

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.

			3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005	2004			
		MANAGED INVESTMENT SOLUTIONS													
		STERLING FIXED INTEREST													
1	✓	96901	RS GBP Bond Income*	-2.50	-4.04	-3.37	-1.91	-3.37	0.40	1.11	9.59		A*	1	
			Sector Average	-1.60	-2.64	-1.40	0.19	-1.40	-0.27	1.89	9.67	0.85			
3	✓	85052	CAUTIOUS (UP TO 60% EQUITY) MANAGED	-6.11	-5.27	-7.01	5.47	-7.01	5.26	7.75	15.90	2.84	A*	2	
			Sector Average	-4.48	-3.12	-4.97	3.72	-4.97	4.28	4.66	13.87	0.13			
6	✓	96013	BALANCED (UP TO 85% EQUITY) MANAGED	-9.30	-6.78	-12.87	1.47	-12.87	6.72	9.12	19.05	2.35	A*	1	
			Sector Average	-5.77	-3.46	-6.58	9.32	-6.58	8.65	7.70	18.56	2.61			
6	✓	96897	UK EQUITY INCOME	-11.45	-10.67	-19.80	-5.35	-19.80	3.27	14.27	20.10			1	
			Sector Average	-10.24	-8.92	-17.40	2.47	-17.40	9.33	13.47	20.33	9.49			
7	✓	96909	FLEXIBLE (UP TO 100% EQUITY) MANAGED	-9.61	-6.46	-13.52	0.64	-13.52	8.26	7.50	20.51		A*	1	
		96972	RS GBP Aggressive	-8.17	-4.75	-8.91	2.00	-8.91	8.06	3.63					
			Sector Average	-7.30	-3.43	-7.95	9.31	-7.95	10.22	7.74	20.32	2.67			
7	✓	97085	GLOBAL EQUITIES	-11.93	-9.26	-15.57		-15.57	12.13						
			Sector Average	-6.98	-3.80	-6.45	12.40	-6.45	12.10	7.18	23.35	1.80			
		97519	SPECIALIST	RS USD Skandia Alternative Investments (GBP)* Launched: 24/06/2008											
		ASSET ALLOCATOR FUNDS													
		MONEY MARKET													
1	✓	85008	RS GBP Building Society Deposit	1.18	2.32	5.02	13.64	5.02	4.29	3.75	3.90	2.88		2	
		85012	RS GBP Deposit	1.16	2.30	4.95	13.45	4.95	4.30	3.65	3.87	2.95		2	
			Sector Average	0.61	3.23	9.20	10.60	9.20	0.47	0.81	4.55	-3.17			
2	✓	97047	STERLING CORPORATE BOND	-1.61	-5.58	-4.69	-4.39	-4.69	-1.13	1.46					
			Sector Average	-0.88	-3.52	-2.71	6.38	-2.71	-0.94	1.68	8.10	0.42			
3	✓	96881	GLOBAL FIXED INTEREST	-2.17	1.46	11.19	6.25	11.19	-1.43	-3.06	9.59	-4.78		2	
		97051	RS EUR Euro Bond (GBP)*	-1.71	0.00	7.71	1.77	7.71	-3.10	-2.50					
			Sector Average	-2.25	-0.59	6.02	3.90	6.02	-0.13	-1.87	10.87	-4.13			
7	✓	97027	UK ALL COMPANIES	-12.59	-10.45	-19.68	-1.76	-19.68	5.24	16.22				1	
		96250	RS GBP UK Equity Blend	-11.69	-7.88	-13.35	7.72	-13.35	8.51	14.58	22.44	9.01		1	
			Sector Average	-9.29	-5.72	-14.98	10.21	-14.98	12.22	15.52	22.63	10.33			
8	✓	97031	EUROPE EXCLUDING UK EQUITIES	-13.14	-6.51	-13.03	13.69	-13.08	17.57	11.24				1	
		96482	RS GBP European Equity Blend	-13.09	0.00	-15.61	27.23	-15.61	27.23	18.49	27.68	11.48			
			Sector Average	-9.57	-3.06	-9.01	21.44	-9.01	19.10	12.06	31.19	7.22			
8	✓	97035	NORTH AMERICA EQUITIES	-8.36	-3.16	-12.68	-15.43	-12.68	6.49	-9.05				1	
