

US Dollar

September 2006

All percentage growth calculated to 31/08/2006

Annual performance % over one year to end August

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				
<b>MANAGED GROWTH SOLUTIONS</b>															
<b>CAUTIOUS MANAGED</b>															
3	1	✓	96528	RS USD Cautious	1.33	1.00	5.00	23.40	33.70	5.00	10.06	6.79	10.03	-1.54	1 🏆
				Sector Average	2.68	7.22	10.86	44.80	58.59	10.86	12.31	16.29	9.38	0.13	
<b>BALANCED MANAGED</b>															
5	4	✓	96527	RS USD Balanced	1.17	1.63	9.69	38.05	30.65	9.69	13.30	11.08	7.27	-11.77	1 🏆
				Sector Average	2.99	5.96	14.84	54.96	48.57	14.84	16.55	15.78	6.79	-10.22	
<b>STOCK MARKET MANAGED</b>															
6		✓	96910	RS USD Aggressive	1.54	2.76	13.33			13.33	15.64				
		✓	96971	RS USD Diversified Managed	-0.46	0.28	12.06			12.06					
			97133	RS GBP Global Best Ideas (USD)*	Launched: 14/06/2006										
				Sector Average	3.04	5.62	15.21	57.03	51.12	15.21	17.44	16.06	7.90	-10.81	
<b>GLOBAL EQUITIES</b>															
7			97087	RS GBP Ethical (USD)*	2.07	6.59									
				Sector Average	2.47	2.91	15.38	56.49	42.04	15.38	19.80	13.22	10.84	-18.11	
<b>MANAGED INCOME SOLUTIONS</b>															
<b>UK FIXED INTEREST</b>															
4			96902	RS GBP Bond Income (USD)*	1.52	9.20	7.44			7.44	7.78				
				Sector Average	2.43	7.85	7.30	38.68	54.71	7.30	9.78	17.72	8.13	3.18	
<b>UK EQUITY INCOME</b>															
6			96898	RS GBP Equity Income (USD)*	4.31	9.29	21.57			21.57	18.42				
				Sector Average	5.26	10.15	19.81	78.49	95.39	19.81	20.26	23.88	10.40	-0.84	
<b>ASSET ALLOCATOR SOLUTIONS</b>															
<b>MONEY</b>															
1	1	✓	85112	RS USD Deposit	1.04	2.04	3.58	5.30	6.11	3.58	1.59	0.06	0.19	0.58	2 🏆
				Sector Average	1.34	7.69	6.58	22.95	40.33	6.58	3.39	11.58	6.05	7.62	
<b>GLOBAL FIXED INTEREST</b>															
2		✓	96882	RS EUR Euro Bond (USD)*	0.46	7.32	3.21	24.08		3.21	6.32	13.08			
			97053	RS USD Global Fixed Interest Blend	0.28	6.02	3.73			3.73					
				Sector Average	1.39	5.12	3.05	25.37	47.18	3.05	8.50	12.12	9.99	6.73	
<b>PROPERTY</b>															
3		✓	97102	RS USD Global Real Estate Securities	9.85	11.06									
			97107	RS GBP Property (USD)*	4.59	17.50									
				Sector Average	6.58	14.06	23.11	86.75	130.66	23.11	17.61	28.99	11.95	10.33	
<b>UK FIXED INTEREST</b>															
4			97049	RS GBP UK Fixed Interest Blend (USD)*	2.19	8.16	8.04			8.04					
				Sector Average	2.43	7.85	7.30	38.68	54.71	7.30	9.78	17.72	8.13	3.18	
<b>NORTH AMERICA</b>															
5		✓	97037	RS USD US Equity Blend	-0.44	-3.49	1.56			1.56					
			96440	RS GBP US Index Tracker (USD)	1.70	1.37	8.09	31.11	13.26	8.09	11.09	9.19	8.00	-20.02	
				Sector Average	0.99	-1.60	6.31	30.90	20.33	6.31	14.29	7.73	10.34	-16.69	
<b>UK ALL COMPANIES</b>															
