

US Dollar

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
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								
		3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002				
MANAGED GROWTH SOLUTIONS															
CAUTIOUS MANAGED															
2	1	✓	96528	RS USD Cautious	4.84	6.24	7.76	23.03	42.68	7.76	4.50	9.25	15.21	0.67	1
				Sector Average	5.84	8.62	18.91	40.75	71.78	18.91	0.78	17.46	18.58	2.92	
BALANCED MANAGED															
5	3	✓	96527	RS USD Balanced	5.89	7.13	11.77	38.02	42.50	11.77	8.37	13.95	14.06	-9.48	1
				Sector Average	6.66	9.80	21.76	51.51	65.45	21.76	6.21	17.15	18.22	-7.63	
STOCK MARKET MANAGED															
6	✓	96910	RS USD Aggressive	6.55	8.19	15.59			15.59	10.14					
6	✓	96971	RS USD Diversified Managed	4.51	4.03	11.37			11.37						
7	✓	97133	RS GBP Global Best Ideas (USD)*	6.86											
				Sector Average	7.13	10.21	22.00	53.98	68.72	22.00	7.57	17.33	20.09	-8.76	
GLOBAL EQUITIES															
7			97087	RS GBP Ethical (USD)*	9.94	12.22	28.44			28.44					
				Sector Average	7.68	10.35	21.68	55.12	57.11	21.68	10.19	15.70	20.56	-15.99	
UK ALL COMPANIES															
			97210	RS GBP UK Best Ideas (USD)*	Launched: 12/10/2006										
				Sector Average	8.46	13.32	31.66	77.64	99.37	31.66	8.93	23.86	25.46	-10.55	
MANAGED INCOME SOLUTIONS															
UK FIXED INTEREST															
4			96902	RS GBP Bond Income (USD)*	2.43	3.99	14.10	24.42		14.10	-4.03	13.62			
				Sector Average	4.67	7.20	16.32	33.94	66.01	16.32	-3.06	18.77	16.84	6.08	
UK EQUITY INCOME															
5			96898	RS GBP Equity Income (USD)*	6.88	11.49	27.71	66.67		27.71	7.07	21.88			
				Sector Average	8.74	14.50	30.87	75.03	119.91	30.87	7.46	24.46	25.37	0.22	
ASSET ALLOCATOR SOLUTIONS															
MONEY															
1	1	✓	85112	RS USD Deposit	1.09	2.14	3.99	6.45	6.99	3.99	2.10	0.26	0.13	0.38	2
				Sector Average	3.31	4.66	12.93	18.11	46.16	12.93	-5.01	10.10	12.95	9.57	
GLOBAL FIXED INTEREST															
2			96882	RS EUR Euro Bond (USD)*	3.49	3.96	11.98	18.39		11.98	-9.57	16.91			
2	✓	97053	RS USD Global Fixed Interest Blend	3.37	3.67	12.00			12.00						
				Sector Average	4.69	6.46	12.87	23.49	56.02	12.87	-3.68	13.59	16.62	8.34	
PROPERTY															
3	✓	97102	RS USD Global Real Estate Securities	11.93	22.96										
3	✓	97107	RS GBP Property (USD)*	6.71	11.62										
				Sector Average	9.64	17.13	35.24	82.40	163.27	35.24	5.79	27.49	24.55	15.89	
UK FIXED INTEREST															
4			97049	RS GBP UK Fixed Interest Blend (USD)*	3.27	5.53	15.37			15.37					
				Sector Average	4.67	7.20	16.32	33.94	66.01	16.32	-3.06	18.77	16.84	6.08	
NORTH AMERICA															
6	✓	97037	RS USD US Equity Blend	7.01	6.54	3.28			3.28						
6	✓	96440	RS GBP US Index Tracker (USD)	6.21	8.02	10.89	32.08	22.16	10.89	6.74	11.58	12.60	-17.86		
				Sector Average	8.11	9.09	10.99	33.05	31.38	10.99	7.95	11.04	15.80	-14.72	
UK ALL COMPANIES															
5	✓	97029	RS USD UK Equity Blend	6.71	11.45	29.62			29.62						
5	✓	96255	RS GBP UK Index Tracker (USD)*	5.13	11.55	28.62	71.06	82.45	28.62	7.57	23.63	19.59	-10.82		
				Sector Average	8.46	13.32	31.66	77.64	99.37	31.66	8.93	23.86	25.46	-10.55	
EUROPE EXCLUDING UK															
10	✓	97033	RS USD European Equity Blend	7.32	10.02	29.60			29.60						
10	✓	96483	RS SEK Swedish Equity Fund (USD)	14.20	16.48	48.12	100.00	128.08	48.12	2.21	32.11	31.77	-13.46		
				Sector Average	9.09	13.04	31.80	82.91	103.52	31.80	11.37	24.62	25.17	-11.11	
ASIA PACIFIC EXCLUDING JAPAN															
	✓	97041	RS USD Far East Equity Blend	11.59	11.59	22.99			22.99						
				Sector Average	15.16	17.03	36.95	98.17	190.35	36.95	17.40	23.26	44.45	1.43	
JAPAN															
	✓	97045	RS USD Japanese Equity Blend	-3.46	-10.97	-6.82			-6.82						
				Sector Average	-0.91	-5.10	1.57	40.26	49.91	1.57	20.16	14.92	24.25	-13.98	

