

September 2007

All percentage growth calculated to 31/08/2007

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
2007 2006 2005 2004 2003

Forsyth OHSR Fund Rating
Financial Express Crown Rating
Citywire Rating

skandia investment management

Royal Skandia makes use of the skills of its sister company Skandia Investment Management Ltd (SIML) to select and monitor investment managers within the Skandia Investment Management funds. The funds are managed by Royal Skandia and are separate to the OEIC funds offered by SIML, although they may be invested wholly or partially through these funds.

MANAGED GROWTH SOLUTIONS

			3 Months	6 Months	1 Year	3 Years	5 Years	2007	2006	2005	2004	2003	
4	2	✓ 85052	CAUTIOUSLY MANAGED										
			RS GBP Cautious*										
			-3.57	-1.82	4.12	28.51	37.86	4.12	7.91	14.37	3.63	3.52	2 🐻
			Sector Average										
			-2.83	-0.72	3.95	21.79	31.73	3.95	4.89	11.69	1.03	7.06	
6	4	✓ 96013	BALANCED MANAGED										
			RS GBP Balanced*										
			-5.34	-2.52	4.75	34.78	41.85	4.75	10.09	16.88	1.74	3.44	2 🐻
			Sector Average										
			-3.77	0.18	6.95	35.03	43.96	6.95	8.83	16.01	1.63	4.90	
6		✓ 96909	STOCK MARKET MANAGED										
			RS GBP Aggressive*										
			-5.77	-2.41	6.08	35.75		6.08	9.02	17.39			2 🐻
		✓ 96972	RS USD Diversified Managed (GBP)										
			-4.44	-2.11	5.24			5.24	4.75				
		✓ 97132	RS GBP Global Best Ideas*										
			-5.54	-0.88	11.17			11.17					
			Sector Average										
			-4.96	0.19	7.92	37.74	48.75	7.92	9.18	16.90	1.88	6.00	
6		✓ 97209	UK ALL COMPANIES										
			RS GBP UK Best Ideas*										
			-6.41	-2.45									
		✓ TBC	Launched: 20/09/2007										
			-5.87	0.44	9.95	54.86	79.24	9.95	15.17	22.29	8.40	6.77	
7		✓ 97085	GLOBAL EQUITIES										
			RS GBP Ethical*										
			-6.19	-4.54	10.29			10.29					
			Sector Average										
			-4.01	1.03	9.87	43.76	55.57	9.87	9.73	19.25	-0.61	8.89	

MANAGED INCOME SOLUTIONS

			3 Months	6 Months	1 Year	3 Years	5 Years	2007	2006	2005	2004	2003	
1		✓ 96901	UK FIXED INTEREST										
			RS GBP Bond Income*										
			-1.46	-2.42	-0.10	8.85		-0.10	0.50	8.41			2 🐻
			Sector Average										
			-0.63	-2.03	-0.45	10.72	21.53	-0.45	1.78	9.28	3.34	6.22	
5		✓ 96897	UK EQUITY INCOME										
			RS GBP Equity Income*										
			-8.36	-5.93	2.22	38.52		2.22	13.82	19.06			1 🐻
			Sector Average										
			-5.96	-0.57	8.05	46.96	73.33	8.05	13.62	19.71	8.75	8.45	

