

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 OBR 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.

		CUMULATIVE					ANNUAL					Forsyth OBR Fund Rating	Financial Express Crown Rating	Citywire Rating	
		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002				
MANAGED GROWTH SOLUTIONS															
CAUTIOUSLY MANAGED															
3	✓	96912	RS EUR Cautious*	2.82	4.93	7.83	7.83	12.46							
			Sector Average	2.41	5.17	5.93	26.99	15.51	5.93	12.70	6.38	-1.43	-7.72		
BALANCED MANAGED															
4	✓	96000	RS EUR Balanced*	3.51	5.87	9.10	40.10	16.06	9.10	20.24	6.80	0.00	-17.16	1	
			Sector Average	3.21	6.31	8.47	36.70	11.25	8.47	18.77	6.11	-1.73	-17.18		
STOCK MARKET MANAGED															
6	✓	96911	RS EUR Aggressive*	3.68	5.67	7.04	7.04	21.65							
		96974	RS USD Diversified Managed (EUR)	2.00	1.88	-0.34	-0.34								
		97134	RS GBP Global Best Ideas (EUR)*	4.30											
			Sector Average	3.66	6.71	8.68	38.93	13.45	8.68	20.29	6.27	-0.18	-18.20		
UK ALL COMPANIES															
6		97211	RS GBP UK Best Ideas (EUR)*	Launched: 12/10/2006											
			Sector Average	4.94	9.73	17.29	60.28	34.06	17.29	21.81	12.19	4.29	-19.80		
GLOBAL EQUITIES															
8		97086	RS GBP Ethical (EUR)*	7.29	10.01	14.91	14.91								
			Sector Average	4.19	6.85	8.39	39.96	5.64	8.39	23.22	4.79	0.21	-24.68		
MANAGED INCOME SOLUTIONS															
UK FIXED INTEREST															
2		96904	RS GBP Bond Income (EUR)*	-0.07	1.89	2.03	12.55		2.03	8.36	1.79				
			Sector Average	1.28	3.80	3.62	20.84	11.63	3.62	8.41	7.57	-2.87	-4.89		
UK EQUITY INCOME															
5		96900	RS GBP Equity Income (EUR)*	4.27	9.25	14.24	50.79		14.24	20.89	9.18				
			Sector Average	5.21	10.87	16.58	57.92	47.87	16.58	20.17	12.72	4.21	-10.15		
ASSET ALLOCATOR SOLUTIONS															
MONEY															
1	✓	96202	RS EUR Deposit	0.57	1.06	1.74	3.96	7.36	1.74	1.08	1.09	1.41	1.84	2	
			Sector Average	-0.04	1.33	0.60	6.56	-1.72	0.60	6.23	-0.28	-6.12	-1.76		
GLOBAL FIXED INTEREST															
1	✓	96802	RS EUR Euro Bond*	0.98	1.87	0.19	7.16		0.19	2.08	4.77	2.44		2	
		97052	RS GBP Global Fixed Interest Blend (EUR)	0.50	1.38	0.07			0.07						
			Sector Average	1.30	3.08	0.55	11.42	4.91	0.55	7.72	2.88	-3.06	-2.86		
UK FIXED INTEREST															
2		97048	RS GBP UK Fixed Interest Blend (EUR)*	0.76	3.38	3.16			3.16						
			Sector Average	1.28	3.80	3.62	20.84	11.63	3.62	8.41	7.57	-2.87	-4.89		
PROPERTY															
4		97103	RS USD Global Real Estate Securities (EUR)	9.28	20.61										
		97106	RS GBP Property (EUR)*	4.08	9.32										
			Sector Average	6.08	13.41	20.47	64.57	77.03	20.47	18.31	15.47	3.53	3.90		
UK ALL COMPANIES															
5		97028	RS GBP UK Equity Blend (EUR)	3.85	8.60	16.07			16.07						
		96666	RS GBP UK Index Tracker (EUR)	2.52	9.31	14.97	54.64	22.94	14.97	21.44	10.76	0.09	-20.58		
			Sector Average	4.94	9.73	17.29	60.28	34.06	17.29	21.81	12.19	4.29	-19.80		
EUROPE EXCLUDING UK															
9		97032	RS GBP European Equity Blend (EUR)	4.57	7.46	15.98			15.98						
		96485	RS SEK Swedish Equity Fund (EUR)	11.34	14.10	32.38	80.69	53.79	32.38	15.43	18.25	10.32	-22.85		
			Sector Average	5.55	9.46	17.41	65.03	36.85	17.41	24.54	12.87	4.05	-20.30		
NORTH AMERICA															
6		97036	RS GBP US Equity Blend (EUR)	4.19	4.05	-7.33			-7.33						
		96667	RS GBP US Index Tracker (EUR)	3.58	5.85	-0.88	19.43	-17.69	-0.88	20.49	0.00	-5.88	-26.79		
			Sector Average	4.61	5.62	-1.13	20.04	-11.66	-1.13	20.72	0.57	-3.75	-23.54		
ASIA PACIFIC EXCLUDING JAPAN															
		97040	RS GBP Far East Equity Blend (EUR)	8.90	9.94	11.00			11.00						
			Sector Average	11.43	13.32	22.00	78.80	95.23	22.00	31.28	11.64	20.07	-9.06		
JAPAN															
		97044	RS GBP Japanese Equity Blend (EUR)	-5.35	-11.25	-12.12			-12.12						
			Sector Average	-4.12	-8.11	-9.52	26.55	0.80	-9.52	34.37	4.09	3.28	-22.88		