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.

1			96850	RS GBP M&G High Interest (USD)*	2.69	4.36	16.47	24.73		16.47	-5.12	12.87				
				Sector Average	3.31	4.66	12.93	18.11	46.16	12.93	-5.01	10.10	12.95	9.57		
UNCLASSIFIED																
1	✓	96653	RS USD Momentum All Weather Liquidity*	2.86	3.67	8.90	18.82	27.63		8.90	4.91	4.00	7.30	0.11		
	✓	97237	RS USD Nedgroup IP Accelerated Strategy (GBP)*	Launched: 22/11/2006												
	✓	97229	RS USD Nedgroup IP Diversified Strategy (GBP)*	Launched: 22/11/2006												
	✓	97233	RS USD Nedgroup IP Guarded Strategy (GBP)*	Launched: 22/11/2006												
	✓	96967	RS USD Templeton Global Long/Short*	3.07	3.99	13.26				13.26						
				Sector Average												
GLOBAL FIXED INTEREST																
	✓	96931	RS USD ABN AMRO Global Emerging Markets Bond	6.21	13.68	25.73			25.73	14.04						
	✓	97023	RS USD Baring Directional Bond	-0.11	-2.44	3.26			3.26							
1	✓	96229	RS USD Baring High Yield Bond	2.90	6.12	6.34	19.65	37.26	6.34	3.09	9.14	12.55	1.93		2	
	✓	96793	RS USD Baring US Plus Bond	0.88	3.30	2.68	6.71		2.68	1.00	2.89	2.98			1	
	✓	96709	RS USD Franklin US Government	2.52	4.62	3.45	5.71		3.45	0.10	2.07	0.42			1	
	✓	97184	RS USD HSBC GIF Global Investment Grade Bond*	Launched: 27/09/2006												
2	✓	85136	RS USD INVESCO Bond	2.68	1.40	6.00	10.95	41.48	6.00	-6.47	11.92	14.15	11.70		1	
	✓	96841	RS USD Mellon Global Bond	3.69	2.70	5.74	16.04		5.74	-4.13	14.47				1	
1	✓	85154	RS USD Merrill Lynch IIF World Bond	2.11	2.11	5.91	7.97	26.39	5.91	-5.83	8.26	10.29	6.14		1	
	✓	97246	RS GBP Newton International Bond (USD)*	Launched: 05/12/2006												
9	✓	96695	RS GBP Premier Absolute Growth (USD)*	4.57	6.11	21.06	64.13	66.94	21.06	2.95	31.70	51.44	-32.84			
	✓	96977	RS GBP Threadneedle Dollar Bond (USD)	1.93	3.71	2.44			2.44							
				Sector Average	4.69	6.46	12.87	23.49	56.02	12.87	-3.68	13.59	16.62	8.34		
CAUTIOUS MANAGED																
2	1	✓	85113	RS USD Investec Cautious Managed*	4.76	5.35	12.13	32.90	55.33	12.13	5.31	12.54	15.91	0.83		
	✓	97150	RS GBP Lloyds TSB Multi Strategy Conservative (USD)*	3.56												
	✓	96885	RS GBP New Star Managed Distribution (USD)*	5.52	8.28	25.77	46.23		25.77	-2.70	19.50				AAA	
				Sector Average	5.84	8.62	18.91	40.75	71.78	18.91	0.78	17.46	18.58	2.92		
DEFENSIVE MANAGED																
	✓	97100	RS GBP Newton Phoenix (USD)*	4.94	6.11	20.46			20.46							
				Sector Average	4.88	6.82	15.92	32.21	61.54	15.92	-0.86	15.04	18.46	3.14		

