

August 2008

All percentage growth calculated to 31/07/2008

Annual performance % over one year to end July

Sector Risk Number
Fund Risk Number
Available to Portfolio Bonds
RS ID Number

CUMULATIVE
3 Months 6 Months 1 Year 3 Years 5 Years

ANNUAL
2008 2007 2006 2005 2004

OBSR Fund Rating
Financial Express Crown Rating
Citywire Rating

■ skandia investment management

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

MANAGED GROWTH SOLUTIONS

			3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005	2004			
2	96904	STERLING FIXED INTEREST RS GBP Bond Income (EUR)* Sector Average	-1.81 -1.78	-9.25 -7.93	-16.93 -15.67	-13.95 -12.24	-1.49	-16.93 -15.67	1.63 1.19	1.93 2.85	5.54 5.25	6.65	A*		
3	✓ 96912	CAUTIOUS (UP TO 60% EQUITY) MANAGED RS EUR Cautious* Sector Average	-6.87 -4.66	-8.20 -8.38	-16.26 -18.72	-5.50 -9.15	5.13	-16.26 -18.72	7.28 5.80	5.20 5.65	12.85 9.28	5.89	A*	3	👑
5	4 ✓ 96000	BALANCED (UP TO 85% EQUITY) MANAGED RS EUR Balanced* Sector Average	-9.36 -5.94	-10.10 -8.70	-21.76 -20.09	-6.58 -4.24	17.93 18.23	-21.76 -20.09	10.64 10.23	7.92 8.71	17.30 13.78	7.62 8.51	A*	2	👑
6	✓ 96911 96974	FLEXIBLE (UP TO 100% EQUITY) MANAGED RS EUR Aggressive* RS USD Diversified Managed (EUR) Sector Average	-9.86 -7.63 -7.46	-10.65 -9.96 -8.68	-23.77 -21.80 -21.27	-10.04 -10.64 -4.26	20.03	-23.77 -21.80 -21.27	10.92 9.47 11.83	6.40 4.38 8.75	16.38 9.47 15.46	8.58	A*	1	👑
7	96900	UK EQUITY INCOME RS GBP Equity Income (EUR)* Sector Average	-10.90 -10.40	-15.55 -13.87	-31.09 -29.35	-17.03 -10.25	20.01	-31.09 -29.35	4.56 10.92	15.16 14.54	15.80 15.48	15.79			
7	97086	GLOBAL EQUITIES RS GBP Ethical (EUR)* Sector Average	-11.34 -7.15	-14.20 -9.02	-27.40 -19.99	-17.03 -1.55	25.47	-27.40 -19.99	13.42 13.73	8.18	18.38	7.66			
	97520	SPECIALIST RS USD Skandia Alternative Investments (EUR)* Launched: 24/06/2008													
		ASSET ALLOCATOR FUNDS													
1	1 ✓ 96202	MONEY MARKET RS EUR Deposit Sector Average	0.91 0.43	1.66 -2.38	3.37 -6.61	7.49 -3.13	9.84 -0.47	3.37 -6.61	2.59 1.93	1.36 1.76	1.08 0.33	1.09 2.40		2	👑
1	1 ✓ 96802 97052	GLOBAL FIXED INTEREST RS EUR Euro Bond* RS GBP Global Fixed Interest Blend (EUR) Sector Average	-1.53 -1.03 -2.43	-3.97 -5.45 -5.98	-4.35 -7.41 -9.32	-6.74 -10.71 -9.00	-0.62	-4.35 -7.41 -9.32	-0.30 -1.89 1.32	-2.22 -1.71 -0.95	5.49 1.03	1.03		2	👑
3	97048	STERLING CORPORATE BOND RS GBP UK Fixed Interest Blend (EUR)* Sector Average	-0.93 -1.06	-10.70 -8.76	-18.04 -16.78	-16.15 -14.17	-5.43	-18.04 -16.78	0.00 0.50	2.30 2.63	3.74	6.20			
8	6 97028 96666	UK ALL COMPANIES RS GBP UK Equity Blend (EUR) RS GBP UK Index Tracker (EUR) Sector Average	-11.95 -11.01 -9.46	-15.26 -12.88 -10.84	-30.91 -25.46 -27.28	-13.82 -5.45 -3.46	28.89 32.56	-30.91 -25.46 -27.28	6.47 9.81 13.86	17.15 15.53 16.60	17.97 17.68	15.55 16.68			
8	8 97032 96485	EUROPE EXCLUDING UK EQUITIES RS GBP European Equity Blend (EUR) RS SEK Swedish Equity Fund (EUR) Sector Average	-12.59 -12.65 -9.73	-11.60 -5.50 -8.32	-25.33 -27.45 -22.18	-0.34 11.47 6.37	61.95 51.85	-25.33 -27.45 -22.18	19.09 28.74 20.83	12.07 19.35 13.11	23.11 25.90	18.01 13.39			