		96439	RS GBP US Equity Blend	-8.14	-5.48	-9.87	-8.00	-9.87	6.16	-3.85	18.01	-1.21		2	
			Sector Average	-7.05	-5.01	-10.19	-6.32	-10.19	8.04	-3.45	19.57	-2.64			
9	✓	97043	JAPAN EQUITIES	-9.48	-3.74	-17.95	-12.46	-17.95	-3.18	10.20				1	
			Sector Average	-9.16	-5.62	-18.42	-12.51	-18.42	-5.30	13.25	9.54	12.66			
10	✓	97273	GLOBAL EMERGING MARKETS EQUITIES	-13.72	-6.97			1.30	29.47	23.03	45.86	8.97			
			Sector Average	-9.32	-3.36	1.30	61.37	1.30	29.47	23.03	45.86	8.97			
10	✓	97039	ASIA PACIFIC EXCLUDING JAPAN EQUITIES	-13.26	-7.41	-6.85	30.36	-6.85	31.07	6.77				2	
			Sector Average	-14.42	-10.18	-11.50	45.66	-11.50	45.41	13.18	38.04	11.68			
		BEST IDEAS FUNDS													
		FLEXIBLE (UP TO 100% EQUITY) MANAGED													
7	✓	97132	RS GBP Global Best Ideas*	-10.72	-5.48	-14.30		-14.30	13.90				A*		
			Sector Average	-7.30	-3.43	-7.95	9.31	-7.95	10.22	7.74	20.32	2.67			
7	✓	97209	UK ALL COMPANIES	-10.47	-9.48	-22.67		-22.67					A*		
		97277	RS GBP UK Best Ideas*	-0.55	1.33										
			Sector Average	-9.29	-5.72	-14.98	10.21	-14.98	12.22	15.52	22.63	10.33			
8		97438	EUROPE INCLUDING UK EQUITIES	-11.74				-10.15	17.09	12.27	27.84	5.85			
			Sector Average	-9.48	-4.22	-10.15	18.12	59.83							
		SINGLE STRATEGY SOLUTIONS													
1	✓	97105	UK DIRECT PROPERTY	-2.34	-5.86	-23.18		-23.18	5.74						
			Sector Average	-2.13	-3.34	-11.35	2.76	25.69	-11.35	5.23	10.15	11.03	10.16		
3		97423	GLOBAL FIXED INTEREST	-2.96				6.02	-0.13	-1.87	10.87	-4.13			
		97431	RS USD Emerging Market Debt (GBP)	1.70											
			Sector Average	-2.25	-0.59	6.02	3.90	10.44							
7		97435	GLOBAL EQUITIES	1.25				-6.45	12.10	7.18	23.35	1.80			
		97427	RS USD Healthcare (GBP)*	-7.83											
			Sector Average	-6.98	-3.80	-6.45	12.40	41.15							
8		97415	EUROPE INCLUDING UK EQUITIES	-13.29				-10.15	17.09	12.27	27.84	5.85			
			Sector Average	-9.48	-4.22	-10.15	18.12	59.83							
8	✓	96893	EUROPE EXCLUDING UK EQUITIES	-8.79	-3.60	-6.18	18.03	-6.18	14.26	10.10	26.70			1	
			Sector Average	-9.57	-3.06	-9.01	21.44	-9.01	19.10	12.06	31.19	7.22			
8	✓	96925	NORTH AMERICA EQUITIES	-6.68	-1.76	-6.39	-9.79	-6.39	8.52	-11.20	14.04			2	
		97411	RS GBP American*	-8.16				-10.19	8.04	-3.45	19.57	-2.64			
			Sector Average	-7.05	-5.01	-10.19	-6.32	9.06							
10		97419	ASIA PACIFIC EXCLUDING JAPAN EQUITIES	-11.51				-11.50	45.41	13.18	38.04	11.68			
			Sector Average	-14.42	-10.18	-11.50	45.66	124.55							
	✓	97093	GLOBAL PROPERTY	-15.72	-10.97	-17.83	12.45	-17.83	-1.59	18.26	40.30	0.00			
			Sector Average	-9.87	-6.41	-6.79	12.45	0.00	-6.79	2.02	18.26	40.30	0.00		