8		✓	97029	RS USD UK Equity Blend	4.45	9.86	22.44			22.44					
			96255	RS GBP UK Index Tracker (USD)	6.10	11.19	24.46	82.66	63.22	24.46	20.06	22.24	4.87	-14.79	
				Sector Average	4.59	9.53	21.42	84.21	73.24	21.42	22.85	23.49	8.69	-13.48	
<b>EUROPE EXCLUDING UK</b>															
8		✓	97033	RS USD European Equity Blend	2.52	7.95	24.93			24.93					
			96483	RS SEK Swedish Equity Fund (USD)	2.00	10.49	32.44	105.05	100.58	32.44	22.01	26.89	23.71	-20.93	
				Sector Average	3.50	7.02	21.43	89.00	76.92	21.43	28.10	21.50	10.03	-14.93	
<b>ASIA PACIFIC EXCLUDING JAPAN</b>															
9		✓	97041	RS USD Far East Equity Blend	0.00	1.36	15.97			15.97					
				Sector Average	1.35	2.86	23.49	93.16	146.77	23.49	29.84	20.47	22.50	4.29	
<b>JAPAN</b>															
10		✓	97045	RS USD Japanese Equity Blend	-7.78	-10.83	7.60			7.60					
				Sector Average	-4.20	-5.69	15.25	51.71	39.43	15.25	10.81	18.79	6.86	-14.00	

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)*	1.63	10.95	10.82	32.08		10.82	1.39	17.54			
				Sector Average	1.34	7.69	6.58	22.95	40.33	6.58	3.39	11.58	6.05	7.62	
<b>UNCLASSIFIED</b>															
		✓	96653	RS USD Momentum All Weather Liquidity*	0.79	2.94	6.75	17.28		6.75	5.05	4.57	6.72		
		✓	96967	RS USD Templeton Global Long/Short*	0.90	3.48	9.30			9.30					
<b>GLOBAL FIXED INTEREST</b>															
1		✓	96931	RS USD ABN AMRO Global Emerging Markets Bond	7.03	6.13	23.77			23.77	12.46				
		✓	97023	RS USD Baring Directional Bond	-2.34	0.22	0.11			0.11					
		✓	96229	RS USD Baring High Yield Bond	3.13	1.75	3.87	19.24	31.22	3.87	5.76	8.55	12.59	-2.26	2 🏆
		✓	96793	RS USD Baring US Plus Bond	2.40	0.29	-0.10	8.01		-0.10	4.48	3.48	1.50		1 🏆
		✓	96936	RS GBP Fidelity Money Builder Income (USD)*	1.69	7.47	6.82			6.82	7.89				AA
2		✓	96709	RS USD Franklin US Government	2.05	0.51	0.20	3.97		0.20	0.81	2.93	0.42		1 🏆
		✓	85136	RS USD INVESCO Bond	-1.25	2.36	-0.22	15.00	36.38	-0.22	5.49	9.25	7.46	10.37	1 🏆
		✓	96841	RS USD Mellon Global Bond	-0.96	1.52	0.26	21.73		0.26	7.49	12.96			2 🏆
		✓	85154	RS USD Merrill Lynch IIF World Bond	0.00	2.74	0.18	11.70	22.11	0.18	3.82	7.39	4.28	4.83	1 🏆
		✓	96695	RS GBP Premier Absolute Growth Trust (USD)*	1.47	9.67	15.83	81.54		15.83	19.96	30.65	21.50		
		✓	96977	RS GBP Threadneedle Dollar Bond (USD)	1.74	-0.17	-0.60			-0.60					
				Sector Average	1.39	5.12	3.05	25.37	47.18	3.05	8.50	12.12	9.99	6.73	
<b>CAUTIOUS MANAGED</b>															
3			97150	RS GBP Lloyds TSB Multi Strategy Conservative (USD)*	Launched: 10/07/2006										
				Sector Average	2.86	7.22	10.86	44.80	58.59	10.68	12.31	16.29	9.38	0.13	
<b>DEFENSIVE MANAGED</b>															
3		✓	85113	RS USD Cautious Investec Managed*	0.56	1.95	9.72	35.61	46.55	9.72	10.71	11.64	5.54	2.39	1 🏆