8	6 97036 96667	NORTH AMERICA RS GBP US Equity Blend (EUR) RS GBP US Index Tracker (EUR) Sector Average	-7.72 -7.58 -7.22	-8.47 -10.60 -10.17	-24.88 -22.56 -23.18	-25.82 -19.33 -17.95	-4.00 -3.05	-24.88 -22.56 -23.18	7.77 7.45 9.61	-8.37 -3.05 -2.55	13.77 14.75	4.60 2.97			
9	97044	JAPAN EQUITIES RS GBP Japanese Equity Blend (EUR) Sector Average	-8.82 -9.32	-9.05 -10.75	-29.48 -30.22	-23.25 -23.36	-4.01	-29.48 -30.22	-1.97 -3.92	11.02 14.31	5.13	19.15			
10	97275	GLOBAL EMERGING MARKETS EQUITIES RS GBP Global Emerging Markets Equity (EUR) Sector Average	-13.15 -9.48	-12.00 -8.61	-13.36 41.34	128.00		-13.36	31.36	24.18	39.98	15.24			
10	97040	ASIA PACIFIC EXCLUDING JAPAN EQUITIES RS GBP Far East Equity Blend (EUR)* Sector Average	-12.67 -14.57	-12.49 -15.05	-19.93 -24.31	14.25 27.58	99.62	-19.93 -24.31	32.67 47.53	7.54 14.25	32.47	18.11			
		BEST IDEAS FUNDS													
6	97134	FLEXIBLE (UP TO 100% EQUITY) MANAGED RS GBP Global Best Ideas (EUR)* Sector Average	-10.16 -7.46	-10.67 -8.68	-26.33 -21.27	-4.26 20.03		-26.33 -21.27	15.28 11.83	8.75	15.46	8.58	A*		
7	✓ 97437	EUROPE INCLUDING UK EQUITIES RS EUR European Best Ideas* Sector Average	-11.03 -9.64	-9.42	-23.15	3.46	42.09	-23.15	18.80	13.33	22.68	11.95			
8	97211 97279	UK ALL COMPANIES RS GBP UK Best Ideas (EUR)* RS GBP UK Strategic Best Ideas (EUR)* Sector Average	-9.90 0.09 -9.46	-14.36 -4.27 -10.84	-33.46 -27.28	-3.46	32.56	-33.46 -27.28	13.86	16.60	17.68	16.68	A*		
		SINGLE STRATEGY SOLUTIONS													
1	97424 97432	GLOBAL FIXED INTEREST RS USD Emerging Market Debt (EUR) RS USD Total Return (EUR) Sector Average	-2.35 -1.18 -2.43	-5.98	-9.32	-9.00	-1.82	-9.32	1.32	-0.95	6.40	1.39			
4	97106	UK DIRECT PROPERTY RS GBP Skandia Property (EUR)* Sector Average	-1.66 -2.30	-11.01 -8.59	-33.93 -24.18	-10.00	11.73	-33.93 -24.18	6.95 6.76	11.19	6.55	16.50			
7	97436 97428	GLOBAL EQUITIES RS USD Healthcare (EUR)* RS USD Technology (EUR)* Sector Average	1.98 -7.28 -7.15	-9.02	-19.99	-1.55	25.47	-19.99	13.73	8.18	18.38	7.66			
7	✓ 97414	EUROPE INCLUDING UK EQUITIES RS EUR European Equity Sector Average	-12.67 -9.64	-9.42	-23.15	3.46	42.09	-23.15	18.80	13.33	22.68	11.95			
8	96896	EUROPE EXCLUDING UK EQUITIES RS GBP Continental European (EUR)* Sector Average	-8.15 -9.73	-8.86 -8.32	-19.32 -22.18	3.58 6.37	51.85	-19.32 -22.18	15.66 20.83	11.00 13.11	22.01 25.90	13.39			
8	96927 97412	NORTH AMERICA RS GBP American (EUR) RS USD US All Cap Value (EUR) Sector Average	-6.09 -7.59 -7.22	-7.15 -10.17	-19.58 -23.18	-20.86 -17.95	-3.05	-19.58 -23.18	9.91 9.61	-10.46 -2.55	9.82	2.97			
10	97420	ASIA PACIFIC EXCLUDING JAPAN EQUITIES RS USD Greater China Equity (EUR) Sector Average	-10.85 -14.57	-15.05	-24.31	27.58	99.62	-24.31	47.53	14.25	32.47	18.11			
	97103	GLOBAL PROPERTY RS USD Skandia Global Real Estate Securities (EUR) Sector Average	-15.76 -10.03	-14.69 -11.49	-25.80 -20.28	-1.51		-25.80 -20.28	-5.13 3.50	19.36	34.65				