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 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.

1	1	✓	96849	MONEY MARKET	0.75	2.47	3.55	12.40	17.16	3.55	3.37	5.00	1.19		2
				Sector Average	0.61	3.23	9.20	10.60	11.96	9.20	0.47	0.81	4.55	-3.17	

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Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE					ANNUAL				GBSR 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)																	
STERLING FIXED INTEREST																	
1	2	✓	96765	RS GBP Artemis High Income*	-3.14	-4.83	-7.89	3.26	27.17	-7.89	4.56	7.21	16.38	5.81	AA	2	A
	2	✓	96575	RS GBP M&G Offshore High Yield Corporate Bond*	-2.22	-2.31	-4.11	1.33	19.67	-4.11	1.36	4.25	11.01	6.38	S	2	
	1	✓	96633	RS GBP New Star Fixed Interest*	-4.13	-5.04	-9.18	-3.66	9.54	-9.18	1.66	4.34	8.59	4.72	AA	1	
	2	✓	96888	RS GBP New Star High Yield Bond*	-4.80	-5.23	-10.34	-4.44	9.67	-10.34	2.04	4.44	10.09	4.25	AA	1	
	1	✓	96983	RS GBP Threadneedle Strategic Bond	-1.85	-2.81	-4.05	-3.54		-4.05	-0.42	0.96			AA	1	
				Sector Average	-1.60	-2.64	-1.40	0.19	10.81	-4.05	-0.27	1.89	9.67	0.85			
UK DIRECT PROPERTY																	
1		✓	96951	RS GBP M&G Property*	-4.78	-7.79	-25.89	-16.17		-25.89	1.81	11.10					
		✓	96955	RS GBP New Star Property*	-3.63	-4.94	-22.49	-7.18		-22.49	3.26	15.97	11.84				
	3	✓	96774	RS GBP Norwich Property*	-2.46	-4.65	-19.05	-3.49	26.73	-19.05	1.52	17.44	17.54	11.71			
		✓	97105	RS GBP Skandia Property*	-2.34	-5.86	-23.18			-23.18	5.74						
				Sector Average	-2.13	-3.34	-11.35	2.76	25.69	-11.35	5.23	10.15	11.03	10.16			
UK GILT																	
2	1	✓	85050	RS GBP BlackRock Government Securities*	-0.44	-0.80	2.65	1.17	7.36	2.65	-1.00	-0.45	6.73	-0.57		1	
				Sector Average	-0.48	-0.90	5.10	5.25	13.51	5.10	-1.05	1.20	9.07	-1.12			
STERLING CORPORATE BOND																	
		✓	96935	RS GBP Fidelity Money Builder Income*	-0.82	-3.22	-2.34	-3.22		-2.34	-1.60	0.70	8.99		AA		
		✓	97156	RS GBP Lloyds TSB Offshore Funds High Income*	-0.34	-3.07	-3.07			-3.07	-2.46						
		✓	97144	RS GBP Lloyds TSB Offshore Funds Sterling Bond*	-1.11	-3.36	-2.20			-2.20	-2.36						
	2	✓	96609	RS GBP M&G Offshore Corporate Bond*	-0.18	0.00	1.45	3.53	14.70	1.45	-1.08	3.15	11.13	-0.31			
				Sector Average	-0.88	-3.52	-2.71	-2.01	6.38	-2.71	-0.94	1.68	8.10	0.42			
DEFENSIVE (UP TO 35% EQUITY) MANAGED																	
2		✓	97098	RS GBP Newton Phoenix Multi-Asset*	-4.13	-2.63	-4.77			-4.77	5.75						AA
				Sector Average	-2.19	0.24	4.46	9.25	21.95	4.46	2.22	2.31	12.82	-1.06			
GLOBAL FIXED INTEREST																	
		✓	97026	RS GBP Baring Directional Bond	-1.54	-0.49	7.25	10.26		7.25	-1.55	4.43				2	