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 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		96852	RS GBP M&G High Interest (EUR)*	0.20	2.23	4.21	12.85		4.21	7.09	1.12				
			Sector Average	-0.04	1.33	0.60	6.56	-1.72	0.60	6.23	-0.28	-6.12	-1.76		
GLOBAL FIXED INTEREST															
4		96933	RS USD ABN AMRO Global Emerging Markets Bond (EUR)	3.59	11.40	12.51			12.51	28.74					
		97024	RS USD Baring Directional Bond (EUR)	-2.50	-4.36	-7.51			-7.51						
		96700	RS USD Baring High Yield Bond (EUR)	0.35	4.01	-4.92	8.26	-7.47	-4.92	16.52	-2.28	-5.90	-9.17		
		96796	RS USD Baring US Plus Bond (EUR)	-1.62	1.28	-8.14	-3.42		-8.14	13.91	-7.70	-13.89			
		96712	RS USD Franklin US Government (EUR)	0.00	2.50	-7.37	-4.30		-7.37	12.89	-8.48	-16.08			
		97186	RS USD HSBC GIF Global Investment Grade Bond (EUR)*	Launched: 27/09/2006											
1		96211	RS USD INVESCO Bond (EUR)	0.19	-0.66	-5.14	0.38	-4.62	-5.14	5.51	0.29	-4.55	-0.45		
		96844	RS USD Mellon Global Bond (EUR)	1.12	0.56	-5.36	5.01		-5.36	8.18	2.56				
		96727	RS USD Merrill Lynch IIF World Bond (EUR)	-0.35	0.12	-5.25	-2.30		-5.25	6.29	-2.99	-7.85			
		97247	RS GBP Newton International Bond (EUR)*	Launched: 05/12/2006											
7		96697	RS GBP Premier Absolute Growth (EUR)*	2.03	3.96	8.32	48.52	12.54	8.32	16.25	17.94	26.71	-40.20		
		96976	RS GBP Threadneedle Dollar Bond (EUR)	-0.57	1.59	-8.41			-8.41						
			Sector Average	1.30	3.08	0.55	11.42	4.91	0.55	7.72	2.88	-3.06	-2.86		