■ 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 unit fund charges, taxation adjustments (if appropriate) and the Royal Skandia investment process.

1	2	96852	MONEY MARKET RS GBP M&G High Interest (EUR)* Sector Average	1.40 0.43	-3.16 -2.38	-11.04 -6.61	-1.50 -3.13	4.87 -0.47	-11.04 -6.61	4.66 1.93	5.79 1.76	-0.78 0.33	7.31 2.40		
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Euro

August 2008

All percentage growth calculated to 31/07/2008

Annual performance % over one year to end July

Sector Risk Number
Fund Risk Number
Available to Portfolio Bonds
RS ID Number

CUMULATIVE					ANNUAL					OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating
3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005	2004			

self select (continued)

GLOBAL FIXED INTEREST													
	97024	RS USD Baring Directional Bond (EUR)	-3.02	-7.84	-8.12	-19.50		-8.12	-8.78	-3.95			
3	96796	RS USD Baring US Plus Bond (EUR)	-0.56	-6.31	-7.88	-16.12	-15.32		-7.88	-2.52	-6.59	4.42	-3.33
2	96727	RS USD BlackRock GF World Bond (EUR)	-1.78	-6.75	-11.79	-19.87	-18.32		-11.79	-4.12	-5.25	4.67	-2.62
1	96844	RS USD BNY Mellon Global Bond (EUR)	-1.53	-5.32	-5.32	-10.40	-2.34		-5.32	0.57	-5.90	8.11	0.82
1	97335	RS EUR Fidelity MultiManager Global High Income*	-1.88	-3.69									
3	96712	RS USD Franklin US Government (EUR)	-0.58	-5.74	-8.12	-16.46	-18.54		-8.12	-2.85	-6.42	2.10	-4.49
3	97186	RS USD HSBC GIF Global Core Plus Bond (EUR)*	-4.25	-8.16	-9.25				-9.25				
2	96211	RS USD INVESCO Bond (EUR)	-0.91	-4.65	-3.15	-10.70	-5.11		-3.15	-2.96	-4.99	5.85	0.39
	97235	RS USD Nedgroup IP Guarded Strategy (EUR)*	-1.19	-5.12	-8.13				-8.13				
	97247	RS GBP Newton International Bond (EUR)*	-1.16	-4.72	-5.77				-5.77				
	97538	RS USD Templeton Global Bond (EUR)	Launched: 30/06/2008										
	96976	RS GBP Threadneedle Dollar Bond (EUR)	-0.35	-8.87	-13.33	-23.67		-13.33	-5.28	-7.03			
		Sector Average	-2.43	-5.98	-9.32	-9.00	-1.82		-9.32	1.32	-0.95	6.40	1.39
DEFENSIVE (UP TO 35% EQUITY) MANAGED													
	97099	RS GBP Newton Phoenix Multi-Asset (EUR)*	-3.56	-7.94	-18.16			-18.16	7.08				
		Sector Average	-2.37	-5.20	-10.66	-4.31	8.41		-10.66	3.71	3.27	8.27	4.64
2													AA
UK GILT													
2	96726	RS GBP BlackRock Government Securities (EUR)*	0.28	-6.15	-11.80	-11.26	-3.82		-11.80	0.25	0.37	2.80	5.43
		Sector Average	-0.66	-6.28	-10.10	-7.81	0.90		-10.10	0.39	2.15	4.67	4.57
STERLING FIXED INTEREST													
3	96768	RS GBP Artemis High Income (EUR)*	-2.47	-10.01	-20.85	-9.43	13.85		-20.85	5.89	8.07	12.09	12.15
3	96578	RS GBP M&G Offshore High Yield Corporate Bond (EUR)*	-1.55	-7.59	-17.59	-11.18	7.18		-17.59	2.60	5.04	7.02	12.76
3	96636	RS GBP New Star Fixed Interest (EUR)*	-3.48	-10.13	-21.90	-15.49	-1.84		-21.90	2.89	5.16	4.71	10.91
3	96891	RS GBP New Star High Yield Bond (EUR)*	-4.07	-10.39	-22.91	-16.20	-1.71		-22.91	3.32	5.21	6.14	10.51
	96984	RS GBP Threadneedle Strategic Bond (EUR)	-1.03	-7.99	-17.43	-15.37			-17.43	0.80	1.69		