3		✓	96794	RS USD Baring US Plus Bond (GBP)	-1.23	-0.88	7.27	-4.43	-5.40	7.27	-3.68	-7.50	8.50	-8.77			
2	§	✓	85049	RS GBP BlackRock GF World Bonds	-2.41	-1.38	2.42	-9.00	-9.45	2.42	-5.42	-6.07	8.26	-8.08		1	
2		✓	96842	RS USD BNY Mellon Global Bond (GBP)	-2.23	0.30	10.22	2.33	9.12	10.22	-0.67	-6.53	12.02	-4.81			
		✓	97336	RS EUR Fidelity MM Global High Income (GBP)*	-2.50	1.89											
		✓	96710	RS USD Franklin US Government (GBP)	-1.45	-0.55	6.69	-4.91	-9.21	6.69	-3.97	-7.19	5.95	-9.88			
		✓	97185	RS USD HSBC Cdf Global Core Plus Bond (GBP)*	-4.97	-3.04	5.52			5.52							
		✓	85033	RS GBP INVESCO Bond	-1.64	0.80	12.54	1.45	5.28	12.54	-4.29	-5.82	9.85	-5.53		1	
3	§	✓	97234	RS USD Nedgroup IP Guarded Strategy (GBP)*	-1.69	0.38	6.92			6.92							
		✓	97245	RS GBP Newton International Bond*	-1.78	0.71	9.57			9.57					AAA		
		✓	97537	RS USD Templeton Global Bond (GBP)													
		✓	96975	RS GBP Threadneedle Dollar Bond	-1.10	-3.64	0.67	-13.04		0.67	-6.39	-7.73				1	
				Sector Average	-2.25	-0.59	6.02	3.90	10.44	6.02	-0.13	-1.87	10.87	-4.13			
CAUTIOUS (UP TO 60% EQUITY) MANAGED																	
3		✓	85051	RS GBP Aberdeen Managed Distribution*	-8.62	-8.37	-10.67	-1.48	20.00	-10.67	3.34	6.73	15.28	5.66		1	
		✓	97340	RS USD Fidelity Multi Asset Strategic (GBP)*	-3.96	0.44											
3		✓	85013	RS GBP Investec Cautious Managed*	-4.98	-5.80	-11.43	-3.13	13.06	-11.43	2.94	6.25	14.29	2.11	AA	1	
		✓	97148	RS GBP Lloyds TSB Multi Strategy Conservative*	-2.61	-3.77	-3.14			-3.14	-1.07						
		✓	97230	RS USD Nedgroup IP Diversified Strategy (GBP)*	-4.74	-2.23	-3.79			-3.79							
3		✓	96884	RS GBP New Star Managed Distribution*	-9.26	-9.75	-18.17	-9.01	5.82	-18.17	2.43	8.55	12.95	2.96		1	
				Sector Average	-4.48	-3.12	-4.97	3.72	18.27	-4.97	4.28	4.66	13.87	0.13			
BALANCED (UP TO 85% EQUITY) MANAGED																	
5		✓	96014	RS GBP Balanced Fidelity Managed*	-6.61	-3.55	-7.69	7.07	37.74	-7.69	7.46	7.95	23.81	3.90		1	
4		✓	85014	RS GBP Balanced Gartmore Managed*	-8.08	-6.16	-9.28	6.21	33.32	-9.28	7.91	8.50	20.78	3.93		1	
		✓	97152	RS GBP Lloyds TSB Multi Strategy Growth*	-7.88	-5.90	-8.65			-8.65	3.56						
4		✓	96601	RS GBP Sarasin GlobalSar IILD*	-4.91	-3.30	0.32	22.93	49.29	0.32	11.45	9.95	19.19	1.90		3	
				Sector Average	-5.77	-3.46	-6.58	9.32	32.99	-6.58	8.65	7.70	18.56	2.61			
GLOBAL HIGH YIELD																	
6		✓	96932	RS USD ABN AMRO Global Emerging Markets Bond (GBP)	-1.46	-6.75	1.50	5.62		1.50	-7.23	12.17	23.03				
		✓	96244	RS USD Baring High Yield Bond (GBP)	-2.71	-4.19	-0.13	-5.28	0.00	-0.13	-1.56	-3.64	10.56	-4.51			
		✓	97259	RS EUR New Star Euro High Yield (GBP)	-5.00	1.10	6.08			6.08							