ASSET ALLOCATOR SOLUTIONS

			3 Months	6 Months	1 Year	3 Years	5 Years	2007	2006	2005	2004	2003	
1	1	✓ 85008	MONEY										
			RS GBP Building Society Deposit										
			1.20	2.32	4.39	12.55	19.20	4.39	3.78	3.89	3.00	2.83	3 🐻
		✓ 85012	RS GBP Deposit										
			1.21	2.33	4.40	12.37	19.01	4.40	3.63	3.86	3.11	2.71	3 🐻
			Sector Average										
			0.24	1.13	1.88	5.36	6.21	1.88	0.73	2.68	-2.70	3.60	
1		✓ 97047	UK FIXED INTEREST										
			RS GBP UK Fixed Interest Blend*										
			-1.24	-2.95	-2.15	10.72	21.53	-2.15	1.14	9.28	3.34	6.22	
			Sector Average										
			-0.63	-2.03	-0.45	10.72	21.53	-0.45	1.78	9.28	3.34	6.22	
3		✓ 96881	GLOBAL FIXED INTEREST										
			RS EUR Euro Bond (GBP)*										
			-0.43	-1.29	-0.87	2.54		-0.87	-3.35	7.01	-0.59		
		✓ 97051	RS GBP Global Fixed Interest Blend										
			-0.54	-1.19	-1.40			-1.40	-2.72				
			Sector Average										
			-1.11	-1.18	0.65	6.33	12.43	0.65	-1.70	7.47	-2.08	7.99	
3		✓ 97093	PROPERTY										
			RS GBP Skandia Global Property Securities (LaSalle)*										
			-11.68	-17.91	0.61			0.61					
		✓ 97105	RS GBP Skandia Property*										
			-1.45	-1.54	5.03			5.03					
			Sector Average										
			-5.83	-6.08	5.90	44.19	79.54	5.90	16.30	17.07	13.23	9.97	
6	5	✓ 97027	UK ALL COMPANIES										
			RS GBP UK Equity Blend										
			-8.26	-5.13	3.00			3.00	15.04				
		✓ 96250	RS GBP UK Index Tracker										
			-5.62	-1.36	6.43	49.74	65.57	6.43	16.47	20.80	7.50	2.86	2 🐻
			Sector Average										
			-5.87	0.44	9.95	54.86	79.24	9.95	15.17	22.29	8.40	6.77	
8	6	✓ 97035	NORTH AMERICA										
			RS GBP US Equity Blend										
			-7.42	-3.71	5.42			5.42	-4.39				
		✓ 96439	RS GBP US Index Tracker										
			-5.74	-2.13	5.18	18.76	21.05	5.18	1.23	11.53	-3.81	5.96	2 🐻
			Sector Average										
			-6.44	-0.16	7.20	22.62	25.69	7.20	0.54	13.77	-5.43	8.39	
8	9	✓ 97031	EUROPE EXCLUDING UK										
			RS GBP European Equity Blend										
			-7.11	-1.05	12.63			12.63	17.20				
		✓ 96482	RS SEK Swedish Equity Fund (GBP)										
			-11.04	-1.74	16.85	77.73	141.03	16.85	23.97	22.69	11.48	21.65	
			Sector Average										
			-5.74	3.12	14.68	68.40	94.14	14.68	15.17	27.51	6.65	8.09	
9		✓ 97039	ASIA PACIFIC EXCLUDING JAPAN										
			RS GBP Far East Equity Blend										
			-0.07	6.89	25.51			25.51	9.64				
			Sector Average										
			6.32	16.84	40.77	114.35	172.79	40.77	17.82	29.24	5.75	20.34	
10		✓ 97273	GLOBAL EMERGING MARKETS										
			RS GBP Global Emerging Markets Equity*										
			Launched: 17/08/2007										
			1.22	9.18	24.92	114.69	187.52	24.92	22.68	40.08	5.17	27.34	
			Sector Average										
10		✓ 97043	JAPAN										
			RS GBP Japanese Equity Blend										
			-6.58	-12.35	-9.10			-9.10	5.59				
			Sector Average										
			-6.21	-11.00	-9.39	8.99	19.31	-9.39	9.04	10.30	4.28	4.98	

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 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.