		✓	96885	RS GBP New Star Managed Distribution (USD)*	2.61	10.18	15.22	53.14		15.22	11.72	18.97			AAA
		✓	97100	RS GBP Newton Phoenix (USD)*	1.12	7.22									
				Sector Average	1.83	6.32	8.66	37.72	48.25	8.66	11.03	14.15	8.68	-0.95	

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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				
<b>self select (continued)</b>																	
<b>PROPERTY</b>																	
3	7		96522	RS GBP Aberdeen Property Share (USD)*	9.21	14.57	38.22	163.73	191.70	38.22	25.43	52.12	11.49	-0.79			
			96952	RS GBP M&G Property (USD)*	4.20	17.53	19.09			19.09	10.04						
			97165	RS EUR Morley European Residential Property (USD)*	Launched: 5/9/2006												
			96956	RS GBP New Star Property (USD)*	5.64	17.30	22.98			22.98	11.51					A	
			96775	RS GBP Norwich Property (USD)*	5.53	17.99	23.82	83.82		23.82	17.40	26.46	6.93				
				Sector Average	6.58	14.06	23.11	86.75	130.66	23.11	17.61	28.99	11.95	10.33			
<b>UK FIXED INTEREST</b>																	
			96766	RS GBP Artemis High Income (USD)*	1.88	9.60	14.61	60.39		14.61	15.04	21.65	8.86		A	AAA	
			96854	RS GBP HSBC GIF Sterling Investment Grade Bond (USD)	1.62	8.49	6.94	33.17		6.94	7.79	15.52					
			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												
4	4		96610	RS GBP M&G Offshore Corporate Bond (USD)*	2.15	8.68	9.62	40.09	55.44	9.62	9.10	17.14	5.89	4.79			
3	3		96576	RS GBP M&G Offshore High Yield Corporate Bond (USD)*	2.16	9.92	10.46	49.60	69.73	10.46	9.95	23.19	14.91	-1.27	A		
4	4		96634	RS GBP New Star Fixed Interest (USD)*	1.61	10.92	10.98	44.75	53.61	10.98	8.69	20.01	8.11	-1.84	AA	AAA	
			96889	RS GBP New Star High Yield Bond (USD)*	1.60	10.58	10.46	46.02		10.46	9.14	21.12			AA	AAA	
			96985	RS GBP Threadneedle Strategic Bond (USD)	0.89	9.14	7.78			7.78						AA	
				Sector Average	2.43	7.85	7.30	38.68	54.71	7.30	9.78	17.72	8.13	3.18			
<b>BALANCED MANAGED</b>																	
6	4	✓	96116	RS USD Balanced Fidelity Managed *	-0.60	-1.22	10.67	49.14	50.96	10.67	19.71	12.58	10.37	-8.30		1 ⬇	
4	4	✓	85114	RS USD Balanced Gartmore Managed *	-0.40	0.89	10.03	38.76	28.43	10.03	13.93	10.69	3.83	-10.86		1 ⬇	
			97154	RS GBP Lloyds TSB Multi Strategy Growth (USD)*	Launched: 10/07/2006												
3	3		96602	RS GBP Sarasin GlobalSar IIID (USD)*	1.55	7.12	18.36	56.28	62.25	18.36	16.34	13.49	10.35	-5.92			
				Sector Average	2.99	5.96	14.84	54.96	48.57	14.84	16.55	15.78	6.79	-10.22			
<b>UK EQUITY INCOME</b>																	
			96752	RS GBP Artemis Income (USD)*	5.57	11.66	22.29	90.64		22.29	24.96	24.76	12.22		AAA	AAA	
			96642	RS GBP HSBC UK Growth & Income (USD)*	3.74	10.05	19.48	78.02		19.48	21.93	22.19	5.37		AA		
			96646	RS GBP Invesco Perpetual High Income (USD)*	10.17	18.60	35.81	126.42		35.81	25.39	32.97	2.17		AAA	AAA	