				Sector Average	-3.43	-1.17	4.11	8.27	20.62	4.11	-0.19	4.20	16.71	-4.54			
UK EQUITY INCOME																	
5		✓	96751	RS GBP Artemis Income*	-7.61	-6.91	-13.76	8.53	53.71	-13.76	10.62	13.77	26.99	11.52	AAA	2	A
6		✓	96645	RS GBP Invesco Perpetual High Income*	-9.32	-6.66	-10.39	27.30	85.33	-10.39	12.35	26.44	26.52	15.06	AAA	3	AA
6		✓	96249	RS GBP Jupiter Income*	-12.82	-13.58	-19.79	4.98	46.52	-19.79	9.13	19.93	23.76	12.77	AAA	1	
6		✓	96778	RS GBP Liontrust First Income*	-12.88	-14.92	-26.39	-9.73	21.55	-26.39	7.94	13.62	18.93	13.21	AA	1	
7		✓	96734	RS GBP New Star Higher Income*	-19.16	-21.56	-32.36	-19.23	5.22	-32.36	5.38	13.32	19.56	8.96		1	
5		✓	96567	RS GBP SG UK Income*	-13.16	-13.25	-24.65	-10.39	18.02	-24.65	6.45	11.73	24.94	5.42		1	
				Sector Average	-10.24	-8.92	-17.40	2.47	35.00	-17.40	9.33	13.47	20.33	9.49			
FLEXIBLE (UP TO 100% EQUITY) MANAGED																	
6		✓	96018	RS GBP Aggressive Invesco Perpetual Managed*	-12.18	-10.42	-17.48	1.61	33.55	-17.48	11.29	10.64	19.05	10.40		1	
				Sector Average	-7.30	-3.43	-7.95	9.31	35.03	-7.95	10.22	7.74	20.32	2.67			
GLOBAL EQUITIES																	
7		✓	97077	RS USD Aberdeen Global World Equity (GBP)*	-9.05	-3.62	-2.85			-2.85	12.48						
8		✓	96486	RS GBP Aberdeen World Equity*	-8.92	-3.13	-2.11	22.73	60.04	-2.11	9.76	14.22	27.72	2.10		2	AA
7		✓	96529	RS GBP AXA Framlington Global Opportunities	-11.49	-0.71	-5.27	6.37	35.33	-5.27	9.79	2.28	30.50	-2.51		1	
8		✓	96534	RS USD AXA World Funds Framlington Health (GBP)	1.93	-1.31	-3.99	-13.98	1.73	-3.99	3.38	-13.33	24.49	-5.00	A		
9		✓	96542	RS USD Baring Global Select (GBP)	-11.05	-5.01	-0.46	44.07	56.31	-0.46	27.11	13.87	22.13	-11.17			
8		✓	96469	RS GBP BlackRock GF Global Equity*	-9.75	-3.10	-1.57	11.28	34.65	-1.57	12.06	0.89	20.14	0.72		2	
		✓	97491	RS USD BlackRock GF World Healthcare (GBP)													
				Launched: 30/05/2008													
8		✓	85025	RS GBP F&C Investment Trust*	-7.84	-3.68	-5.12	30.74	63.37	-5.12	15.14	19.69	29.34	-3.39		3	
		✓	97172	RS GBP Fidelity Global Special Situations*	-7.77	-3.03	-5.04			-5.04						3	
7		✓	96857	RS GBP First State Global Growth*	-9.60	-3.63	-6.05	5.28	21.92	-6.05	9.93	1.94	21.37	-4.59		1	
6		✓	96679	RS GBP Henderson Industries of the Future* ▲	-6.21	-2.96	-9.00	12.15	31.90	-9.00	19.70	2.95	21.14	-2.91		2	
		✓	97141	RS USD HSBC Amanah Global Equity (GBP)*	-6.79	-2.43	-5.78			-5.78	7.57						
		✓	97569	RS USD HSBC Global Absolute (GBP)*													
				Launched: 05/08/2008													
9		✓	85028	RS GBP Invesco Perpetual International Equity*	-12.46	-8.51	-15.74	2.53	33.96	-15.74	15.18	5.65	21.29	7.72		1	
7		✓															