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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)																
PROPERTY																
3	7		96522	RS GBP Aberdeen Property Share (USD)*	16.45	27.17	55.64	156.99	273.35	55.64	12.87	46.29	33.53	8.80		
			96952	RS GBP M&G Property (USD)*	4.70	9.10	27.27			27.27	-1.92					
			97165	RS EUR Morley European Residential Property (USD)*	Launched: 05/09/2006											
			96956	RS GBP New Star Property (USD)*	6.10	12.09	30.89			30.89	2.19					
			96775	RS GBP Norwich Property (USD)*	5.91	11.77	32.90	74.47		32.90	6.17	23.65	18.99			
				Sector Average	9.64	17.13	35.24	82.40	163.27	35.24	5.79	27.49	24.55	15.89		
UK FIXED INTEREST																
			96766	RS GBP Artemis High Income (USD)*	6.12	8.12	24.37	54.80		24.37	0.89	23.36	22.11		A	AAA
			96936	RS GBP Fidelity Money Builder Income (USD)*	3.11	4.85	14.06			14.06	-4.76				AA	A
			96854	RS GBP HSBC GIF Sterling Investment Grade Bond (USD)	3.41	5.08	14.03	26.66		14.03	-5.28	17.28				
			97158	RS GBP Lloyds TSB Offshore Funds High Income (USD)*	3.85											
			97146	RS GBP Lloyds TSB Offshore Funds Sterling Bond (USD)*	3.18											
4	3		96610	RS GBP M&G Offshore Corporate Bond (USD)*	3.41	5.63	15.73	34.32	64.56	15.73	-4.20	21.16	15.15	6.39		
3	3		96576	RS GBP M&G Offshore High Yield Corporate Bond (USD)*	4.45	6.70	19.20	40.69	82.74	19.20	-4.23	23.25	23.97	4.78	A	
4	4		96634	RS GBP New Star Fixed Interest (USD)*	3.84	5.51	18.39	34.93	66.00	18.39	-4.04	18.78	21.99	0.84	AA	AAA
			96889	RS GBP New Star High Yield Bond (USD)*	4.62	6.29	18.85	36.47		18.85	-3.54	19.05			AA	AAA
			96985	RS GBP Threadneedle Strategic Bond (USD)	2.59	3.50	14.23			14.23						AA
				Sector Average	4.67	7.20	16.32	33.94	66.01	16.32	-3.06	18.77	16.84	6.08		
BALANCED MANAGED																
4	5	✓	96116	RS USD Balanced Fidelity Managed *	5.30	4.66	12.31	44.11	62.05	12.31	11.42	15.16	18.92	-5.45		1 ⬇
3	5	✓	85114	RS USD Balanced Gartmore Managed *	5.27	4.85	12.97	36.28	39.80	12.97	5.14	14.73	13.68	-9.76		1 ⬇
			97154	RS GBP Lloyds TSB Multi Strategy Growth (USD)*	4.60											
3	3		96602	RS GBP Sarasin GlobalSar IILD (USD)*	5.12	6.75	20.60	51.80	79.72	20.60	8.13	16.40	20.00	-1.34		
				Sector Average	6.66	9.80	21.76	51.51	65.45	21.76	6.21	17.15	18.22	-7.63		
UK EQUITY INCOME																
			96752	RS GBP Artemis Income (USD)*	8.11	14.13	32.56	85.29		32.56	8.94	28.30	32.89		AAA	AAA
5	5		96642	RS GBP HSBC UK Growth & Income (USD)*	4.39	8.30	25.08	66.02	81.65	25.08	7.96	22.94	20.97	-9.55		
6	6		96646	RS GBP Invesco Perpetual High Income (USD)*	7.44	18.37	42.24	114.42	171.40	42.24	13.20	33.17	25.55	0.81	AAA	AAA
