

February 2008

All percentage growth calculated to 31/01/2008

Annual performance % over one year to end January

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 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 | 2008 | 2007 | 2006 | 2005 | 2004 | | | | |
| MANAGED GROWTH SOLUTIONS | | | | | | | | | | | | | | | |
| CAUTIOUS (UP TO 60% EQUITY) MANAGED | | | | | | | | | | | | | | | |
| 3 | ✓ | 96912 | RS EUR Cautious* | -9.41 | -8.78 | -9.57 | 10.89 | -9.57 | 6.91 | 14.69 | | | A* | 2 | |
| | | | Sector Average | -10.52 | -11.22 | -12.05 | 5.01 | 18.66 | -12.05 | 5.97 | 12.67 | 4.79 | 7.83 | | |
| BALANCED (UP TO 85% EQUITY) MANAGED | | | | | | | | | | | | | | | |
| 5 | 4 | ✓ | 96000 | RS EUR Balanced* | -13.83 | -12.97 | -13.65 | 15.32 | 41.51 | -13.65 | 8.86 | 22.68 | 4.66 | 17.25 | |
| | | | Sector Average | -12.29 | -12.34 | -11.62 | 14.77 | 38.38 | -11.62 | 7.74 | 20.53 | 5.01 | 14.82 | A* 1 | |
| FLEXIBLE (UP TO 100% EQUITY) MANAGED | | | | | | | | | | | | | | | |
| 5 | ✓ | 96911 | RS EUR Aggressive* | -15.38 | -14.68 | -15.59 | 12.42 | -15.59 | 7.45 | 23.96 | -2.15 | | | A* 1 | |
| | | 96974 | RS USD Diversified Managed (EUR) | -12.86 | -13.14 | -12.47 | 10.14 | -12.47 | 0.55 | 25.14 | | | | | |
| | | 97134 | RS GBP Global Best Ideas (EUR)* | -18.78 | -17.54 | -15.81 | | -15.81 | | | | | | A* | |
| | | | Sector Average | -14.15 | -13.70 | -12.35 | 15.74 | 43.18 | -12.35 | 8.08 | 22.17 | 4.97 | 17.86 | | |
| GLOBAL EQUITIES | | | | | | | | | | | | | | | |
| 6 | | 97086 | RS GBP Ethical (EUR)* | -17.82 | -15.38 | -18.75 | | -18.75 | 16.48 | | | | | | |
| | | | Sector Average | -13.38 | -11.94 | -10.20 | 22.20 | 53.39 | -10.20 | 7.13 | 27.02 | 2.94 | 21.94 | | |
| UK ALL COMPANIES | | | | | | | | | | | | | | | |
| 6 | | 97211 | RS GBP UK Best Ideas (EUR) | -22.26 | -22.31 | -22.80 | | -22.80 | | | | | | A* | |
| | | 97279 | RS GPB UK Strategic Best Ideas (EUR)* | -12.32 | | | | | | | | | | | |
| | | | Sector Average | -19.06 | -18.37 | -17.70 | 17.76 | 68.88 | -17.70 | 15.08 | 24.35 | 11.32 | 28.81 | | |
| MANAGED INCOME SOLUTIONS | | | | | | | | | | | | | | | |
| STERLING FIXED INTEREST | | | | | | | | | | | | | | | |
| 2 | | 96904 | RS GBP Bond Income (EUR)* | -6.92 | -8.47 | -11.87 | -2.97 | -11.87 | 3.52 | 6.36 | 3.59 | | | A* | |
| | | | Sector Average | -6.96 | -8.43 | -10.60 | -1.51 | 2.48 | -10.60 | 2.19 | 7.81 | 4.99 | -0.90 | | |
| UK EQUITY INCOME | | | | | | | | | | | | | | | |
| 6 | | 96900 | RS GBP Equity Income (EUR)* | -19.30 | -18.40 | -23.34 | 5.84 | -23.34 | 10.90 | 24.50 | 10.25 | | | | |
| | | | Sector Average | -18.02 | -17.72 | -19.50 | 12.53 | 53.71 | -19.50 | 16.45 | 20.04 | 13.30 | 20.57 | | |
| ASSET ALLOCATOR SOLUTIONS | | | | | | | | | | | | | | | |
| GLOBAL FIXED INTEREST | | | | | | | | | | | | | | | |
| 1 | 1 | ✓ | 96802 | RS EUR Euro Bond* | -0.30 | -0.40 | -0.98 | -1.18 | 3.92 | -0.98 | -1.36 | 1.18 | 4.40 | 0.72 | 2 |
| | | 97052 | RS GBP Global Fixed Interest Blend (EUR) | -1.49 | -2.07 | -4.89 | | -4.89 | -1.21 | | | | | | |
| | | | Sector Average | -2.93 | -3.61 | -4.83 | 0.88 | 4.42 | -4.83 | 0.13 | 5.87 | 3.28 | 0.21 | | |