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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)																
			97557	RS USD JF Taiwan (GBP)			Launched: 22/07/2008									
			85032	RS GBP JF Thailand	-23.29	-11.76	-14.04	37.92	87.32	-14.04	41.99	12.99	8.46	25.23		2
			97403	RS USD Kotak Indian Growth (GBP)*	-24.24											
			97395	RS USD Kotak Indian Mid-Cap (GBP)*	-29.37											
			97507	RS USD Kotak Indian Multi Cap (GBP)*			Launched: 05/06/2008									
			97203	RS GBP New Star Asian Opportunities	-16.05	-11.25	-18.34			-18.34						
			97442	RS GBP Old Mutual Asian Select*	-19.49											
			97110	RS USD Templeton Asian Growth (GBP)	-21.49	-14.85	-20.50			-20.50	58.44					
				Sector Average	-14.42	-10.18	-11.50	45.66	124.55	-11.50	45.41	13.18	38.04	11.68		
COMMODITY/ENERGY																
			97284	RS EUR ABN AMRO Materials (GBP)*	-4.34	13.62										
			97296	RS EUR ABN AMRO Utilities (GBP)*	-9.50	-6.83										
			97407	RS USD Baring Global Resources (GBP)	-13.36											
			96622	RS USD BlackRock GF New Energy (GBP)	-5.41	3.22	7.39	69.23	182.05	7.39	29.19	21.98	39.57	19.41		
			97499	RS USD BlackRock GF World Energy (GBP)			Launched: 30/05/2008									
			97226	RS USD BlackRock GF World Mining (GBP)	-15.10	0.41	13.46			13.46						
			96662	RS GBP BlackRock Gold & General*	-10.21	-14.37	18.36	108.88	138.84	18.36	10.11	60.29	14.34	0.00	AAA	1
			96500	RS GBP Fidelity Global Industrials	-8.45	0.71	4.36	46.01	118.92	4.36	14.87	21.80	33.60	12.23		2
			97328	RS USD Fidelity MultiManager Natural Resources (GBP)*	-8.48	2.59										
			97457	RS USD Investec Global Dynamic Resources (GBP)			Launched: 13/05/2008									
			97461	RS USD Investec Global Energy (GBP)			Launched: 13/05/2008									
			97465	RS USD Investec Global Gold (GBP)			Launched: 13/05/2008									
			96943	RS GBP JPM Natural Resources*	-16.28	-11.69	-6.72	80.09		-6.72	33.88	44.22	46.09		AA	2
				Sector Average	-8.02	-1.73	12.91	100.42	164.14	12.91	21.42	46.19	23.89	6.38		
GLOBAL PROPERTY																
			97312	RS USD Fidelity MultiManager Euro Property Securities (GBP)*	-16.34	-12.67										
			97265	RS GBP New Star International Property*	0.52	-0.72	3.45			3.45						
			97269	RS GBP Norwich European Property*	-7.83	-7.93	-7.63			-7.63						
			97093	RS GBP Skandia Global Property Securities (LaSalle)*	-15.72	-10.97	-17.83			-17.83	-1.59					
			97167	RS GBP Tri Investments European Residential Property*	-1.83	-0.21	-3.02			-3.02						
				Sector Average	-9.87	-6.41	-6.79	12.45		-6.79	2.02	18.26	40.30			