5	5		96254	RS GBP Jupiter Income (USD)*	11.88	13.61	35.76	95.11	143.63	35.76	12.32	27.95	24.00	0.69	AAA	AA
			96779	RS GBP Liontrust First Income (USD)*	6.95	11.98	30.36	71.36		30.36	5.95	24.06	36.25		AA	
			96736	RS GBP New Star Higher Income (USD)*	7.12	9.23	31.80	71.58		31.80	4.24	24.89	21.61		A	
5	5		96568	RS GBP SG UK Income (USD)*	8.15	11.01	28.64	73.79	89.00	28.64	8.96	23.98	19.18	-8.75		
				Sector Average	8.74	14.50	30.87	75.03	119.91	30.87	7.46	24.46	25.37	0.22		
STOCK MARKET MANAGED																
5	5	✓	96118	RS USD Aggressive Invesco Perpetual Managed*	6.62	8.60	20.14	44.93	47.10	20.14	6.48	13.29	18.19	-14.12		1 ⬇
				Sector Average	7.13	10.21	22.00	53.98	68.72	22.00	7.57	17.33	20.09	-8.76		
NORTH AMERICA																
			96926	RS GBP American (USD)*	5.73	5.80	3.20			3.20	3.73					
8	8		96614	RS GBP Fidelity American Special Situations (USD)*	1.23	-6.97	3.93	12.71	24.48	3.93	6.22	2.09	21.07	-8.77		
		✓	96828	RS USD Franklin Mutual Beacon	6.02	9.52	16.42	39.03		16.42	6.46	12.17				3 ⬇
		✓	97056	RS USD Franklin US Equity	8.04	12.14	8.70			8.70						
8	8	✓	85145	RS USD Gartmore SICAV US Smaller Companies*	10.17	3.72	16.91	44.03	74.28	16.91	9.65	12.36	29.50	-6.56		2 ⬇
5	5	✓	85120	RS USD JPM America Equity	8.37	8.66	8.90	27.67	18.20	8.90	4.01	12.72	12.61	-17.79		1 ⬇
		✓	97221	RS USD Merrill Lynch US Flexible Equity	Launched: 03/11/2006											
7	7		96618	RS GBP Schroder US Smaller Companies (USD)	7.15	6.95	19.48	56.72	76.66	19.48	5.40	24.45	24.16	-9.21	AA	AA
			96981	RS GBP Threadneedle American (USD)	7.05	3.61	7.89			7.89					A	A
				Sector Average	8.11	9.09	10.99	33.05	31.38	10.99	7.95	11.04	15.80	-14.72		
GLOBAL EQUITIES																
		✓	97076	RS USD Aberdeen Global Select Equity*	7.66	12.00	22.07			22.07						
10	10	✓	96462	RS USD Aberdeen Global Technology	11.15	13.60	14.87	26.12	-5.50	14.87	1.51	8.16	20.10	-37.61		1 ⬇
5	5		96487	RS GBP Aberdeen World Equity (USD)*	5.59	9.48	25.49	75.60	65.46	25.49	14.91	21.77	14.25	-17.53		AAA
10	10		96706	RS GBP AXA Framlington Biotech (USD)*	10.20	8.55	13.45	23.89	0.15	13.45	0.26	8.91	36.30	-40.69	A	
7	7		96552	RS GBP AXA Framlington Financial (USD)*	7.63	8.30	21.28	67.19	87.93	21.28	13.89	21.04	24.65	-9.83	A	AAA
9	9	✓	96533	RS USD AXA Framlington FIP Health	1.68	1.48	-1.25	13.61	6.98	-1.25	6.01	8.52	35.94	-30.73	AA	1 ⬇
8	8		96530	RS GBP AXA Framlington Managed Growth (USD)*	5.29	2.31	16.26	51.55	20.86	16.26	10.48	17.99	19.05	-33.01		
9	9	✓	96541	RS USD Baring Leading Sectors	11.90	12.60	29.46	52.25	33.29	29.46	10.45	6.48	12.70	-22.32		1 ⬇