			3 Months	6 Months	1 Year	3 Years	5 Years	2007	2006	2005	2004	2003	
1		✓ 96849	MONEY										
			RS GBP M&G High Interest*										
			0.96	2.45	3.56	9.63		3.56	3.80	1.99	3.36		2 🐻
			Sector Average										
			0.24	1.13	1.88	5.36	6.21	1.88	0.73	2.68	-2.70	3.60	
2		✓ 96765	UK FIXED INTEREST										
			RS GBP Artemis High Income*										
			-2.69	-0.99	4.50	29.71	48.35	4.50	7.24	15.75	6.93	6.96	A
		✓ 96935	RS GBP Fidelity Money Builder Income*										
			-0.10	-2.18	-1.99	6.47		-1.99	0.10	8.52			3 🐻
		✓ 97156	RS GBP Lloyds TSB Offshore Funds High Income*										
			-0.22	-3.39	-2.46			-2.46					AAA
		✓ 97144	RS GBP Lloyds TSB Offshore Funds Sterling Bond*										
			0.55	-1.62	-2.67			-2.67					AAA
		✓ 96609	RS GBP M&G Offshore Corporate Bond*										
			0.00	-1.87	-1.25	11.18	18.97	-1.25	2.57	9.77	3.01	3.88	1 🐻
		✓ 96575	RS GBP M&G Offshore High Yield Corporate Bond*										
			-2.19	-1.55	1.52	16.10	41.81	1.52	3.40	10.61	8.36	12.72	3 🐻
		✓ 85050	RS GBP Merrill Lynch Government Securities*										
			1.85	-0.90	-1.08	4.36	7.62	-1.08	-0.36	5.87	1.34	1.76	1 🐻
		✓ 96633	RS GBP New Star Fixed Interest*										
			-2.24	-2.24	0.46	14.09	27.84	0.46	3.92	9.29	5.62	6.08	AA
		✓ 96888	RS GBP New Star High Yield Bond*										
			-3.47	-2.89	1.06	14.66		1.06	3.39	9.74	6.64		AA
		✓ 96983	RS GBP Threadneedle Strategic Bond										
			-2.61	-2.82	-1.69			-1.69	0.96				AA
			Sector Average										
			-0.63	-2.03	-0.45	10.72	21.53	-0.45	1.78	9.28	3.34	6.22	
3		✓ 96932	GLOBAL FIXED INTEREST										
			RS USD ABN AMRO Global Emerging Markets Bond (GBP)										
			-8.62	-13.36	-8.62	19.93		-8.62	16.03	13.11			
		✓ 97026	RS GBP Baring Directional Bond										
			5.00	1.15	1.05			1.05	2.14				
		✓ 96244	RS USD Baring High Yield Bond (GBP)										
			-3.68	-2.19	-0.78	2.57	8.27	-0.78	-2.80	6.35	-4.39	10.41	
		✓ 96794	RS USD Baring US Plus Bond (GBP)										
			-0.19	-0.93	-1.85	-3.45	-12.52	-1.85	-6.40	5.09	-9.09	-0.33	
		✓ 96710	RS USD Franklin US Government (GBP)										
			-0.77	-1.52	-1.52	-6.34	-16.34	-1.52	-6.08	1.27	-9.36	-1.46	
		✓ 97185	RS USD HSBC GIF Global Core Plus Bond (GBP)*										