		Sector Average	-1.78	-7.93	-15.67	-12.24	-1.49		-15.67	1.19	2.85	5.25	6.65
STERLING CORPORATE BOND													
	96937	RS GBP Fidelity Money Builder Income (EUR)*	-0.08	-8.41	-15.98	-15.06		-15.98	-0.41	1.52	5.00		
	97157	RS GBP Lloyds TSB Offshore Funds High Income (EUR)*	0.36	-8.37	-16.69			-16.69	-1.24				
	97145	RS GBP Lloyds TSB Offshore Funds Sterling Bond (EUR)*	-0.35	-8.59	-15.88			-15.88	-1.24				
3	96612	RS GBP M&G Offshore Corporate Bond (EUR)*	0.56	-5.37	-12.72	-9.17	2.74		-12.72	0.18	3.88	7.09	5.62
		Sector Average	-1.06	-8.76	-16.78	-14.17	-5.43		-16.78	0.50	2.63	3.74	6.20
CAUTIOUS (UP TO 60% EQUITY) MANAGED													
4	96715	RS GBP Aberdeen Managed Distribution (EUR)*	-8.09	-13.41	-23.28	-13.65	7.43		-23.28	4.67	7.54	11.17	11.91
	97341	RS USD Fidelity Multi Asset Strategic (EUR)*	-3.46	-5.02									
3	96201	RS EUR Investec Cautious Managed*	-3.71	-7.55	-14.29	-3.15	17.26		-14.29	6.17	6.43	15.47	4.84
	97149	RS GBP Lloyds TSB Multi Strategy Conservative (EUR)*	-1.97	-8.92	-16.63				-16.63	0.07			
	97231	RS USD Nedgroup IP Diversified Strategy (EUR)*	-4.07	-7.40	-17.27				-17.27				
4	96887	RS GBP New Star Managed Distribution (EUR)*	-8.58	-14.69	-29.66	-20.17	-5.26		-29.66	3.65	9.49	8.76	9.12
		Sector Average	-4.66	-8.38	-18.72	-9.15	5.13		-18.72	5.80	5.65	9.28	5.89
UK DIRECT PROPERTY													
	96953	RS GBP M&G Property (EUR)*	-4.11	-12.77	-36.26	-26.46		-36.26	3.05	11.95			
	96957	RS GBP New Star Property (EUR)*	-2.94	-10.16	-33.39	-18.61		-33.39	4.55	16.86	7.76		
4	96777	RS GBP Norwich Property (EUR)*	-1.81	-9.90	-30.47	-15.37	13.43		-30.47	2.82	18.37	13.31	18.28
	97106	RS GBP Skandia Property (EUR)*	-1.66	-11.01	-33.93			-33.93	6.95				
		Sector Average	-2.30	-8.59	-24.18	-10.00	11.73		-24.18	6.76	11.19	6.55	16.50
BALANCED (UP TO 85% EQUITY) MANAGED													
5	96437	RS USD Balanced Fidelity Managed (EUR)*	-6.18	-9.40	-19.84	-11.06	14.89		-19.84	7.57	3.14	20.98	6.78
4	96003	RS EUR Balanced Gartmore Managed*	-7.30	-9.06	-17.03	1.70	29.49		-17.03	11.27	10.17	17.65	8.22
	97153	RS GBP Lloyds TSB Multi Strategy Growth (EUR)*	-7.28	-11.03	-21.44				-21.44	4.77			
4	96604	RS GBP Sarasin GlobalSar IIRD (EUR)*	-4.22	-8.52	-13.77	7.76	33.72		-13.77	12.81	10.78	14.92	7.97
		Sector Average	-5.94	-8.70	-20.09	-4.24	18.23		-20.09	10.23	8.71	13.78	8.51
GLOBAL HIGH YIELD													
	96933	RS USD ABN AMRO Global Emerging Markets Bond (EUR)	-0.69	-11.78	-12.77	-7.32		-12.77	-6.00	13.02	18.49		
4	96700	RS USD Baring High Yield Bond (EUR)	-2.15	-9.54	-14.16	-16.98	-10.55		-14.16	-0.45	-2.86	6.46	1.21
	97257	RS EUR New Star Euro High Yield	-4.33	-4.44	-8.82				-8.82				
		Sector Average	-3.60	-6.53	-10.96	-5.17	7.22		-10.96	1.26	5.17	12.00	0.95
UK EQUITY INCOME													
5	96754	RS GBP Artemis Income (EUR)*	-6.97	-12.01	-25.87	-4.81	37.54		-25.87	11.95	14.70	22.31	18.13
6	96648	RS GBP Invesco Perpetual High Income (EUR)*	-8.69	-11.73	-22.98	11.69	66.01		-22.98	13.73	27.50	21.83	22.00
7	96725	RS GBP Jupiter Income (EUR)*	-12.24	-18.31	-31.07	-7.91	31.15		-31.07	10.48	20.92	19.26	19.41