SPECIALIST																
			96463	RS USD Aberdeen Global Technology (GBP)	-5.52	1.32	-8.33	2.67	17.56	-8.33	20.86	-7.33	18.11	-3.05		
			97447	RS USD ABN AMRO Clean Tech (GBP) ▲	-7.19											
			96705	RS GBP AXA Framlington Biotech*	12.94	11.46	6.91	-1.45	13.88	6.91	5.81	-12.88	30.38	-11.37	S	
			96551	RS GBP AXA Framlington Financial*	-17.06	-15.94	-28.20	-17.99	8.18	-28.20	3.50	10.37	26.80	4.02	A	A
			97487	RS USD BlackRock GF Global Allocation (GBP)			Launched: 30/05/2008									
			96492	RS GBP Fidelity Global Financial Services	-12.92	-12.08	-20.95	2.00	30.81	-20.95	7.51	20.02	31.43	-2.43		
			96496	RS GBP Fidelity Global Health Care	0.83	-0.82	0.69	-2.01	9.77	0.69	-2.03	-0.67	23.96	-9.62		
			85038	RS GBP Henderson Global Technology*	-5.88	-3.93	-9.99	3.23	11.27	-9.99	25.27	-8.45	22.31	-11.87		A
			96247	RS USD INVESCO Global Healthcare (GBP)	-1.10	-1.82	1.50	-3.57	10.43	1.50	0.57	-5.54	18.90	-3.68		
			97379	RS EUR Jupiter Global Financials (GBP)*	-5.99											
			97533	RS USD Jupiter India (GBP)*			Launched: 30/06/2008									
			97399	RS USD Kotak Indian Infrastructure and Realty (GBP)	-29.55											
			97249	RS GBP New Star Global Financial*	-12.17	-15.79	-23.33			-23.33					A	AA
			97468	RS GBP Sarasin AgriSar*			Launched: 22/05/2008									
STERLING PREFERENCE SHARES AND CONVERTIBLES																
			96694	RS GBP Premier Absolute Growth*	-5.02	-5.95	-6.28	4.13	46.21	-6.28	1.34	9.63	20.62	16.41		
UK PROPERTY SECURITIES																
			96521	RS GBP Aberdeen Property Share*	-19.78	-24.75	-39.15	-24.05	29.36	-39.15	-3.78	29.70	27.71	33.37		
ALTERNATIVES																
			96654	RS USD Momentum All Weather Liquidity (GBP)*	-0.61		3.33	5.33	6.36	3.33	1.28	0.65	9.17	-7.50		
			96968	RS USD Templeton Global Long/Short (GBP)*	-8.11	-8.46	-9.81	-8.63		-9.81	0.56	0.75				

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

♦ Figures unavailable.

† Crown Ratings unavailable as fund performance history is too short.

✦ Crown Rating suspended, under review.

▲ Ethical profile.

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

* 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.

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

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.

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 (✓).**

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.

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

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