6	6		96493	RS GBP Fidelity Financial Services (USD)	9.18	12.64	26.47	80.47	99.11	26.47	22.10	16.87	18.00	-6.50		
			97173	RS GBP Fidelity Global Special Situations (USD)*	Launched: 18/09/2006											
4	4		96497	RS GBP Fidelity Health Care (USD)	0.49	5.85	6.64	34.78	12.33	6.64	14.81	10.08	5.99	-21.37		
7	7		96501	RS GBP Fidelity Industrials (USD)	6.53	7.13	27.56	100.35	130.26	27.56	25.10	25.55	23.81	-7.18		
8	8	§	85129	RS USD F&C Investment Trust*	8.10	13.68	26.08	75.34	75.49	26.08	19.00	16.86	21.27	-17.47		2 ⬇
			96858	RS GBP First State Global Growth (USD)*	6.11	5.40	14.73	36.92		14.73	6.41	12.15				1 ⬇
10	10	§	85142	RS USD Henderson Global Tech*	10.72	7.62	10.27	21.49	-1.38	10.27	6.22	3.73	19.95	-32.32		1 ⬇
6	6		96681	RS GBP Henderson Industries of the Future (USD)*	7.05	4.90	18.94	40.94	29.42	18.94	5.30	12.54	16.82	-21.39		
		✓	97140	RS USD HSBC Amanah Global Equity*	5.38											
		✓	97160	RS USD HSBC Global Absolute*	0.29											
5	5	✓	96232	RS USD INVECO Global Healthcare	0.49	4.05	2.70	22.12	7.99	2.70	11.61	6.54	18.62	-25.45		1 ⬇
7	7	§	85131	RS USD Invesco Perpetual International Equity*	8.11	9.59	23.17	58.42	68.60	23.17	7.27	19.90	24.23	-14.33		2 ⬇
6	6	✓	85143	RS USD Investec GS Global Strategic Equity	5.64	8.12	24.14	85.51	140.90	24.14	15.20	29.72	31.45	-1.21		3 ⬇
9	9	✓	96442	RS USD Investec GS Global Growth	6.76	7.40	17.33	42.49	30.94	17.33	9.39	11.02	19.66	-23.20		1 ⬇
9	9		96301	RS GBP Jupiter Ecology (USD)*	10.38	11.84	41.20	94.55	72.53	41.20	11.20	23.91	17.74	-24.68	A	AA
5	5		96470	RS GBP Merrill Lynch Global Titans (USD)*	6.01	6.41	14.64	42.39	38.84	14.64	7.14	15.93	13.05	-13.75		
6	6	§	85141	RS USD Newton Absolute Intrepid*	5.91	5.36	20.57	59.56	63.62	20.57	4.77	26.31	22.24	-16.11		3 ⬇
			97426	RS GBP Newton International Growth* (USD)	Launched: 05/12/2006											
5	5		96606	RS GBP Sarasin EquiSar Global Thematic (USD)*	6.95	10.07	23.05	59.52	77.67	23.05	13.06	14.67	24.47	-10.52		
4	4		96510	RS GBP Schroder Medical Discovery (USD)*	-1.11	6.12	12.78	25.85	9.43	12.78	7.73	3.59	8.51	-19.87		
10	10		96560	RS GBP SG Technology (USD)*	8.50	7.28	10.59	19.31	1.14	10.59	8.46	-0.52	23.30	-31.25	A	
6	6	✓	85139	RS USD Templeton Global Fund	8.31	13.45	24.05	60.40	66.94	24.05	5.76	22.26	20.16	-13.39		2 ⬇
				Sector Average	7.68	10.35	21.68	55.12	57.11	21.68	10.19	15.70	20.56	-15.99		
UK ALL COMPANIES																
			97070	RS GBP Aberdeen UK Growth (USD)*	9.06	14.50	34.58			34.58						
			96748	RS GBP Artemis UK Special Situations (USD)*	8.59	11.28	31.65	84.92		31.65	6.62	31.74	43.31		AAA	