7	96781	RS GBP Liontrust First Income (EUR)*	-12.24	-19.54	-36.68	-20.77	8.84		-36.68	9.22	14.57	14.53	19.93
7	96746	RS GBP New Star Higher Income (EUR)*	-18.67	-25.84	-41.88	-29.21	-5.88		-41.88	6.59	14.28	15.21	15.41
6	96570	RS GBP SG UK Income (EUR)*	-12.57	-17.98	-35.22	-21.45	5.70		-35.22	7.71	12.56	20.49	11.68
		Sector Average	-10.40	-13.87	-29.35	-10.25	20.01		-29.35	10.92	14.54	15.48	15.79
GLOBAL EQUITIES													
	97078	RS USD Aberdeen Global World Equity (EUR)*	-8.46	-8.89	-16.51			-16.51	13.78				
6	96488	RS GBP Aberdeen World Equity (EUR)*	-8.40	-8.48	-15.89	7.55	43.30		-15.89	11.10	15.09	23.02	8.31
8	96532	RS GBP AXA Framlington Global Opportunities (EUR)*	-10.85	-6.08	-18.47	-6.67	21.41		-18.47	11.12	3.02	25.65	3.52
8	96536	RS USD AXA World Funds Framlington Health (EUR)	2.60	-6.80	-17.55	-24.58	-8.94		-17.55	4.62	-12.57	19.92	0.68
9	96544	RS USD Baring Global Select (EUR)	-10.49	-10.10	-14.42	26.39	40.00		-14.42	28.63	14.81	17.60	-5.81
7	96472	RS GBP BlackRock GF Global Equity (EUR)*	-9.11	-8.33	-15.45	-2.44	20.65		-15.45	13.41	1.73	15.67	6.93
	97496	RS USD BlackRock GF World HealthScience (EUR)	Launched: 30/05/2008										
	97174	RS GBP Fidelity Global Special Situations (EUR)*	-7.19	-8.43	-18.47				-18.47				
6	96860	RS GBP First State Global Growth (EUR)*	-8.99	-8.88	-19.24	-7.67	9.22		-19.24	11.23	2.78	16.96	1.14
6	96685	RS GBP Henderson Industries of the Future (EUR)* ▲	-5.67	-8.23	-21.81	-1.62	18.08		-21.81	21.22	3.81	16.73	2.82
	97142	RS USD HSBC Amanah Global Equity (EUR)*	-6.22	-7.79	-19.05				-19.05	8.91			
	97570	RS USD HSBC Climate Change (EUR)	Launched: 05/08/2008										
	97162	RS USD HSBC Global Absolute* (EUR)	2.78	-4.77	-4.40				-4.40				
7	96730	RS GBP Invesco Perpetual International Equity (EUR)*	-11.86	-13.43	-27.57	-10.02	19.92		-27.57	16.65	6.49	16.86	14.05
8	96445	RS USD Investec GS Global Growth (EUR)	-5.92	-7.87	-25.71	-8.81	13.23		-25.71	16.99	4.92	17.31	5.85
8	96720	RS USD Investec GS Global Strategic Equity (EUR)	-7.44	-12.33	-25.41	-5.53	41.09		-25.41	10.87	14.23	30.68	14.29
	97386	RS EUR Jupiter Climate Change Solutions* ▲	-4.96										
8	96210	RS GBP Jupiter Ecology (EUR)* ▲	-4.31	-8.60	-23.18	16.96	69.55		-23.18	29.00	18.03	26.60	14.51
	97239	RS USD Nedgroup IP Accelerated Strategy (EUR)*	-6.12	-10.41	-24.47				-24.47				
4	96729	RS GBP Newton Absolute Intrepid (EUR)*	-2.42	-8.29	-10.28	7.03	50.96		-10.28	10.79	7.67	21.09	16.48
	97243	RS GBP Newton International Growth*	-9.35	-9.62	-16.81				-16.81				
6	96608	RS GBP Sarasin EquiSar Global Thematic (EUR)*	-6.03	-5.67	-13.32	11.93	46.25		-13.32	14.20	13.07	18.48	10.29
4	96511	RS GBP Schroder Medical Discovery (EUR)*	1.83	-7.16	-16.27	-15.14	-8.94		-16.27	-2.42	3.85	12.84	-4.90
10	96562	RS GBP SG Technology (EUR)*	-4.50	-5.77	-30.15	-23.80	-12.14		-30.15	20.48	-9.45	23.49	-6.62
4	96209	RS USD Templeton Global Fund (EUR)	-10.60	-15.14	-26.63	-12.66	17.61		-26.63	12.01	6.28	19.05	13.10
6		Sector Average	-7.15	-9.02	-19.99	-1.55	25.47		-19.99	13.73	8.18	18.38	7.66