September 2007

All percentage growth calculated to 31/08/2007

Annual performance % over one year to end August

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE					ANNUAL					Forsyth OHSR Fund Rating	Financial Express Crown Rating	Citywire Rating			
				3 Months	6 Months	1 Year	3 Years	5 Years	2007	2006	2005	2004	2003						
self select (continued)																			
PROPERTY																			
3	8	✓	96521	RS GBP Aberdeen Property Share*	-14.52	-19.48	-2.70	58.86	132.62	-2.70	29.35	26.22	33.71	9.51		1	👍		
		✓	96962	RS GBP Close Property Investment Portfolio*	1.12	2.16	5.73			5.73	7.08								
		✓	96951	RS GBP M&G Property*	-6.23	-4.69	-0.60	22.65		-0.60	11.47	10.69					↑		
		✓	97167	RS GBP Morley European Residential Property*	2.67	5.38													
		✓	97265	RS GBP New Star International Property*	Launched: 26/06/2007														
		✓	96955	RS GBP New Star Property*	-5.86	-5.71	-0.81	28.09		-0.81	15.03	12.26					2	👍	
		✓	97270	RS GBP Norwich European Property*	Launched: 03/07/2007														
		✓	96774	RS GBP Norwich Property*	-5.27	-5.39	0.55	37.63	60.74	0.55	15.98	18.02	11.21	5.02			3	👍	
		✓	97093	RS GBP Skandia Global Property Securities (LaSalle)*	-11.68	-17.91	0.61			0.61									
		✓	97105	RS GBP Skandia Property*	-1.45	-1.54	5.03			5.03									
				Sector Average	-5.83	-6.08	5.90	44.19	79.54	5.90	16.30	17.07	13.23	9.97					
DEFENSIVE MANAGED																			
		✓	97098	RS GBP Newton Phoenix Multi-Asset*	-2.25	-0.48	4.83			4.83									
				Sector Average	-1.59	-0.32	2.23	15.48	23.54	2.23	2.22	10.52	0.21	6.76					
CAUTIOUS MANAGED																			
		✓	85051	RS GBP Aberdeen Managed Distribution*	-3.11	-1.75	2.66	25.42	37.25	2.66	6.86	14.33	5.81	3.43			2	👍	
		✓	85013	RS GBP Investec Cautious Managed*	-2.47	-2.93	3.25	21.44	35.54	3.25	5.97	10.99	5.63	5.65	AA		2	👍	
		✓	97148	RS GBP Lloyds TSB Multi Strategy Conservative*	-0.43	-2.11	-1.28			-1.28									
		✓	96884	RS GBP New Star Managed Distribution*	-5.87	-4.84	0.74	22.14		0.74	7.84	12.42	4.61				2	👍	
				Sector Average	-2.63	-0.72	3.95	21.79	31.73	3.95	4.89	11.69	1.03	7.06				AAA	
UNCLASSIFIED																			
			96654	RS USD Momentum All Weather Liquidity (GBP)*	-2.18	0.16	3.28	9.39	4.31	3.28	0.83	5.04	-8.59	4.31					
			97236	RS USD Nedgroup IP Accelerated Strategy (GBP)*	-5.37	-3.52													
			97230	RS USD Nedgroup IP Diversified Strategy (GBP)*	-3.91	-2.39													
			97234	RS USD Nedgroup IP Guarded Strategy (GBP)*	-1.01	0.41													
			96968	RS USD Templeton Global Long/Short (GBP)*	-6.07	-1.68	-1.31			-1.31	2.30								
				Sector Average															
UK EQUITY INCOME																			
		✓	96751	RS GBP Artemis Income*	-7.37	-3.11	8.57	56.21	88.97	8.57	14.51	25.65	9.79	10.18	AAA	2	👍	AAA	
		✓	96645	RS GBP Invesco Perpetual High Income*	-6.45	-0.56	10.10	76.42	107.04	10.10	27.12	26.05	17.02	0.29	AAA	3	👍	AA	
		✓	96249	RS GBP Jupiter Income*	-8.06	-5.50	8.49	58.37	88.00	8.49	17.00	24.78	11.62	6.35	AAA	1	👍	AA	
		✓	96778	RS GBP Liontrust First Income*	-8.24	-4.63	5.02	43.75	75.57	5.02	16.18	17.81	8.60	12.47	AA	1	👍		
		✓	96734	RS GBP New Star Higher Income*	-8.98	-6.24	3.09	39.59	58.33	3.09	15.29	17.45	8.41	4.63		1	👍		
		✓	96567	RS GBP SG UK Income*	-8.53	-6.73	3.84	44.47	54.07	3.84	11.17	25.16	5.07	1.49		1	👍		
				Sector Average	-5.96	-0.57	8.05	46.96	73.33	8.05	13.62	19.71	8.75	8.45					
BALANCED MANAGED																			
		✓	96014	RS GBP Balanced Fidelity Managed*	-4.31	0.73	7.82	39.93	54.14	7.82	7.47	20.76	3.49	6.44			1	👍	
		✓	85014	RS GBP Balanced Gartmore Managed*	-4.97	-1.79	6.33	37.47	48.35	6.33	9.07	18.53	2.52	5.26			1	👍	
		✓	97152	RS GBP Lloyds TSB Multi Strategy Growth*	-3.93	-3.15	2.25			2.25									
		✓	96601	RS GBP Sarasin GlobalSar IID*	-2.77	0.49	8.49	40.55	52.04	8.49	10.77	16.95	-0.11	8.30			2	👍	AA
				Sector Average	-3.77	0.18	6.95	35.03	43.96	6.95	8.83	16.01	1.63	4.90					