December 2006

All percentage growth calculated to 30/11/2006

Annual performance % over one year to end November

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE					ANNUAL					Forsyth OBR Fund Rating	Financial Express Crown Rating	Citywire Rating
				3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002			
self select (continued)																
DEFENSIVE MANAGED																
1	96715		RS GBP Aberdeen Managed Distribution (EUR)*	2.64	6.37	9.50	33.36		9.50	12.95	7.82	-1.65				
	97099		RS GBP Newton Phoenix (EUR)*	2.36	3.97	7.74			7.74							
			Sector Average	1.48	3.43	3.27	19.29	8.63	3.27	10.87	4.19	-1.53	-7.52			
UK FIXED INTEREST																
2	96768		RS GBP Artemis High Income (EUR)*	3.50	5.89	11.21	40.03		11.21	13.89	10.55	2.08		A		AAA
	96937		RS GBP Fidelity Money Builder Income (EUR)*	0.60	2.72	2.03			2.03	7.55				AA		A
	96856		RS GBP HSBC GIF Sterling Investment Grade Bond (EUR)	0.89	2.93	1.93	14.58		1.93	6.94	5.12					
	97157		RS GBP Lloyds TSB Offshore Funds High Income (EUR)*	1.29												
	97145		RS GBP Lloyds TSB Offshore Funds Sterling Bond (EUR)*	0.64												
3	96612		RS GBP M&G Offshore Corporate Bond (EUR)*	0.90	3.50	3.50	21.50	10.94	3.50	8.18	8.51	-3.68	-5.20			
3	96578		RS GBP M&G Offshore High Yield Corporate Bond (EUR)*	1.92	4.58	6.62	27.31	23.22	6.62	8.18	10.37	3.66	-6.63	A		
	96726		RS GBP Merrill Lynch Government Securities (EUR)*	1.02	3.58	2.19	12.98		2.19	6.20	4.10	-7.29				
2	96636		RS GBP New Star Fixed Interest (EUR)*	1.36	3.39	5.92	22.12	11.90	5.92	8.30	6.46	1.97	-10.14	AA		AAA
	96891		RS GBP New Star High Yield Bond (EUR)*	2.14	4.17	6.36	23.53		6.36	8.88	6.67			AA		AAA
	96984		RS GBP Threadneedle Strategic Bond (EUR)	0.07	1.43	2.24			2.24							AA
			Sector Average	1.28	3.80	3.62	20.84	11.63	3.62	8.41	7.57	-2.87	-4.89			
CAUTIOUS MANAGED																
3	96201	✓	RS EUR Investec Cautious Managed*	1.88	2.82	3.92	29.36	24.80	3.92	17.22	6.20	5.83	-8.84			1 ⚡
	97149		RS GBP Lloyds TSB Multi Strategy Conservative (EUR)*	1.07												
	96887		RS GBP New Star Managed Distribution (EUR)*	2.93	6.11	12.46	32.31		12.46	9.91	7.05					AAA
			Sector Average	2.41	5.17	5.93	26.99	15.51	5.93	12.70	6.38	-1.43	-7.72			
PROPERTY																
5	96524		RS GBP Aberdeen Property Share (EUR)*	13.58	24.62	39.21	132.40	151.69	39.21	27.47	30.97	11.68	-3.02			
	96953		RS GBP M&G Property (EUR)*	2.13	6.92	13.83			13.83	10.78						
4	97164	✓	RS EUR Morley European Residential Property*	Launched: 05/09/2006												
	96957		RS GBP New Star Property (EUR)*	3.53	9.80	17.10			17.10	15.40						
	96777		RS GBP Norwich Property (EUR)*	3.29	9.50	18.82	57.82		18.82	19.92	10.75	-0.49				