August 2008

All percentage growth calculated to 31/07/2008

Annual performance % over one year to end July

Sector Risk Number
Fund Risk Number
Available to Portfolio Bonds
RS ID Number

CUMULATIVE
3 Months 6 Months 1 Year 3 Years 5 Years
ANNUAL
2008 2007 2006 2005 2004
OBSR Fund Rating Financial Express Crown Rating Citywire Rating

self select (continued)

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005	2004	OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating
7	97382	✓	RS EUR Jupiter New Europe*	-5.12												
	97253	✓	RS EUR New Star Pan-European Equity	-10.29	-12.69	-33.87			-33.87							
			Sector Average	-9.64	-9.42	-23.15	3.46	42.09	-23.15	18.80	13.33	22.68	11.95			
UK ALL COMPANIES																
8	97069		RS GBP Aberdeen UK Growth (EUR)*	-12.05	-16.41	-30.33			-30.33	12.43						
7	96750		RS GBP Artemis UK Special Situations (EUR)*	-8.25	-13.39	-28.82	-5.67	41.99	-28.82	17.78	12.52	18.45	27.08	AAA		A
6	96848		RS GBP AXA Framlington UK Select Opportunities (EUR)*	-8.32	-8.65	-23.67	1.57	54.94	-23.67	12.88	17.89	19.28	27.89	AAA		AA
	96203		RS GBP BlackRock GF United Kingdom (EUR)	-7.63	-7.35	-23.97	-0.14	30.34	-23.97	11.94	17.34	16.35	12.17	AAA		
	97170		RS GBP Fidelity Special Situations (EUR)*	-11.41	-15.10	-27.78			-27.78					S		
8	96677		RS GBP Gartmore UK Focus (EUR)*	-15.79	-21.21	-34.17			-34.17					AA		
5	96640		RS GBP HSBC UK Freestyle (EUR)*	-11.96	-15.94	-24.67	-7.97	24.71	-24.67	14.55	6.64	17.36	15.47			
5	96644		RS GBP HSBC UK Growth & Income (EUR)*	-10.20	-13.72	-25.96	-12.86	19.57	-25.96	5.42	11.64	18.32	15.97			
5	96731		RS GBP INVESCO UK Equity (EUR)*	-14.10	-21.45	-37.03	-15.80	20.49	-37.03	15.32	15.96	14.38	25.11			
6	96785		RS GBP Liontrust First Growth (EUR)*	-5.43	0.00	-14.70	21.32	50.09	-14.70	19.36	19.16	15.54	7.07	AA		
5	96823		RS GBP Liontrust First Large Cap (EUR)*	-7.36	-6.28	-18.18	5.90	32.81	-18.18	9.17	18.55	15.31	8.76	AA		AA
7	96632		RS GBP M&G Recovery (EUR)*	-9.51	-8.74	-23.28	9.53	59.01	-23.28	21.46	17.55	22.91	18.11	AAA		AAA
7	96693		RS GBP New Star UK Alpha (EUR)*	-10.51	-7.46	-24.04	8.53	57.96	-24.04	18.94	20.13	17.25	24.12	AA		A
8	96492		RS GBP New Star UK Focus (EUR)*	-15.72	-22.20	-42.66	-28.79	6.44	-42.66	7.25	15.79	22.09	22.42	AA		
8	96806		RS GBP Schroder UK Alpha Plus (EUR)*	-8.24	-9.64	-24.15	13.64	50.94	-24.15	15.41	29.81	14.53	15.97	AA		AA
8	96516		RS GBP Schroder UK Mid250 (EUR)*	-14.54	-19.42	-36.93	-5.13	44.35	-36.93	20.39	24.94	23.89	22.81	AAA		
8	96566		RS GBP SG UK Growth (EUR)*	-14.22	-21.74	-37.05	-25.53	13.22	-37.05	10.33	7.22	22.83	23.77			
			Sector Average	-9.46	-10.84	-27.28	-3.46	32.56	-27.28	13.86	16.60	17.68	16.68			
EUROPE EXCLUDING UK EQUITIES																
10	97291	✓	RS EUR ABN AMRO Russia Equity	-10.53	-9.35											
	96432		RS USD Baring Eastern Europe (EUR)	-6.07	-7.61	-11.28	6.10	215.69	-11.28	29.83	39.86	55.81	25.77			
	96204		RS GBP Baring Europe Select (EUR)	-10.60	-7.74	-24.10	18.41	118.10	-24.10	31.18	18.93	44.80	27.20			AA
5	97080	✓	RS EUR BlackRock GF Continental European Flexible	-9.00	-3.96	-15.74	16.17		-15.74	17.18	17.66					
5	96728		RS USD BNY Mellon Continental European Equity (EUR)	-7.37	-6.77	-15.25	10.92	54.53	-15.25	15.24	13.56	26.32	10.29			
	96896		RS GBP Continental European (EUR)*	-8.15	-8.86	-19.32	3.58		-19.32	15.66	11.00	22.01				
6	96661		RS GBP Fidelity European (EUR)*	-6.83	-5.61	-17.31	7.95	76.28	-17.31	16.86	11.71	37.09	19.12	AA		
	97321		RS USD Fidelity MultiManager Emerging Europe (EUR)*	-9.16	-11.27											
	97586		RS GBP GAM Star Continental Euro Equity (EUR)	Launched: 12/08/2008			11.53	58.42								
6	96582	✓	RS EUR Gartmore SICAV Continental European*	-10.09	-9.37	-19.04			-19.04	17.77	16.98	26.24	12.52		2	
	97190	✓	RS USD HSBC GIF Euroland Equity	-13.00	-11.53	-21.73			-21.73							
8	96762	✓	RS USD Investec GS Continental European Equity (EUR)	-9.37	-9.28	-24.16	-0.75	31.40	-24.16	14.49	14.32	27.35	3.96			
6	97390	✓	RS EUR Jupiter European Opportunities*	-9.31												
6	96755	✓	RS EUR Lazard European Equity*	-8.12	-8.95	-18.87	6.74	54.46	-18.87	14.97	14.44	30.20	11.14		1	
7	96597	✓	RS GBP New Star European Growth (EUR)	-14.24	-10.90	-26.48	4.74	66.75	-26.48	20.59	18.14	29.75	22.71	AAA		