6	6		96254	RS GBP Jupiter Income Trust (USD)*	1.55	9.18	24.94	96.65	96.11	24.94	24.15	26.78	8.47	-8.07	AAA	A	
			96779	RS GBP Liontrust First Income (USD)*	4.70	9.77	24.11	79.53		24.11	17.16	23.47	14.54		AA		
			96736	RS GBP New Star Higher Income (USD)*	1.97	8.08	23.22	77.99		23.22	16.75	23.31	6.62		AA		
6	6		96568	RS GBP SG UK Income (USD)*	2.64	8.60	18.74	76.52	64.08	18.74	24.54	19.36	3.39	-10.09			
				Sector Average	5.26	10.15	19.81	78.49	95.39	19.81	20.26	23.88	10.40	-0.84			
<b>STOCK MARKET MANAGED</b>																	
6	5	✓	96118	RS USD Aggressive Invesco Perpetual Managed*	1.86	4.58	16.07	46.76	28.05	16.07	10.72	14.20	5.65	-17.41		1 ⬇	
				Sector Average	3.04	5.62	15.21	57.03	51.12	15.21	17.44	16.06	7.90	-10.81			
<b>NORTH AMERICA</b>																	
			96926	RS GBP American (USD)*	0.06	-3.34	0.65			0.65	6.79						
			96828	RS USD Franklin Mutual Beacon	3.29	3.37	12.16	38.47		12.16	11.92	10.30				3 ⬇	
			97056	RS USD Franklin US Equity	3.80	-0.10	2.40			2.40							
8	8	✓	85145	RS USD Gartmore SICAV US Smaller Companies*	-5.85	-6.48	10.13	45.11	45.52	10.13	26.65	4.04	19.55	-16.12		2 ⬇	
6	6	✓	85120	RS USD JPM America Equity	0.27	-2.01	2.95	22.65	5.83	2.95	8.83	9.47	8.79	-20.69		1 ⬇	
7	7	✓	96618	RS GBP Schroder US Smaller Companies (USD)	-0.19	1.34	14.85	58.08	62.96	14.85	19.42	15.27	18.23	-12.81	AA	A	
			96981	RS GBP Threadneedle American (USD)	-3.21	-4.17	4.55			4.55					A		
				Sector Average	0.99	-1.60	6.31	30.90	20.33	6.31	14.29	7.73	10.34	-16.69			
<b>GLOBAL EQUITIES</b>																	
10	10	✓	97076	RS USD Aberdeen Global Select Equity*	4.03	5.04	17.44			17.44							
			96462	RS USD Aberdeen Global Technology	2.21	-1.77	9.88	24.11	-12.85	9.88	8.58	4.02	19.15	-41.07		1 ⬇	
6	6	✓	96487	RS GBP Aberdeen World Equity (USD)*	3.68	7.04	24.49	76.33	51.39	24.49	22.84	15.31	6.29	-19.22		AA	
			96706	RS GBP AXA Framlington Biotech (USD)*	-1.50	-12.47	-1.90	20.28		-1.90	19.58	2.54	38.87		A		
			96552	RS GBP AXA Framlington Financial (USD)*	0.62	0.62	20.52	74.17	61.81	20.52	20.75	19.68	8.37	-14.27	AA	AAA	
10	10	✓	96533	RS USD AXA Framlington FIP Health	-0.20	-9.90	-4.99	21.69	5.10	-4.99	16.43	10.00	26.33	-31.63	AAA	1 ⬇	
9	9	✓	96530	RS GBP AXA Framlington Managed Growth (USD)*	-2.83	-0.91	12.71	54.69	14.99	12.71	23.88	10.79	10.78	-32.89		AA	
9	9	✓	96541	RS USD Baring Leading Sectors	0.63	1.68	25.29	45.70	19.85	25.29	14.56	1.51	10.87	-25.81		1 ⬇	
7	7	✓	96493	RS GBP Fidelity Financial Services (USD)	3.17	2.81	27.52	81.56	71.38	27.52	27.66	11.52	8.05	-12.64			
				TBC	Launched: 18/9/2006												
4	4	✓	96497	RS GBP Fidelity Health Care (USD)	5.33	2.67	8.79	37.09	10.65	8.79	16.47	8.19	4.11	-22.47			
7	7	✓	96501	RS GBP Fidelity Industrials (USD)	0.57	6.47	25.18	100.15	102.60	25.18	33.90	19.41	9.69	-7.72			
8	8	§	85129	RS USD F & C Investment Trust*	5.16	6.75	28.20	79.05	54.85	28.20	27.06	9.92	0.00	-13.51		2 ⬇	