			Sector Average	6.08	13.41	20.47	64.57	77.03	20.47	18.31	15.47	3.53	3.90			
UK EQUITY INCOME																
5	96754		RS GBP Artemis Income (EUR)*	5.46	11.88	18.57	67.66		18.57	23.05	14.91	11.13		AAA		AAA
	96644		RS GBP HSBC UK Growth & Income (EUR)*	1.86	6.13	11.88	50.22	22.50	11.88	21.89	10.16	1.20	-19.42			
5	96648		RS GBP Invesco Perpetual High Income (EUR)*	4.84	16.00	27.22	94.02	82.97	27.22	27.88	19.26	4.94	-10.13	AAA		AAA
	96725		RS GBP Jupiter Income (EUR)*	9.14	11.32	21.41	76.53		21.41	26.83	14.64	3.66		AAA		AA
	96781		RS GBP Liontrust First Income (EUR)*	4.33	9.76	16.57	55.08		16.57	19.70	11.14	13.89		AA		
	96746		RS GBP New Star Higher Income (EUR)*	4.54	7.08	17.87	55.25		17.87	17.76	11.84	1.68		A		
5	96570		RS GBP SG UK Income (EUR)*	5.57	8.83	15.08	57.25	27.49	15.08	23.07	11.03	-0.27	-18.70			
			Sector Average	5.21	10.87	16.58	57.92	47.87	16.58	20.17	12.72	4.21	-10.15			
UNCLASSIFIED																
3	96656		RS USD Momentum All Weather Liquidity (EUR)*	0.33	0.55	-2.37	7.72	-14.03	-2.37	17.00	-5.70	-10.99	-10.33			
	97239		RS USD Nedgroup IP Accelerated Strategy (EUR)*	Launched: 22/11/2006												
	97231		RS USD Nedgroup IP Diversified Strategy (EUR)*	Launched: 22/11/2006												
	97235		RS USD Nedgroup IP Guarded Strategy (EUR)*	Launched: 22/11/2006												
	96969		RS USD Templeton Global Long/Short (EUR)*	0.51	1.79	1.27			1.27							
			Sector Average													
BALANCED MANAGED																
5	96437		RS USD Balanced Fidelity Managed (EUR)*	2.72	2.57	0.43	30.35	9.26	0.43	25.86	3.12	-0.51	-15.75			
4	96003	✓	RS EUR Balanced Gartmore Managed*	3.09	5.26	9.48	42.12	21.04	9.48	19.78	8.38	1.05	-15.72			1 ⚡
4	96100	✓	RS EUR Balanced Invesco Perpetual Managed*	4.29	6.04	9.09	39.59	5.21	9.09	20.26	6.40	-1.02	-23.85			1 ⚡
	97153		RS GBP Lloyds TSB Multi Strategy Growth (EUR)*	2.09												
3	96604		RS GBP Sarasin GlobalSar IID (EUR)*	2.61	4.65	7.91	37.35	21.12	7.91	22.15	4.20	0.32	-12.10			
			Sector Average	3.21	6.31	8.47	36.70	11.25	8.47	18.77	6.11	-1.73	-17.18			
UK ALL COMPANIES																
	97069		RS GBP Aberdeen UK Growth (EUR)*	6.42	12.19	20.33			20.33							
	96750		RS GBP Artemis UK Special Situations (EUR)*	5.94	9.04	17.72	67.20		17.72	20.36	18.01	19.90		AAA		
	96848		RS GBP AXA Framlington UK Select Opportunities (EUR)*	4.30	9.98	19.15	77.32		19.15	22.02	21.97			AAA		AA
	97170		RS GBP Fidelity Special Situations (EUR)*	Launched: 18/09/2006										AAA		A
8	96677		RS GBP Gartmore UK Focus (EUR)*	5.15	10.86	19.43	51.86	47.22	19.43	18.99	6.87	12.95	-14.17			
5	96640		RS GBP HSBC UK Freestyle (EUR)*	3.24	7.23	12.53	43.30	11.81	12.53	17.32	8.54	0.98	-22.74			A