| MONEY MARKET | | | | | | | | | | | | | | | |
| 1 | 1 | ✓ | 96202 | RS EUR Deposit | 0.83 | 1.68 | 3.13 | 6.36 | 8.81 | 3.13 | 1.93 | 1.17 | 1.09 | 1.20 | 2 |
| | | | Sector Average | -2.54 | -4.27 | -4.45 | 2.68 | -1.14 | -4.45 | 2.16 | 5.20 | -0.01 | -3.71 | | |
| STERLING CORPORATE BOND | | | | | | | | | | | | | | | |
| | | 97048 | RS GBP UK Fixed Interest Blend (EUR)* | -5.35 | -8.21 | -11.32 | | -11.32 | 2.22 | | | | | | |
| | | | Sector Average | -6.25 | -8.70 | -10.44 | -3.42 | -0.67 | -10.44 | 2.73 | 4.96 | 3.85 | -0.96 | | |
| UK DIRECT PROPERTY | | | | | | | | | | | | | | | |
| 3 | | 97106 | RS GBP Skandia Property (EUR)* | -19.75 | -25.76 | -28.29 | | -28.29 | 18.75 | | | | | | |
| | | | Sector Average | -12.37 | -16.89 | -17.11 | 3.35 | 20.39 | -17.11 | 12.55 | 10.79 | 8.48 | 7.38 | | |
| GLOBAL PROPERTY | | | | | | | | | | | | | | | |
| | | 97103 | RS USD Skandia Global Real Estate Securities (EUR) | -15.91 | -13.02 | -32.25 | | -32.25 | 28.85 | | | | | | |
| | | | Sector Average | -9.28 | -9.52 | -21.16 | 24.52 | | -21.16 | 31.02 | 20.54 | 35.04 | | | |
| UK ALL COMPANIES | | | | | | | | | | | | | | | |
| 6 | 5 | 97028 | RS GBP UK Equity Blend (EUR) | -18.97 | -18.47 | -21.24 | | -21.24 | 12.12 | | | | | | |
| | | 96666 | RS GBP UK Index Tracker (EUR) | -18.01 | -14.44 | -16.67 | 19.05 | 63.53 | -16.67 | 12.95 | 26.47 | 11.02 | 23.73 | | |
| | | | Sector Average | -19.06 | -18.37 | -17.70 | 17.76 | 68.88 | -17.70 | 15.08 | 24.35 | 11.32 | 28.81 | | |
| EUROPE EXCLUDING UK EQUITIES | | | | | | | | | | | | | | | |
| 7 | 8 | 97032 | RS GBP European Equity Blend (EUR) | -17.03 | -15.53 | -13.57 | | -13.57 | 14.95 | | | | | | |
| | | 96485 | RS SEK Swedish Equity Fund (EUR) | -18.43 | -23.23 | -22.59 | 32.90 | 101.19 | -22.59 | 29.30 | 32.77 | 9.59 | 38.14 | | |
| | | | Sector Average | -15.96 | -14.58 | -10.48 | 33.31 | 88.12 | -10.48 | 15.49 | 28.94 | 9.80 | 28.52 | | |
| NORTH AMERICA EQUITIES | | | | | | | | | | | | | | | |
| 8 | 6 | 97036 | RS GBP US Equity Blend (EUR) | -16.95 | -17.94 | -19.95 | | -19.95 | -2.02 | | | | | | |
| | | 96667 | RS GBP US Index Tracker (EUR) | -13.29 | -13.38 | -15.76 | 3.38 | 14.60 | -15.76 | 2.93 | 19.23 | -0.46 | 11.37 | | |
| | | | Sector Average | -14.65 | -14.66 | -15.55 | 3.82 | 19.95 | -15.55 | 1.46 | 21.17 | -0.86 | 16.53 | | |
| JAPAN EQUITIES | | | | | | | | | | | | | | | |
| 9 | | 97044 | RS GBP Japanese Equity Blend (EUR) | -17.48 | -22.47 | -25.47 | | -25.47 | -14.92 | | | | | | |
| | | | Sector Average | -16.05 | -21.84 | -25.95 | -9.85 | 13.77 | -25.95 | -13.76 | 41.17 | 4.35 | 20.93 | | |
| GLOBAL EMERGING MARKETS EQUITIES | | | | | | | | | | | | | | | |
| 10 | | 97275 | RS GBP Global Emerging Markets Equity (EUR)* | -17.88 | | | | | | | | | | | |
| | | | Sector Average | -14.88 | -4.80 | 6.48 | 89.09 | 191.02 | 6.48 | 10.11 | 61.27 | 12.93 | 36.29 | | |
| ASIA PACIFIC EXCLUDING JAPAN EQUITIES | | | | | | | | | | | | | | | |
| 10 | | 97040 | RS GBP Far East Equity Blend (EUR) | -16.43 | -8.50 | 2.74 | | | 2.74 | 11.93 | | | | | |
| | | | Sector Average | -22.93 | -10.92 | 7.23 | 74.77 | 172.17 | 7.23 | 18.61 | 37.41 | 7.72 | 44.57 | | |