STOCK MARKET MANAGED																			
		✓	96018	RS GBP Aggressive Invesco Perpetual Managed*	-4.50	-1.35	9.18	42.35	65.64	9.18	13.12	15.26	7.23	8.51			2	👍	
				Sector Average	-4.96	0.19	7.92	37.74	48.75	7.92	9.18	16.90	1.88	6.00					
UK ALL COMPANIES																			
		✓	97068	RS GBP Aberdeen UK Growth*	-7.02	-2.12	9.19			9.19	12.83								
		✓	96747	RS GBP Artemis UK Special Situations*	-6.24	-2.29	13.23	57.62	112.72	13.23	11.19	25.20	12.94	19.50	AAA	2	👍		
		✓	96845	RS GBP AXA Framlington UK Select Opportunities*	-6.83	-1.49	8.53	57.52		8.53	15.54	25.61	13.86		AAA	2	👍		
		✓	97168	RS GBP Fidelity Special Situations*	-2.99	2.88									S			A	
		✓	96671	RS GBP Gartmore UK Focus*	-8.25	-5.67	7.16	51.15	82.28	7.16	16.10	21.49	3.52	16.50	AA	1	👍		
		✓	96637	RS GBP HSBC UK Freestyle*	-6.77	-2.05	7.57	42.17	54.51	7.57	8.57	21.73	5.62	2.89		1	👍		
		✓	96641	RS GBP HSBC UK Growth & Income*	-7.53	-4.93	1.43	39.13	54.58	1.43	11.84	22.66	7.41	3.43		1	👍		
		✓	85017	RS GBP INVESCO UK Equity*	-5.41	-0.16	11.43	51.13	93.12	11.43	15.26	17.67	13.03	13.04		1	👍		
		✓	96782	RS GBP Liontrust First Growth*	-5.16	1.64	15.34	63.78	68.02	15.34	18.59	19.74	0.36	2.22	AA	2	👍		
		✓	96820	RS GBP Liontrust First Large Cap*	-6.70	-0.86	5.54	48.32		5.54	18.45	18.64	1.71		A	1	👍		
		✓	96629	RS GBP M&G Recovery*	-3.45	4.09	16.65	71.63	90.96	16.65	15.28	27.63	9.74	1.39	AA	3	👍	AAA	
		✓	85048	RS GBP Merrill Lynch IIF United Kingdom	-6.96	-1.19	6.46	48.68	61.62	6.46	16.02	20.37	5.24	3.30	AAA	1	👍	A	
		✓	96687	RS GBP New Star UK Alpha*	-6.81	1.27	16.05	68.27	114.99	16.05	18.65	22.21	13.04	13.02	AA	1	👍	A	
		✓	96590	RS GBP New Star UK Growth*	-8.98	-7.00	4.43	51.97	74.47	4.43	15.93	25.53	11.11	3.32	AA	1	👍		
		✓	96803	RS GBP Schroder UK Alpha Plus*	-5.35	2.51	11.67	72.56		11.67	27.41	21.28	4.79		AA	3	👍	AA	
		✓	96513	RS GBP Schroder UK Mid250*	-9.36	-4.35	16.02	85.06	153.01	16.02	24.70	27.92	12.80	21.21	AAA	1	👍		
		✓	96563	RS GBP SG UK Growth*	-6.67	-3.95	6.16	45.83	79.20	6.16	6.67	28.78	7.41	14.40		1	👍		
				Sector Average	-5.67	0.44	9.95	54.86	79.24	9.95	15.17	22.29	8.40	6.77					
GLOBAL EQUITIES																			
		✓	97077	RS USD Aberdeen Global World Equity (GBP)*	-4.89	-1.58	8.74			8.74	10.00								
		✓	96463	RS USD Aberdeen Global Technology (GBP)	1.20	5.00	14.29	29.23	37.70	14.29	2.80	10.00	-9.09	17.21					
		✓	96486	RS GBP Aberdeen World Equity*	-4.73	-1.86	6.55	53.26	62.38	6.55	16.59	23.37	1.47	4.41			2	👍	AA
		✓	96705	RS GBP AXA Framlington Biotech*	-13.85	-11.27	0.48	10.87	36.40	0.48	-8.16	20.14	-9.81	36.40	S	1	👍		
		✓	96551	RS GBP AXA Framlington Financial*	-12.87	-11.88	0.46	36.42	52.66	-0.46	12.77	21.53	5.27	6.30	A	1	👍	AAA	
		✓	96529	RS GBP AXA Framlington Managed Growth*	-5.96	-3.07	6.61	40.15	48.47	6.61	5.58	24.52	-2.63	8.79		1	👍		
		✓	96534	RS USD AXA World Funds Framlington Health (GBP)	-3.14	1.09	4.13	8.61	30.28	4.13	-11.02	17.22	-3.40	24.18	S			A	
		✓	96542	RS USD Baring Global Select (GBP)	-0.81	5.13	20.59	63.13	58.51	20.59	17.24	15.38	-10.66	8.76			3	👍	
		✓	85025	RS GBP F&C Investment Trust*	-3.86	4.92	15.12	76.87	67.41	15.12	20.07	27.96	-3.60	-1.81			3	👍	
		✓	96492	RS GBP Fidelity Financial Services	-10.48	-5.92	5.42	61.60	68.11	5.42	19.42	28.37	-1.83	5.96			3	👍	
		✓	97172	RS GBP Fidelity Global Special Situations*	-3.90	-0.69													
		✓	96496	RS GBP Fidelity Health Care	-5.16	-1.47	-1.08	17.98	14.84	-1.08	1.78	17.18	-4.74	2.19			1	👍	
		✓	96500	RS GBP Fidelity Industrials	-1.29	8.30	15.97	83.01	107.10	15.97	17.19	34.66	5.03	7.74			3	👍	
		✓	96857	RS GBP First State Global Growth*	-6.30	0.00	9.53	33.90		9.53	3.68	17.90	-7.72			1	👍		
		✓	85038	RS GBP Henderson Global Technology*	4.28	10.91	22.03	42.45	47.46	22.03	-1.04	17.96	-18.15	26.48			1	👍	AA
		✓	96679	RS GBP Henderson Industries of the Future*	-3.02	1.98	15.77												