	96731		RS GBP Invesco Perpetual UK Equity (EUR)*	5.25	8.94	16.48	62.14		16.48	22.42	13.70	15.88				
	96785		RS GBP Liontrust First Large Cap (EUR)*	6.36	10.50	21.54	52.28		21.54	20.30	4.15	-0.65		AA		
	96823		RS GBP Liontrust First Large Cap (EUR)*	2.87	7.94	17.12	47.21		17.12	19.12	5.51	0.00		AA		
6	96632		RS GBP M&G British Opportunities (EUR)*	5.01	9.50	20.35	70.36	27.59	20.35	21.76	16.25	4.34	-26.22			A
5	96203		RS GBP Merrill Lynch IIF United Kingdom (EUR)	4.07	9.37	16.40	55.90	18.68	16.40	20.77	10.90	0.39	-24.17	AAA		AA
6	96693		RS GBP New Star UK Alpha (EUR)	5.82	10.02	20.72	76.52	59.19	20.72	24.31	17.63	10.29	-18.24	AA		AA
8	96593		RS GBP New Star UK Growth (EUR)*	5.03	7.37	18.44	69.83	21.00	18.44	22.82	16.75	7.25	-33.57	AA		
	96806		RS GBP Schroder UK Alpha Plus (EUR)*	3.24	7.81	24.63	62.58		24.63	25.12	4.26	8.89		AA		A
6	96516		RS GBP Schroder UK Mid250 (EUR)*	9.87	14.22	27.69	99.81	114.67	27.69	33.94	16.83	18.73	-9.51	AAA		
8	96566		RS GBP SG UK Growth (EUR)*	3.94	6.03	11.75	49.41	28.41	11.75	22.72	8.95	16.12	-25.98			
			Sector Average	4.94	9.73	17.29	60.28	34.06	17.29	21.81	12.19	4.29	-19.80			
EUROPE EXCLUDING UK																
7	96204		RS GBP Baring Europe Select (EUR)	8.57	9.81	29.46	110.28	131.67	29.46	40.77	15.38	31.38	-16.15			
	96896		RS GBP Continental European (EUR)*	4.27	7.43	15.39	54.18		15.39	20.35	11.02					
5	96661		RS GBP Fidelity European (EUR)*	3.18	6.37	14.94	81.79	92.20	14.94	29.48	22.14	14.52	-7.68	AAA		AA
7	96582	✓	RS EUR Gartmore SICAV Continental European*	5.21	10.25	20.33	71.60	37.88	20.33	25.52	13.62	-0.58	-19.18			1 ⚡
	97180	✓	RS EUR HSBC GIF Euroland Equity*	Launched: 27/09/2006												
	96762		RS USD Investec GS Continental European Equity (EUR)	2.18	5.44	10.74	55.68		10.74	29.30	8.73	-8.61				
	96755	✓	RS EUR Lazard European Equity*	4.98	7.98	17.55	68.77		17.55	24.32	15.49	2.83				1 ⚡
	96728		RS USD Mellon Continental European Equity (EUR)	3.93	8.17	18.17	63.05		18.17	22.37	12.76	2.25				
	97719	✓	RS EUR MLIIF Continental European Flexible	7.25	10.53	22.19			22.19							
6	96597		RS GBP New Star European Growth (EUR)	6.02	11.08	28.65	88.38	79.01	28.65	22.71	19.32	14.25	-16.83	AAA		AA
8	96574		RS GBP SG European Special Opportunities (EUR)*	3.23	7.15	18.60	67.57	26.73	18.60	25.04	12.99	4.64	-27.72			
			Sector Average	5.55	9.46	17.41	65.03	36.85	17.41	24.54	12.87	4.05	-20.30			
GLOBAL EQUITIES																
10	97078		RS USD Aberdeen Global Select Equity (EUR)*	5.06	9.72	9.18			9.18							
6	96465		RS USD Aberdeen Global Technology (EUR)	8.26	11.32	2.61	14.01	-36.39	2.61	15.00	-3.38	0.49	-44.47			
10	96488		RS GBP Aberdeen World Equity (EUR)*	3.04	7.39	12.33	58.98	11.61	12.33	29.71	9.11	-4.48	-26.51			
6																