			96858	RS GBP First State Global Growth (USD)*	-0.67	-0.05	10.73	36.19		10.73	17.22	4.93					
10	10	§	85142	RS USD Henderson Global Tech*	-2.81	-4.62	5.55	14.52	-9.35	5.55	17.37	-7.56	27.37	-37.85		1 ⬇	
			96681	RS GBP Henderson Industries of the Future (USD)*	-2.02	-0.64	14.24	42.46		14.24	15.70	7.79	1.10				
			97140	RS USD HSBC Amanah Global Equity*	Launched: 19/06/2006												
			97160	RS USD HSBC Global Absolute*	Launched: 01/08/2006												
5	5	✓	96232	RS USD INVESCO Global Healthcare	3.55	-4.22	3.34	33.59	9.89	3.34	12.26	15.16	7.14	-23.23		1 ⬇	
7	7	✓	85131	RS USD Invesco Perpetual Int Eq*	1.37	3.79	16.72	58.80	43.00	16.72	16.12	17.17	11.35	-19.13		2 ⬇	
6	6	✓	85143	RS USD Investec GS Global Strategic Value	2.34	4.91	21.46	98.00	102.48	21.46	30.55	24.87	12.17	-8.84		3 ⬇	
9	9	✓	96442	RS USD Investec GS Global Growth	0.60	3.10	13.85	50.00	21.53	13.85	16.07	13.51	19.35	-32.12		1 ⬇	
9	9	✓	96301	RS GBP Jupiter Ecology (USD)*	1.32	10.57	31.08	96.30	43.12	31.08	29.51	15.64	-4.78	-23.43	A	AA	
5	5	✓	96470	RS GBP Merrill Lynch Global Titans (USD)*	0.38	1.70	10.41	45.79	25.36	10.41	16.20	13.64	3.20	-16.68			
7	7	§	85141	RS USD Newton Absolute Intrepid*	-0.52	5.69	14.30	65.37	41.40	14.30	22.21	18.39	7.41	-20.39		3 ⬇	
5	5	✓	96606	RS GBP Sarasin EquiSar Global Thematic (USD)*	2.91	5.43	23.22	62.24	50.19	23.22	17.35	12.20	14.00	-18.79		AA	
4	4	✓	96510	RS GBP Schroder Medical Discovery (USD)*	7.31	8.00	13.37	33.63	7.84	13.37	10.33	6.83	2.61	-21.34			
10	10	✓	96560	RS GBP SG Technology (USD)*	-1.12	-6.94	7.40	21.45	-1.94	7.40	22.33	-7.57	30.73	-38.24	A		
6	6	✓	85139	RS USD Templeton Global Fund	4.75	6.26	16.24	61.46	47.27	16.24	17.67	18.05	6.49	-14.35		2 ⬇	
				Sector Average	2.47	2.91	15.38	56.49	42.04	15.38	19.80	13.22	10.84	-18.11			
<b>UK ALL COMPANIES</b>																	
			97070	RS GBP Aberdeen UK Growth (USD)*	4.99	12.10	20.53			20.53							
			96748	RS GBP Artemis UK Special Situations (USD)*	2.47	7.23	18.81	89.84		18.81	24.55	28.29	21.77		AAA	A	
			96846	RS GBP AXA Framlington UK Select Opportunities (USD)*	4.94	10.24	23.43	99.60		23.43	24.92	29.45			AAA	AA	
			96940	RS GBP Fidelity Special Situations (USD)*	2.97	9.99	24.81			24.81						AA	
			96673	RS GBP Gartmore UK Focus (USD)*	4.96	10.73	23.99	76.21		23.99	20.77	17.68	18.79		A		
			96638	RS GBP HSBC UK Freestyle (USD)*	3.39	10.35	16.01	68.70		16.01	21.03	20.16	4.68		</		

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				3 Months	6 Months	1 Year	3 Years	5 Years	2006	2005	2004	2003	2002				
<b>self select (continued)</b>																	
<b>EUROPE INCLUDING UK</b>																	
8	✓		85144	RS USD Gartmore SICAV Pan European*	2.02	6.82	23.04	87.09	60.99	23.04	23.27	23.35	4.60	-17.73		1	👑