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.

| | | CUMULATIVE | | | | | ANNUAL | | | | | | | | | |
|------------------------------|---|------------|--|--|----------------------|---------|--------|--------|--------|-------|-------|-------|--------|-----|--|--|
| | | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 2008 | 2007 | 2006 | 2005 | 2004 | | | | | |
| GLOBAL FIXED INTEREST | | | | | | | | | | | | | | | | |
| 3 | | 97024 | RS USD Baring Directional Bond (EUR) | 3.76 | -0.30 | -3.91 | | -3.91 | -8.97 | | | | | | | |
| | | 96796 | RS USD Baring US Plus Bond (EUR) | 0.79 | -1.68 | -5.11 | -2.93 | -14.78 | -5.11 | -4.52 | 7.14 | -3.33 | -9.18 | | | |
| 1 | 4 | ✓ | 97335 | RS EUR Fidelity MultiManager Global High Income* | Launched: 16/11/2007 | | | | | | | | | | | |
| | | 96712 | RS USD Franklin US Government (EUR) | 0.00 | -2.53 | -6.87 | -4.81 | -19.29 | -6.87 | -4.61 | 7.15 | -2.66 | -12.90 | | | |
| | | 97186 | RS USD HSBC GIF Global Core Plus Bond (EUR)* | -0.45 | -1.19 | -7.54 | | -7.54 | | | | | | | | |
| | | 96211 | RS USD INVESCO Bond (EUR) | 1.97 | 1.57 | -0.48 | -4.26 | -4.53 | -0.48 | -5.46 | 1.76 | 2.37 | -2.59 | | | |
| | | 96844 | RS USD Mellon Global Bond (EUR) | 0.68 | 0.00 | -1.12 | -2.11 | | -1.12 | -5.30 | 4.55 | 4.52 | | | | |
| | | 96727 | RS USD Merrill Lynch IIF World Bond (EUR) | -2.16 | -5.41 | -9.09 | -11.09 | -15.85 | -9.09 | -4.62 | 2.54 | -0.12 | -5.25 | | | |
| | | 97235 | RS USD Nedgroup IP Guarded Strategy (EUR)* | -1.26 | -3.17 | -3.17 | | -3.17 | | | | | | | | |
| | | 97247 | RS GBP Newton International Bond (EUR)* | -0.30 | -1.11 | -2.62 | | -2.62 | | | | | | | | |
| | | 96697 | RS GBP Premier Absolute Growth (EUR)* | -8.09 | -9.40 | -12.12 | 7.94 | 78.34 | -12.12 | 6.45 | 15.38 | 14.44 | 44.38 | AAA | | |
| | | 96976 | RS GBP Threadneedle Dollar Bond (EUR) | -1.02 | -4.89 | -9.85 | -6.24 | | -9.85 | -6.91 | 11.73 | | | | | |
| | | | Sector Average | -2.93 | -3.61 | -4.83 | 0.88 | 4.42 | -4.83 | 0.13 | 5.87 | 3.28 | 0.21 | | | |
| MONEY MARKET | | | | | | | | | | | | | | | | |
| 1 | | 96852 | RS GBP M&G High Interest (EUR)* | -6.57 | -8.13 | -7.42 | 2.37 | | -7.42 | 6.00 | 4.32 | 2.58 | | | | |
| | | | Sector Average | -2.54 | -4.27 | -4.45 | 2.68 | -1.14 | -4.45 | 2.16 | 5.20 | -0.01 | -3.71 | | | |