Euro

December 2006

All percentage growth calculated to 30/11/2006

Annual performance % over one year to end November

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	self select (continued)	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				
GLOBAL EQUITIES (continued)																		
	97142			RS USD HSBC Amanah Global Equity (EUR)*	2.72													
	97162			RS USD HSBC Global Absolute (EUR)*	-2.13													
	96719			RS USD INVESCO Global Healthcare (EUR)	-2.00	1.95	-8.19	10.41		-8.19	26.11	-4.64	-0.70					
	96730			RS GBP Invesco Perpetual International Equity (EUR)*	5.48	7.52	10.25	44.58		10.25	21.40	8.02	4.14					
	96720			RS USD Investec Global Strategic Equity (EUR)	3.06	5.94	11.05	67.81		11.05	30.10	16.15	9.98					
	96445			RS USD Investec Global Growth (EUR)	4.02	5.23	4.83	28.67		4.83	23.63	-0.71	0.24					
	96210			RS GBP Jupiter Ecology (EUR)*	7.68	9.58	26.31	75.91	-11.71	26.31	25.55	10.93	-1.50	-32.86		A	AA	
	96472			RS GBP Merrill Lynch Global Titans (EUR)*	3.41	4.33	2.51	28.80	-6.44	2.51	20.94	3.89	-5.40	-23.21				
	96729			RS GBP Newton Absolute Intrepid (EUR)*	3.42	3.35	8.04	44.88		8.04	18.49	13.18	2.55					
	97243			RS GBP Newton International Growth (EUR)*	Launched: 05/12/2006													
	96608			RS GBP Sarasin EquiSar Global Thematic (EUR)*	4.29	7.78	9.96	44.33	19.71	9.96	27.76	2.74	4.09	-20.32				
	96511			RS GBP Schroder Medical Discovery (EUR)*	-3.45	3.99	0.88	13.89	-26.22	0.88	21.71	-7.24	-9.27	-28.60				
	96562			RS GBP SG Technology (EUR)*	5.94	5.17	-1.13	7.90	-31.77	-1.13	22.61	-10.99	3.18	-38.72		A		
	96209			RS USD Templeton Global Fund (EUR)	5.69	11.16	10.93	45.17	12.53	10.93	19.47	9.54	0.53	-22.90				
				Sector Average	4.19	6.85	8.39	39.96	5.64	8.39	23.22	4.79	0.21	-24.68				
NORTH AMERICA																		
	96927			RS GBP American (EUR)*	3.15	3.70	-7.72			-7.72	17.24							
	96616			RS GBP Fidelity American Special Situations (EUR)*	-1.25	-8.83	-7.05	1.98	-16.11	-7.05	20.02	-8.59	1.22	-18.73				
	96831			RS USD Franklin Mutual Beacon (EUR)	3.44	7.32	4.10	25.74		4.10	20.26	0.44						
	96436			RS USD Gartmore SICAV US Smaller Companies (EUR)*	7.53	1.64	4.59	30.39	17.54	4.59	23.80	0.70	8.25	-16.73				
	96206			RS USD JPM America Equity (EUR)	5.65	6.46	-2.67	15.44	-20.32	-2.67	17.54	0.90	-5.88	-26.66				
	97223			RS USD Merrill Lynch US Flexible Equity (EUR)	Launched: 03/11/2006													
	96620			RS GBP Schroder US Smaller Companies (EUR)	4.56	4.81	6.83	41.76	19.10	6.83	19.07	11.45	3.85	-19.10		AA	AA	
	96980			RS GBP Threadneedle American (EUR)	4.39	1.55	-3.50			-3.50					A		A	
				Sector Average	4.61	5.62	-1.13	20.04	-11.66	-1.13	20.72	0.57	-3.75	-23.54				
UK SMALLER COMPANIES																		
	96558			RS GBP Gartmore UK & Irish Smaller Companies (EUR)*	6.17	4.81	16.54	57.67	41.31	16.54	13.60	19.09	26.00	-28.87				
	96652			RS GBP Invesco Perpetual UK Smaller Cos Equity (EUR)*	9.30	14.44	26.00	98.36	78.96	26.00	32.67	18.66	13.08	-20.21			AA	
	96789			RS GBP Liontrust Intellectual Capital Trust (EUR)*	3.99	5.79	7.72	46.56		7.72	18.05	15.25	29.66		AA			
				Sector Average	7.50	9.32	20.12	75.13	61.01	20.12	21.86	19.65	19.42	-23.01				
ASIA PACIFIC INCLUDING JAPAN																		
	96431			RS USD JF Pacific Securities (EUR)	4.19	0.85	2.96	45.21	22.99	2.96	31.73	7.07	1.29	-16.38				
				Sector Average	6.39	7.21	11.10	57.05	50.53	11.10	30.89	8.00	6.87	-10.32				
ASIA PACIFIC EXCLUDING JAPAN																		
	96800			RS USD Aberdeen Global China Opportunities (EUR)	4.48	12.97	12.89	58.11		12.89	23.33	13.57	22.58					
	97130			RS USD Baring Hong Kong China (EUR)	21.86													
	96714			RS GBP Baring Korea (EUR)	6.49	2.84	8.74	103.82		8.74	65.00	13.60	-9.48					
	97215			RS USD Fidelity China Focus (EUR)*	Launched: 10/10/2006													
	97219			RS GBP Fidelity India Focus (EUR)*	Launched: 10/10/2006													
	96923			RS GBP First State Asia Pacific Leaders (EUR)	10.05	14.04	19.39			19.39	30.99				AAA			
