160	Skandia USD Templeton Emerging Markets IRL	4.63	-8.84	-1.47	21.31	01.06.2004
		Sector Average	5.35	-9.00	-1.34	31.17	
UK SMALLER COMPANIES							
10	10070	Skandia GBP Invesco Perpetual UK Smaller Companies Equity IRL (USD)	4.22	-1.30	7.31	29.09	01.10.2003
		Sector Average	0.74	-5.39	4.06	21.38	

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

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