				Sector Average	2.94	7.75	21.76	80.13	68.67	21.76	24.19	19.13	9.94	-14.83			
<b>EUROPE EXCLUDING UK</b>																	
9	§		85151	RS USD Baring Europe Select	0.65	8.37	30.91	152.52	165.19	30.91	46.23	31.92	22.17	-14.04		3	👑
			96894	RS GBP Continental European (USD)*	2.58	9.43	25.07	77.20		25.07	21.19	16.91					
			96659	RS GBP Fidelity European (USD)*	2.65	9.45	22.91	115.43		22.91	36.18	28.70	18.48		AAA		AAA
8	✓		96584	RS EUR Gartmore SICAV Continental European (USD)*	4.28	10.38	28.90	93.79	80.40	28.90	27.31	18.08	8.33	-14.07			
			96759	RS USD Investec GS Continental European Equity	2.78	6.28	23.16	79.54		23.16	26.25	15.47	-3.81			1	👑
			96757	RS EUR Lazard European Equity (USD)*	2.46	8.00	25.70	92.92		25.70	28.53	19.41	11.58				
7	✓		96253	RS USD Mellon Continental European Equity	3.72	10.06	25.76	88.29	67.32	25.76	26.10	18.73	7.24	-17.14		2	👑
			97082	RS EUR MLIIF Continental European Growth (USD)	2.57	4.46	28.24			28.24					A		
7	✓		96595	RS GBP New Star European Growth (USD)	4.30	13.67	32.66	122.13	121.96	32.66	28.72	30.08	14.03	-12.37	AAA		AAA
8	✓		96572	RS GBP SG European Special Opportunities (USD)*	3.35	8.44	29.07	96.30	64.73	29.07	27.53	19.26	8.44	-22.61			
				Sector Average	3.50	7.02	21.43	89.00	76.92	21.43	28.10	21.50	10.03	-14.93			
<b>ASIA PACIFIC INCLUDING JAPAN</b>																	
8	✓		85116	RS USD JF Pacific Securities	-3.64	-4.08	15.75	61.07	66.62	15.75	23.85	12.36	8.49	-4.64		1	👑
				Sector Average	0.63	1.49	19.93	70.39	101.47	19.93	24.51	14.11	15.47	2.40			
<b>COMMODITY &amp; ENERGY</b>																	
			96944	RS GBP JPM Natural Resources (USD)*	-2.69	10.27	49.00			49.00	46.49				A		AA
			96663	RS GBP Merrill Lynch Gold & General (USD)*	-4.30	8.83	68.13	93.00		68.13	7.50	6.79	46.39		AAA		AA
	✓		96621	RS USD Merrill Lynch IIF New Energy	-3.82	-6.54	29.53	114.40		29.53	41.67	16.84	11.29				
				Sector Average	-1.09	7.58	49.71	99.93		49.71	19.27	11.97	34.77				
<b>ASIA PACIFIC EXCLUDING JAPAN</b>																	
	✓		96797	RS USD Aberdeen Global China Opportunities	7.61	7.83	16.21	86.88		16.21	22.82	30.94	25.47			2	👑
	✓		97128	RS USD Baring Hong Kong China	3.18												
10	✓		96245	RS GBP Baring Korea (USD)	-3.86	-4.43	35.54	107.44	226.48	35.54	38.00	10.90	5.18	49.63			
	✓		96922	RS GBP First State Asia Pacific Leaders (USD)	3.20	5.68	20.31			20.31	33.01				AAA		
	✓		97124	RS USD First State Hong Kong Growth*	5.83												
9	✓		96227	RS USD HSBC Chinese Equity	6.66	8.22	32.97	98.57	174.54	32.97	21.32	23.09	40.11	-1.32		1	👑
	✓		97136	RS USD HSBC GIF Thai Equity	Launched: 19/06/2006												
8	✓		96228	RS USD HSBC Hong Kong Equity	2.67	3.49	13.86	66.37	70.50	13.86	25.22	16.69	16.30	-11.88		1	👑
	✓		85124	RS USD INVESCO ASEAN Equity	2.00	4.91	19.46	47.99	83.15	19.46	15.87	6.92	18.83	4.14		1	👑