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				3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003				2002		
self select (continued)																		
EUROPE INCLUDING UK																		
8	8	✓	85144	RS USD Gartmore SICAV Pan European*	7.93	10.11	29.63	78.83	80.15	29.63	8.21	27.49	17.09	-13.97		1	👑	
				Sector Average	9.08	12.20	32.31	74.02	90.77	32.31	8.29	21.46	24.55	-11.99				
ASIA PACIFIC INCLUDING JAPAN																		
8	8	✓	85116	RS USD JF Pacific Securities	6.82	2.92	15.14	60.56	82.42	15.14	16.61	19.58	21.09	-6.17		1	👑	
				Sector Average	9.95	10.73	24.71	74.06	123.86	24.71	17.05	19.24	28.57	0.03				
EUROPE EXCLUDING UK																		
8	8	§	85151	RS USD Baring Europe Select	11.24	11.96	44.59	131.35	242.03	44.59	24.58	28.43	56.97	-5.81		3	👑	
			96894	RS GBP Continental European (USD)*	6.84	9.60	29.03	70.34		29.03	6.57	23.88						
7			96659	RS GBP Fidelity European (USD)*	5.74	8.54	28.47	100.90	185.23	28.47	14.67	36.37	37.01	3.62	AAA		AA	
8			96584	RS EUR Gartmore SICAV Continental European (USD)*	7.87	12.49	34.58	89.60	104.62	34.58	11.10	26.81	18.92	-9.25				
			97182	RS EUR HSBC GIF Euroland Equity (USD)*	Launched: 27/09/2006													
			96759	RS USD Investec GS Continental European Equity	4.77	7.69	23.82	72.25		23.82	14.45	21.55	9.21			1	👑	
			96757	RS EUR Lazard European Equity (USD)*	7.53	10.18	31.30	86.50		31.30	10.13	28.98	22.94					
7			96253	RS USD Mellon Continental European Equity	6.44	10.39	32.15	80.07	93.23	32.15	8.26	25.87	22.42	-12.35		2	👑	
			97082	RS EUR MLIIF Continental European Flexible (USD)	9.89	12.72	36.53			36.53								
8			96595	RS GBP New Star European Growth (USD)	8.71	13.39	43.90	108.35	165.59	43.90	8.64	33.27	36.60	-6.68	AAA		AA	
8			96572	RS GBP SG European Special Opportunities (USD)*	5.80	9.34	32.67	85.35	88.06	32.67	10.74	26.16	25.11	-18.90				
				Sector Average	9.09	13.04	31.80	82.91	103.52	31.80	11.37	24.62	25.17	-11.11				
ASIA PACIFIC EXCLUDING JAPAN																		
			96797	RS USD Aberdeen Global China Opportunities	7.07	15.21	26.23	74.83		26.23	9.16	26.88	46.54			3	👑	
			97128	RS USD Baring Hong Kong China	24.88													
10			96245	RS GBP Baring Korea (USD)	9.16	4.94	21.59	125.25	205.86	21.59	46.07	26.82	8.27	25.42				
			97213	RS USD Fidelity China Focus*	Launched: 10/10/2006													
			97218	RS GBP Fidelity India Focus (USD)*	Launched: 10/10/2006													
			96922	RS GBP First State Asia Pacific Leaders (USD)	12.79	16.41	33.51			33.51	15.95				AAA			
			97124	RS USD First State Hong Kong Growth*	9.80													
10			96227	RS USD HSBC Chinese Equity	18.36	26.24	57.78	96.57	219.87	57.78	5.97	17.56	71.41	-5.06		1	👑	
			97192	RS USD HSBC GIF Singapore Equity*	Launched: 27/09/2006													
			97136	RS USD HSBC GIF Thai Equity	17.86													
8			96228	RS USD HSBC Hong Kong Equity	13.55	16.59	29.63	67.38	100.41	29.63	9.06	18.40	28.78	-7.03		1	👑	
9			85124	RS USD INVESCO ASEAN Equity	16.89	19.23	40.14	55.62	139.94	40.14	1.65	9.24	46.90	4.95		1	👑	
9			85146	RS USD INVESCO Asia Enterprise	16.81	15.90	35.77	71.12	118.55	35.77	7.64	17.09	19.47	6.90		1	👑	
9			85134	RS USD JF Eastern Smaller Companies	14.35	7.87	21.09	65.95	203.33	21.09	18.24	15.91	69.76	7.67		1	👑	
9			85133	RS USD JF Greater China	16.28	16.07	38.29	54.48	158.60	38.29	-0.74	12.54	57.33	6.40		1	👑	
9			85148	RS USD JF Hong Kong	11.21	13.16	26.13	52.42	139.09	26.13	-0.27	21.16	59.97	-1.94		1	👑	
10			85135	RS USD JF Thailand	14.87	12.33	34.83	45.34	233.06	34.83	-0.50	8.33	77.42	29.16		1	👑	
			97196	RS USD Mellon Asian Equity*	Launched: 27/09/2006													
			97200	RS USD New Star Asian Opportunities*	Launched: 27/09/2006													