February 2008

All percentage growth calculated to 31/01/2008

Annual performance % over one year to end January

| 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) | | | | | | | | | | | | | | | | | |
| 1 | 97099 | | DEFENSIVE (UP TO 35% EQUITY) MANAGED | | | | | | | | | | | | | | |
| | | | RS GBP Newton Phoenix Multi-Asset (EUR)* | -10.12 | -11.10 | -11.90 | | | | -11.90 | 6.58 | | | | | AA | |
| | | | Sector Average | -5.40 | -5.80 | -6.01 | 6.35 | 16.22 | | -6.01 | 2.53 | 10.36 | 4.10 | 4.98 | | | |
| 2 | 96726 | 3 | UK GILT | | | | | | | | | | | | | | |
| | | | RS GBP Merrill Lynch Government Securities (EUR)* | -4.79 | -6.02 | -8.33 | -2.80 | -5.79 | | -8.33 | 0.60 | 5.40 | 2.61 | -5.55 | | | |
| | | | Sector Average | -3.04 | -4.09 | -5.59 | 2.17 | 1.78 | | -5.59 | -0.06 | 8.29 | 3.68 | -3.92 | | | |
| | 96937 | | STERLING CORPORATE BOND | | | | | | | | | | | | | | |
| | | | RS GBP Fidelity Money Builder Income (EUR)* | -6.28 | -8.27 | -11.29 | -4.28 | | | -11.29 | 0.73 | 7.13 | | | AA | | |
| | | | RS GBP Lloyds TSB Offshore Funds High Income (EUR)* | -7.02 | -9.08 | -12.88 | | | | -12.88 | | | | | | | |
| | | | RS GBP Lloyds TSB Offshore Funds Sterling Bond (EUR)* | -6.81 | -7.98 | -10.30 | | | | -10.30 | | | | | | | |
| | | | RS GBP M&G Offshore Corporate Bond (EUR)* | -6.45 | -7.77 | -10.61 | -0.79 | 3.36 | | -10.61 | 1.93 | 8.88 | 4.32 | -0.14 | | | |
| | | | Sector Average | -6.25 | -8.70 | -10.44 | -3.42 | -0.67 | | -10.44 | 2.73 | 4.96 | 3.85 | -0.96 | | | |
| 2 | 96768 | 3 | STERLING FIXED INTEREST | | | | | | | | | | | | | | |
| | | | RS GBP Artemis High Income (EUR)* | -9.82 | -12.05 | -13.65 | 6.15 | 30.08 | | -13.65 | 8.56 | 13.24 | 10.74 | 10.66 | AA | AA | |
| | | | RS GBP M&G Offshore High Yield Corporate Bond (EUR)* | -10.22 | -10.82 | -14.21 | -0.63 | 15.31 | | -14.21 | 7.15 | 8.10 | 7.79 | 7.65 | S | | |
| | | | RS GBP New Star Fixed Interest (EUR)* | -10.63 | -13.09 | -15.62 | -3.60 | 6.36 | | -15.62 | 6.58 | 7.19 | 6.27 | 3.82 | S | A | |
| | | | RS GBP New Star High Yield Bond (EUR)* | -12.01 | -13.97 | -17.12 | -4.48 | | | -17.12 | 7.90 | 6.81 | 7.31 | | AA | A | |