September 2007

All percentage growth calculated to 31/08/2007

Annual performance % over one year to end August

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	2007	2006	2005	2004	2003			
self select (continued)																
NORTH AMERICA																
	✓		96925		-3.69	1.37	8.18	9.41		8.18	-5.81	7.37				
8	✓	§	96613		-7.48	-2.51	1.37	17.92	20.35	1.37	1.64	14.45	-12.41	16.52		1
			96829		-8.32	-2.16	3.63	22.38		3.63	4.94	12.54	-2.93			1
	✓		97057		-5.39	3.69	8.29			8.29	-4.07					
9	✓	§	85042		-10.89	-9.86	6.83	40.24	50.43	6.83	2.81	27.69	-8.73	17.52		1
6	✓	§	85018		-6.36	0.72	10.54	16.43	19.14	10.54	-3.75	9.43	-3.73	6.30		1
			97222		-6.65	-1.60										
7	✓		96617		-3.32	-0.65	10.88	43.21	68.46	10.88	7.50	20.14	1.43	15.98	AA	3
	✓		96979		-6.85	-1.29	6.65			6.65	-2.14				AA	A
			Sector Average		-6.44	-0.16	7.20	22.62	25.69	7.20	0.54	13.77	-5.43	8.39		
UK SMALLER COMPANIES																
8	✓		96555		-5.63	-4.40	13.76	50.51	110.02	13.76	4.77	26.28	14.54	21.82		1
5	✓		96649		-8.14	-4.39	16.48	88.46	135.63	16.48	19.96	34.88	8.64	15.08		2
8	✓		96786		-7.19	-1.69	15.23	49.13	111.02	15.23	0.93	28.23	6.96	32.30		1
			Sector Average		-7.40	-0.38	16.67	68.45	124.68	16.67	12.08	28.82	11.55	19.57	A	
EUROPE EXCLUDING UK																
8	✓		85046		-4.72	2.51	22.21	120.61	207.54	22.21	22.65	47.18	16.23	19.94		3
	✓		96893		-5.94	1.62	10.98	58.28		10.98	17.08	21.82	2.91			1
6	✓		96658		-7.61	-0.59	10.14	73.47	128.45	10.14	15.09	36.85	13.22	16.32	AA	2
7	✓		96583		-5.99	1.80	12.47	73.77	91.86	12.47	20.83	27.87	4.05	6.11		2
			97181		-6.55	1.68										
8	✓		96760		-8.23	-1.35	8.37	58.70	52.08	8.37	15.42	26.88	1.61	-5.68		
7	✓		96756		-6.27	0.98	11.82	70.09	95.57	11.82	17.59	29.36	5.01	9.49		
6	✓		96258		-5.63	0.51	9.29	63.15	79.50	9.29	17.62	26.92	4.55	5.24		
7	✓		97081		-6.40	0.00	13.29			13.29	20.16					
7	✓		96594		-9.02	-2.58	12.23	80.35	131.03	12.23	24.18	29.42	14.52	11.85	AAA	3
8	✓		96571		-8.00	-1.91	9.63	69.87	89.44	9.63	20.81	28.26	4.81	6.40		1
			Sector Average		-5.74	3.12	14.68	68.40	94.14	14.68	15.17	27.51	6.65	8.09		
ASIA PACIFIC INCLUDING JAPAN																
9	§		85015		5.04	6.29	19.15	60.67	69.18	19.15	8.24	24.59	-1.09	6.45		1
			Sector Average		3.13	9.61	23.40	73.45	97.08	23.40	13.42	23.93	0.17	13.44		
ASIA PACIFIC EXCLUDING JAPAN																
7	✓		96798		8.38	11.50	29.05	73.52	146.14	29.05	8.81	23.58	15.18	23.16		
	✓		97129		30.20	42.21	106.60			106.60						
10	✓		96230		5.69	26.43	37.72	142.61	144.24	37.72	26.92	38.80	-2.51	3.26		1
	✓		97214		25.04	37.17										
	✓		96921		3.34	10.72	32.46	99.56		32.46	12.65	33.73			AAA	3