	97126			RS USD First State Hong Kong Growth (EUR)*	7.30													
	96698			RS USD HSBC Chinese Equity (EUR)	15.46	23.65	41.08	77.71	115.83	41.08	19.64	5.29	43.30	-15.25				
	97194			RS USD HSBC GIF Singapore Equity (EUR)*	Launched: 27/09/2006													
	97138			RS USD HSBC GIF Thai Equity (EUR)	14.88													
	96718			RS USD INVESCO ASEAN Equity (EUR)	14.07	16.77	25.42	40.62		25.42	14.56	-2.14	23.10					
	96208			RS USD INVESCO Asia Enterprise Equity (EUR)	13.98	13.54	21.38	54.88	47.31	21.38	21.60	4.93	-0.21	-4.69				
	96721			RS USD JF Eastern Smaller Companies (EUR)	11.56	5.74	8.32	50.14		8.32	33.48	3.84	42.08					
	96722			RS USD JF Greater China (EUR)	13.43	13.69	23.65	39.75		23.65	12.06	0.85	31.66					
	96723			RS USD JF Hong Kong (EUR)	8.50	10.89	12.79	37.89		12.79	12.65	8.52	33.76					
	96724			RS USD JF Thailand (EUR)	12.12	10.12	20.62	31.63		20.62	12.35	-2.87	48.11					
	97198			RS USD Mellon Asian Equity (EUR)*	Launched: 27/09/2006													
	97201			RS USD New Star Asian Opportunities (EUR)*	Launched: 27/09/2006													
	97111			RS USD Templeton Asian Growth (EUR)	13.10	11.59												
				Sector Average	11.43	13.32	22.00	78.80	95.23	22.00	31.28	11.64	20.07	-9.06				
JAPAN																		
	97073			RS GBP Aberdeen Japan Enterprise (EUR)*	-8.19	-18.55	-24.77			-24.77								
	97206			RS USD Baring Japan (EUR)*	Launched: 27/09/2006													
	96628			RS GBP Fidelity Japan Special Situations (EUR)*	-7.72	-17.83	-21.62	20.66	2.20	-21.62	40.84	9.31	12.21	-24.52				
	97121			RS USD Franklin Templeton Japan (EUR)	-4.07	-5.66												
	96669			RS USD Mellon Japan Equity (EUR)*	-7.93	-11.85	-16.64	1.93	-14.54	-16.64	25.49	-2.57	12.53	-25.49				
	96207			RS GBP Schroder Tokyo (EUR)*	-3.79	-8.10	-7.31	29.40	3.94	-7.31	28.31	8.80	-3.47	-16.79				
				Sector Average	-4.12	-8.11	-9.52	26.55	0.80	-9.52	34.37	4.09	3.28	-22.88				
GLOBAL EMERGING MARKETS																		
	96432			RS USD Baring Eastern Europe (EUR)	6.29	15.16	26.25	168.71	267.24	26.25	62.50	30.98	16.16	17.66				
	96624			RS USD Baring Global Emerging Markets (EUR)	5.13	9.37	17.28	81.61		17.28	43.12	8.19	6.03					
	96919			RS GBP First State Global Emerging Markets Leaders (EUR)	10.17	14.48	18.82			18.82	40.36					AA		
	97178			RS USD HSBC BRIC Markets Equity (EUR)*	Launched: 27/09/2006													
	97190			RS USD HSBC GIF Global Emerging Markets Equity (EUR)*	Launched: 27/09/2006													
	96949			RS USD HSBC GIF India Equity (EUR)	17.63	20.12	32.95			32.95	56.48							
	96999			RS USD INVESCO Emerging Markets Equity (EUR)	9.10	9.51	16.87	91.73	109.27	16.87	50.61	8.93	52.44	-28.40				
	96446			RS GBP JPM Emerging Markets Investment Trust (EUR)*	11.60	16.74	14.53	164.00	175.00	14.53	78.53	29.12	19.05	-12.50				
	96732			RS USD Templeton Emerging Markets (EUR)	6.14	9.20	11.87	77.71		11.87	40.69	12.91	12.04					
	97090			RS GBP Threadneedle Latin America (EUR)	8.85	11.48	17.88			17.88						A		
				Sector Average	7.54	11.16	16.33	103.28	120.54	16.33	50.50	16.11	13.48	-4.39				
COMMODITY & ENERGY																		
	96945			RS GBP JPM Natural Resources (EUR)*	2.67	0.36	30.70			30.70	34.80					A	AA	
	96665			RS GBP Merrill Lynch Gold & General (EUR)*	3.58	-0.44	26.85	47.96	242.15	26.85	24.26	-6.13	56.74	47.54		AAA	AA	
	96624			RS USD Merrill Lynch IIF New Energy (EUR)*	1.93	-1.52	15.30	84.68	-15.52	15.30	37.34	16.63	1.11	-54.75				
	97227			RS USD Merrill Lynch World Mining (EUR)*	Launched: 03/11/2006													
				Sector Average	2.97	1.85	22.51	56.35	122.88	22.51	26.37	0.99	37.23	3.88				

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

Source for performance for funds in **BOLD**: Royal Skandia, bid to bid in Sterling, 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.

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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.

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