			97109	RS USD Templeton Asian Growth	15.99	13.89												
				Sector Average	15.16	17.03	36.95	98.17	190.35	36.95	17.40	23.26	44.45	1.43				
UK SMALLER COMPANIES																		
9			96556	RS GBP Gartmore UK & Irish Smaller Companies (USD)*	8.86	6.97	30.22	74.23	109.55	30.22	0.61	32.98	50.67	-20.18				
7			96650	RS GBP Invesco Perpetual UK Smaller Cos Equity (USD)*	12.05	16.79	40.87	119.27	165.44	40.87	17.51	32.47	35.25	-10.49			AA	
			96787	RS GBP Liontrust Intellectual Capital Trust (USD)*	6.55	7.90	20.44	61.94		20.44	4.50	28.67	55.10		AA		AA	
				Sector Average	11.11	12.90	34.84	94.11	139.46	34.84	8.97	32.10	43.66	-14.13				
JAPAN																		
			97074	RS GBP Aberdeen Japan Enterprise (USD)*	-5.89	-16.92	-15.94			-15.94								
			97204	RS USD Baring Japan*	Launched: 27/09/2006													
10			96626	RS GBP Fidelity Japan Special Situations (USD)*	-5.41	-16.17	-12.37	33.42	51.62	-12.37	24.71	22.08	34.16	-15.30				
9			97119	RS USD Franklin Templeton Japan	-1.60	-3.76												
9			96231	RS USD Mellon Japan Equity	-5.61	-10.10	-6.74	12.66	26.63	-6.74	10.96	8.86	34.55	-16.46		1	👑	
8	§		96147	RS USD Schroder Tokyo*	-1.43	-6.37	3.57	42.93	54.13	3.57	13.55	21.53	15.42	-6.57		1	👑	
				Sector Average	-0.91	-5.10	1.57	40.26	49.91	1.57	20.16	14.92	24.25	-13.98				
GLOBAL EMERGING MARKETS																		
10			85130	RS USD Baring Eastern Europe	8.95	17.52	41.17	197.01	444.75	41.17	43.86	46.25	38.95	32.00		3	👑	
9			85118	RS USD Baring Global Emerging Markets	7.81	11.62	31.30	101.13	157.61	31.30	26.67	20.93	26.70	1.09		1	👑	
			96918	RS GBP First State Global Emerging Markets Leaders (USD)	12.97	16.87	32.95			32.95	24.23				AA			
			97176	RS USD HSBC BRIC Markets Equity*	Launched: 27/09/2006													
			97188	RS USD HSBC GIF Global Emerging Markets Equity*	Launched: 27/09/2006													
			96947	RS USD HSBC GIF India Equity	20.74	22.57	48.66			48.66	38.49							
10			85123	RS USD INVESCO Emerging Markets Equity	11.79	11.79	30.73	111.92	210.50	30.73	33.31	21.60	82.34	-19.65		2	👑	
10	§		85125	RS USD JPM Emerging Markets Investment Trust*	14.42	18.64	27.09	187.35	301.12	27.09	57.66	43.41	41.70	-1.49		2	👑	
8			85140	RS USD Templeton Emerging Markets	8.71	11.39	25.09	96.33	177.11	25.09	24.50	26.06	34.02	5.31		1	👑	
			97091	RS GBP Threadneedle Latin America (USD)	11.55	13.74	31.79			31.79					A			
				Sector Average	11.14	14.80	30.59	125.30	227.98	30.59	34.59	28.19	36.52	6.64				
COMMODITY & ENERGY																		
			96944	RS GBP JPM Natural Resources (USD)*	5.24	2.41	46.14			46.14	19.35				A		AA	
10			96663	RS GBP Merrill Lynch Gold & General (USD)*	6.16	1.60	41.85	63.58	407.70	41.85	10.04	4.80	87.39	65.63	AAA		AA	
10			96621	RS USD Merrill Lynch IIF New Energy	4.45	0.46	28.82	104.07	25.31	28.82	21.56	30.31	20.76	-49.15				
			97225	RS USD Merrill Lynch World Mining*	Launched: 03/11/2006													
				Sector Average	6.42	5.19	37.53	73.29	231.46	37.53	13.01	11.50	65.09	15.86				

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**: Skandia, bid to bid, in Sterling, with gross income reinvested back into the fund.

† Crown Ratings unavailable as fund performance history is too short. -3 rating (sec)

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

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

Sector classifications are proprietary to Financial Express Limited.

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

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

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§ Royal Skandia funds closed to new Personal Portfolio Bond business.

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