	✓		97125		12.04	20.16	47.58			47.58						
10	✓		96242		26.61	35.77	75.96	167.22	297.53	75.96	24.49	21.99	8.40	37.24		
	✓		97193		-7.08	9.56										
	✓		97137		0.65	12.43	22.51			22.51						
8	✓		96243		13.51	18.72	42.67	91.62	124.43	42.67	6.66	25.93	2.60	14.16		
9	✓	§	85022		-7.35	2.89	35.76	76.13	93.56	35.76	11.63	16.22	-5.53	16.34		2
9	✓	§	85043		12.20	24.15	54.61	103.17	104.31	54.61	8.21	21.44	-4.45	5.25		2
9	✓	§	85031		-1.44	14.22	37.10	95.66	164.46	37.10	4.18	36.99	-0.64	36.03		1
9	✓	§	85030		20.96	27.18	57.67	101.94	164.49	57.67	12.24	14.11	-0.69	31.88		1
10	✓	§	85032		7.48	23.49	29.75	62.61	126.58	29.75	9.00	14.98	3.69	34.38		1
	✓		97197		0.17	7.90										
	✓		97203		7.06	13.95										
	✓		97110		13.73	33.49	56.80			56.80						
			Sector Average		6.32	16.84	40.77	114.35	172.79	40.77	17.82	29.24	5.75	20.34		
GLOBAL EMERGING MARKETS																
10	§		85027		2.40	1.80	20.66	161.30	311.55	20.66	32.23	63.78	11.02	41.86		2
9	§		85016		7.94	14.26	28.93	122.11	141.22	28.93	26.85	35.81	-3.04	12.01		1
	✓		97217		-1.89	15.79										
	✓		96917		-0.23	7.55	27.21	99.21		27.21	18.31	32.36			AA	3
	✓		97177		9.51	15.97										
	✓		97189		6.62	12.98										
	✓		96948		-1.28	15.26	34.10	153.81		34.10	24.39	52.16				
10	§		85021		3.19	8.49	28.41	115.89	242.61	28.41	21.60	38.26	4.48	51.88		1
10	§		85023		-1.96	7.85	29.05	174.19	277.84	29.05	24.38	70.82	9.26	26.12		1
8	§		85036		-1.73	8.57	18.52	83.46	136.44	18.52	17.01	32.29	7.81	19.55		1
	✓		97089		-3.15	8.97	31.79			31.79					S	
			Sector Average		1.22	9.18	24.92	114.69	187.52	24.92	22.68	40.08	5.17	27.34		
JAPAN																
	✓		97262		-5.34											
	✓		97205		-8.55	-14.91										
10	✓		96625		-3.39	-12.73	-17.91	-9.52	9.35	-17.91	-4.64	15.58	22.18	-1.08		1
	✓		97120		-5.72	-7.62	-4.19			-4.19						
9	✓		96246		-5.48	-12.01	-15.80	-15.32	-0.34	-15.80	1.75	-1.16	10.19	6.80		
9	✓		96071		-6.15	-11.58	-6.77	7.28	19.49	-6.77	8.16	6.39	9.51	1.71	AA	1
			Sector Average		-6.21	-11.00	-9.39	8.99	19.31	-9.39	9.04	10.30	4.28	4.98		
COMMODITY & ENERGY																
10	✓		96943		-6.59	5.73	22.85	152.30		22.85	39.47	47.26			A	AAA
	✓		96662		2.03	-1.16	8.66	84.91	149.52	8.66	57.38	8.13	-6.07	43.66	AAA	AAA
10	✓		96622		-3.79	9.60	22.76	112.07	137.85	22.76	21.30	42.41	2.87	9.03		
	✓		97226		-1.28	14.47										
			Sector Average		-3.22	8.33	17.00	97.64	157.19	17.00	42.29	18.72	-1.71	32.40		

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.

S OBSR rating suspended.

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

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