10	✓		85146	RS USD INVESCO Asia Enterprise	-0.78	3.31	15.75	52.02	97.61	15.75	20.90	8.64	7.40	21.03		1	👑
10	✓		85134	RS USD JF Eastern Smaller Companies	-5.66	-6.48	11.50	71.15	176.05	11.50	36.09	12.79	38.91	16.11		1	👑
9	✓		85133	RS USD JF Greater China	-0.18	3.44	20.09	54.23	135.59	20.09	13.48	13.18	34.52	13.56		1	👑
9	✓		85148	RS USD JF Hong Kong	1.75	4.04	10.48	57.92	121.91	10.48	22.03	17.14	40.28	0.17		1	👑
10	✓		85135	RS USD JF Thailand	-2.22	-3.75	16.89	58.12	154.87	16.89	14.72	17.92	37.38	17.33		1	👑
	✓		97109	RS USD Templeton Asian Growth	-1.81	-2.09											
				Sector Average	1.35	2.86	23.49	93.16	146.77	23.49	29.84	20.47	22.50	4.29			
<b>JAPAN</b>																	
			97074	RS GBP Aberdeen Japan Enterprise (USD)*	-11.72	-18.71	6.32			6.32							
	✓		96626	RS GBP Fidelity Japan Special Situations (USD)*	-11.38	-16.98	1.87	62.49		1.87	14.85	38.88	0.85				
	✓		97119	RS USD Franklin Templeton Japan	-2.20												
9	✓		96231	RS USD Mellon Japan Equity	-4.76	-4.35	8.73	34.15	13.99	8.73	-1.46	25.20	8.61	-21.76		1	👑
8	§		96147	RS USD Schroder Tokyo*	-5.01	-2.36	15.62	52.32	42.60	15.62	5.68	24.66	3.38	-9.44		1	👑
				Sector Average	-4.20	-5.69	15.25	51.71	39.43	15.25	10.81	18.79	6.86	-14.00			
<b>GLOBAL EMERGING MARKETS</b>																	
10	✓		85130	RS USD Baring Eastern Europe	7.87	2.67	40.81	189.18	445.40	40.81	62.83	26.12	44.36	30.65		3	👑
10	✓		85118	RS USD Baring Global Emerging Markets	3.53	-0.15	34.87	98.05	136.38	34.87	31.98	11.26	17.67	1.43		1	👑
	✓		96918	RS GBP First State Global Emerging Markets Leaders (USD)	3.46	1.29	26.47			26.47	31.66				AA		
	✓		96947	RS USD HSBC GIF India Equity	1.52	5.20	32.90			32.90	51.27						
10	✓		85123	RS USD INVESCO Emerging Markets Equity	0.00	-3.78	30.35	112.75	161.36	30.35	37.26	18.91	55.11	-20.80		2	👑
10	§		85125	RS USD JPM Emerging Mkts Inv T*	3.68	-8.22	31.34	176.13	242.91	31.34	69.94	23.72	28.38	-3.27		2	👑
8	✓		85140	RS USD Templeton Emerging Markets	2.46	-1.21	25.07	101.62	138.95	25.07	31.57	22.52	22.27	-3.07		1	👑
	✓		97091	RS GBP Threadneedle Latin America (USD)	1.97	-2.61									A		
				Sector Average	3.33	-1.20	29.91	119.03	198.91	29.91	40.73	19.81	29.63	5.28			
<b>UK SMALLER COMPANIES</b>																	
10	✓		96556	RS GBP Gartmore UK & Irish Smaller Companies (USD)*	-1.74	5.84	11.83	82.87	74.16	11.83	25.60	30.19	24.00	-23.19			
	✓		96650	RS GBP Invesco Perpetual UK Smaller Cos Equity (USD)*	4.24	9.35	28.13	112.22		28.13	34.14	23.47	17.28				A
	✓		96787	RS GBP Liontrust Intellectual Capital Trust (USD)*	1.27	1.58	7.82	67.22		7.82	27.50	21.65	34.64		AA		
				Sector Average	1.91	5.94	17.89	93.87	98.56	17.89	29.41	27.07	21.72	-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.

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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