7	96574	✓	RS GBP SG European Special Opportunities (EUR)*	-9.68	-12.23	-23.47	1.87	47.83	-23.47	15.50	15.25	28.04	13.34			
			Sector Average	-9.73	-8.32	-22.18	6.37	51.85	-22.18	20.83	13.11	25.90	13.39			
NORTH AMERICA EQUITIES																
	96927		RS GBP American (EUR)*	-6.09	-7.15	-19.58	-20.86		-19.58	9.91	-10.46	9.82				
9	97223		RS USD BlackRock IIF US Flexible Equity (EUR)	-7.38	-13.74	-25.52			-25.52							
	96701		RS USD Fidelity American Growth (EUR)*	-4.52	-10.01	-18.54	-17.60	-4.28	-18.54	0.42	0.74	13.79	2.08			
	96616		RS GBP Fidelity American Special Situations (EUR)*	-6.72	-11.65	-19.75	-18.20	-6.81	-19.75	1.34	0.59	13.70	0.19			
6	97333		RS USD Fidelity MM US High Alpha (EUR)*	-10.51	-13.64											
	96831		RS USD Franklin Mutual Beacon (EUR)	-8.88	-13.53	-28.05	-21.23	-5.89	-28.05	7.44	1.90	13.93	4.87			
	97055		RS USD Franklin US Equity (EUR)	-5.43	-9.15	-22.20			-22.20	9.95	-8.83					
	97590		RS USD GAM Star US All Cap Equity (EUR)	Launched: 12/08/2008			26.58	-4.12								
9	96496		RS USD Gartmore SICAV US Smaller Companies (EUR)*	-5.35	-12.04	-32.36			-32.36	12.77	-3.74	29.18	1.08			
6	96206		RS USD JPM America Equity (EUR)	-9.04	-10.47	-25.98	-22.40	-10.47	-25.98	13.99	-8.03	11.75	3.24			
8	97309		RS USD Lazard North American Equity (EUR)*	-8.20	-12.35											
	96620		RS GBP Schroder US Smaller Companies (EUR)	-2.20	-3.45	-15.19	-2.32	35.45	-15.19	12.63	2.26	23.82	12.00	AA		AA
	96980		RS GBP Threadneedle American (EUR)	-7.77	-10.20	-21.75	-18.77		-21.75	9.23	-4.97			AA		A
			Sector Average	-7.22	-10.17	-23.18	-17.95	-3.05	-23.18	9.61	-2.55	14.75	2.97			
UK SMALLER COMPANIES																
8	96558		RS GBP Gartmore UK & Irish Smaller Companies (EUR)*	-9.68	-13.62	-37.20	-16.63	27.84	-37.20	20.98	9.73	15.42	32.85			
7	96652		RS GBP Invesco Perpetual UK Smaller Companies Equity (EUR)*	-7.33	-9.23	-27.02	9.99	69.80	-27.02	23.27	22.26	27.07	21.50			AAA
8	96789		RS GBP Liontrust Intellectual Capital Trust (EUR)*	-5.22	-11.39	-37.91	-19.77	19.26	-37.91	24.17	4.07	18.48	25.45	A		
			Sector Average	-8.10	-10.09	-34.26	-5.35	42.38	-34.26	24.37	15.76	19.63	25.75			
ASIA PACIFIC INCLUDING JAPAN EQUITIES																
10	96431		RS USD JF Pacific Securities (EUR)	-13.17	-8.79	-23.61	5.48	41.48	-23.61	24.48	10.92	24.52	7.72			
			Sector Average	-13.65	-13.30	-24.28	8.78	52.51	-24.28	28.94	11.41	28.32	9.26			
JAPAN EQUITIES																
9	97263		RS JPY Aberdeen Global Japan Smaller Companies (EUR)*	-10.71	-12.11	-31.23			-31.23							
	97206		RS USD Baring Japan (EUR)	-8.17	-5.66	-29.69			-29.69							
10	96669		RS USD BNY Mellon Japan Equity (EUR)	-10.57	-6.78	-27.63	-30.53	-17.71	-27.63	-9.52	6.11	-7.23	27.68			
	96628		RS GBP Fidelity Japan Smaller Companies (EUR)*	-5.64	-5.82	-29.12	-38.74	-4.49	-29.12	-12.20	-1.56	14.28	36.42			
9	97121		RS USD Franklin Templeton Japan (EUR)	-11.35	-11.54	-38.76			-38.76	5.79						
	96207		RS GBP Schroder Tokyo (EUR)*	-7.98	-8.77	-26.38	-18.97	1.81	-26.38	-2.62	13.04	3.87	20.96	AA		
			Sector Average	-9.32	-10.75	-30.22	-23.36	-4.01	-30.22	-3.92	14.31	5.13	19.15			
GLOBAL EMERGING MARKETS EQUITIES																
10	97289		RS USD ABN AMRO Brazil Equity (EUR)	2.28	5.89											
	97301		RS USD ABN AMRO Global Emerging Markets (EUR)	-11.15	-10.82											
	96824		RS USD Baring Global Emerging Markets (EUR)	-13.29	-10.24	-16.39	39.55	101.44	-16.39	35.69	23.01	35.81	6.28			
	97496		RS USD BlackRock GF Latin America (EUR)	Launched: 30/05/2008												
	97512		RS GBP Fidelity Emerging Europe, Middle East and Africa (EUR)	Launched: 20/06/2008												
	97325		RS USD Fidelity Latin America (EUR)	-3.18	0.52											
	97317		RS USD Fidelity MultiManager Emerging Markets (EUR)*	-10.99	-8.69											
	96919		RS GBP First State Global Emerging Markets Leaders (EUR)	-9.19	-8.94	-15.00	32.29		-15.00	35.10	15.21	39.03		AA		
	97566		RS USD Franklin MENA (EUR)	Launched: 30/07/2008												
	97575		RS USD HSBC Brazil Equity (EUR)	Launched: 05/08/2008												
	97178		RS USD HSBC BRIC Markets Equity (EUR)	-15.04	-13.04	-10.22			-10.22							
	97190		RS USD HSBC GIF Global Emerging Markets Equity (EUR)	-12.16	-10.43	-1										

Euro

August 2008

All percentage growth calculated to 31/07/2008

Annual performance % over one year to end July

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE					ANNUAL				OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating	
				3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005				2004
self select (continued)																
ASIA PACIFIC EXCLUDING JAPAN EQUITIES (continued)																
	10		96724	RS USD JF Thailand (EUR)	-22.87	-16.58	-25.88	22.60	70.83	-25.88	44.63	14.38	4.69	33.09		
			97404	RS USD Kotak Indian Growth (EUR)*	-23.84											
			97396	RS USD Kotak Indian Mid-cap (EUR)*	-28.77											
			97508	RS USD Kotak Indian Multi Cap (EUR)*	Launched: 05/06/2008											
			97201	RS GBP New Star Asian Opportunities (EUR)	-15.46	-16.06	-29.80			-29.80						
			97444	RS GBP Old Mutual Asian Select (EUR)*	-18.86											
			97111	RS USD Templeton Asian Growth (EUR)	-20.97	-19.45	-31.68			-31.68	60.37					
				Sector Average	-14.57	-15.05	-24.31	27.58	99.62	-24.31	47.53	14.25	32.47	18.11		
COMMODITY/ENERGY																
		✓	97283	RS EUR ABN AMRO Materials*	-3.56	7.58										
		✓	97295	RS EUR ABN AMRO Utilities*	-8.99	-11.95										
			97408	RS USD Baring Global Resources (EUR)	-12.84											
	10		96624	RS USD BlackRock GF New Energy (EUR)	-4.77	-2.39	-7.73	48.56	152.32	-7.73	30.83	23.07	34.22	26.55		
			97500	RS USD BlackRock GF World Energy (EUR)	Launched: 30/05/2008											
			97227	RS USD BlackRock GF World Mining (EUR)	-14.49	-5.03	-2.38			-2.38						
			96665	RS GBP BlackRock Gold & General (EUR)*	-9.57	-19.02	1.76	83.24	113.93	1.76	11.46	61.56	10.17	5.98	AAA	AA
	10		96502	RS GBP Fidelity Global Industrials (EUR)	-7.84	-4.77	-10.31	28.11	96.03	-10.31	16.31	22.80	28.76	18.85		
	9		97329	RS USD Fidelity Multi Manager Natural Resources (EUR)	-7.79	-2.89										
			97458	RS USD Investec Global Dynamic Resources (EUR)	Launched: 13/05/2008											
			97462	RS USD Investec Global Energy (EUR)	Launched: 13/05/2008											
			97466	RS USD Investec Global Gold (EUR)	Launched: 13/05/2008											
			96945	RS GBP JPM Natural Resources (EUR)*	-15.68	-16.50	-19.81	57.91		-19.81	35.55	45.28	40.91			
				Sector Average	-8.18	-7.06	-3.43	75.54	134.80	-3.43	23.19	47.56	18.89	12.50		
GLOBAL PROPERTY																
			97313	RS USD Fidelity MultiManager Euro Property Securities (EUR)*	-15.73	-17.47										
		✓	97266	RS EUR New Star International Property*	-1.33	-1.54	2.45			2.45						
			97270	RS GBP Norwich European Property (EUR)*	-7.19	-12.93	-20.61			-20.61						
			97103	RS USD Skandia Global Real Estate Securities (EUR)	-15.76	-14.69	-25.80			-25.80	-5.13					
		✓	97164	RS EUR Tri Investments European Residential Property*	-1.12	-0.21	-1.22			-1.22						
				Sector Average	-10.03	-11.49	-20.28	-1.51		-20.28	3.50	19.36	34.65			
SPECIALIST																
	9		96465	RS USD Aberdeen Global Technology (EUR)	-4.85	-4.39	-20.97	-10.09	5.95	-20.97	21.57	-6.42	14.14	3.24		
			97448	RS USD ABN AMRO Clean Tech (EUR) ▲	-6.52											
	10		96708	RS GBP AXA Framlington Biotech (EUR)*	13.73	5.33	-8.03	-13.52	1.87	-8.03	6.89	-12.03	25.59	-6.21	S	
	8		96554	RS GBP AXA Framlington Financial (EUR)*	-16.52	-20.51	-38.30	-28.10	-3.19	-38.30	4.70	11.30	22.25	10.14	A	A
			97488	RS USD BlackRock GF Global Allocation (EUR)	Launched: 30/05/2008											
	7		96494	RS GBP Fidelity Global Financial Services (EUR)	-12.34	-16.82	-32.02	-10.53	17.20	-32.02	8.77	20.99	26.69	3.40		
	4		96498	RS GBP Fidelity Global Health Care (EUR)	1.41	-6.33	-13.54	-14.10	-1.79	-13.54	-0.83	0.18	19.36	-4.22		
	9		96429	RS GBP Henderson Global Technology (EUR)*	-5.27	-9.12	-22.64	-9.47	-0.34	-22.64	26.90	-7.79	17.81	-6.55		A
	6		96719	RS USD INVESCO Global Healthcare (EUR)	-0.29	-7.04	-12.60	-15.29	-1.15	-12.60	1.68	-4.69	14.55	1.87		
		✓	97378	RS EUR Jupiter Global Financials*	-5.31											
			97534	RS USD Jupiter India (EUR)*	Launched: 30/06/2008											
			97400	RS USD Kotak Indian Infrastructure and Realty (EUR)*	-29.05											
			97251	RS GBP New Star Global Financials (EUR)*	-11.56	-20.32	-34.10			-34.10					A	AA
			97470	RS GBP Sarasin AgriSar (EUR)*	Launched: 22/05/2008											
STERLING PREFERENCE SHARES AND CONVERTIBLES																
	4		96697	RS GBP Premier Absolute Growth Trust (EUR)*	-4.38	-11.03	-19.39	-8.63	31.04	-19.39	2.63	10.45	16.22	23.40		
UK PROPERTY SECURITIES																
	9		96524	RS GBP Aberdeen Property Share (EUR)*	-19.25	-28.86	-47.69	-33.43	15.75	-47.69	-2.64	30.71	23.15	41.20		
ALTERNATIVES																
	4		96656	RS USD Momentum All Weather Liquidity (EUR)*	1.47	-5.36	-11.98	-7.37	-4.60	-11.98	3.40	1.79	4.43	-1.38		
			96969	RS USD Templeton Global Long/Short (EUR)*	-7.47	-13.43	-22.53	-19.92		-22.53	1.78	1.55				

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

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

◆ Figures unavailable.

* OBSR rating. These ratings are awarded to MultiManager funds ('Funds of Funds' and 'Manager of Manager' funds only). The ratings are reviewed quarterly and are based on quantitative and qualitative analysis. Ratings awarded are AAA, AA or A. Skandia currently only has permission to show Skandia Investment Management OBSR ratings.

▲ Ethical profile.

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.

S OBSR rating suspended.

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 (✓).

The 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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