| | | | RS GBP Threadneedle Strategic Bond (EUR) | -8.22 | -10.26 | -13.61 | -10.32 | | | -13.61 | 3.35 | 0.43 | | | | | |
| | | | Sector Average | -6.96 | -8.43 | -10.60 | -1.51 | 2.48 | | -10.60 | 2.19 | 7.81 | 4.99 | -0.90 | | | |
| 3 | 96715 | 3 | CAUTIOUS (UP TO 60% EQUITY) MANAGED | | | | | | | | | | | | | | |
| | | | RS GBP Aberdeen Managed Distribution (EUR)* | -11.82 | -11.40 | -14.14 | 4.85 | 17.24 | | -14.14 | 9.33 | 11.71 | 8.27 | 3.27 | | | |
| | | | RS USD Fidelity Multi Asset Strategic (EUR)* | Launched: 21/11/2007 | | | | | | | | | | | | | |
| | | | RS EUR Investec Cautious Managed* | -11.37 | -7.28 | -7.02 | 13.22 | 33.68 | | -7.02 | 2.66 | 18.61 | 4.47 | 13.02 | | 2★ | |
| | | | RS GBP Lloyds TSB Multi Strategy Conservative (EUR)* | -7.11 | -8.46 | -11.37 | | | | -11.37 | | | | | | | |
| | | | RS USD Nedgroup IP Diversified Strategy (EUR)* | -7.41 | -10.66 | -10.42 | | | | -10.42 | | | | | | | |
| | | | RS GBP New Star Managed Distribution (EUR)* | -16.69 | -17.56 | -21.69 | -4.65 | | | -21.69 | 12.20 | 8.53 | 9.10 | | | | |
| | | | Sector Average | -10.52 | -11.22 | -12.05 | 5.01 | 18.66 | | -12.05 | 5.97 | 12.67 | 4.79 | 7.83 | | | |
| 3 | 96953 | | UK DIRECT PROPERTY | | | | | | | | | | | | | | |
| | | | RS GBP M&G Property (EUR)* | -22.51 | -26.92 | -29.61 | -10.46 | | | -29.61 | 14.86 | 10.74 | | | | | |
| | | | RS GBP New Star Property (EUR)* | -16.10 | -25.85 | -28.94 | -5.80 | | | -28.94 | 17.80 | 12.54 | | | | | |
| | | | RS GBP Norwich Property (EUR)* | -17.43 | -22.83 | -28.58 | -1.75 | 22.96 | | -28.58 | 20.20 | 14.44 | 15.62 | 8.24 | | | |
| | | | RS GBP Skandia Property (EUR)* | -19.75 | -25.76 | -28.29 | | | | -28.29 | 18.75 | | | | | | |
| | | | Sector Average | -12.37 | -16.89 | -17.11 | 3.35 | 20.39 | | -17.11 | 12.55 | 10.79 | 8.48 | 7.38 | | | |
| 5 | 96437 | 4 | BALANCED (UP TO 85% EQUITY) MANAGED | | | | | | | | | | | | | | |
| | | | RS USD Balanced Fidelity Managed (EUR)* | -13.32 | -11.53 | -12.34 | 11.48 | 34.17 | | -12.34 | 0.17 | 26.96 | 4.88 | 14.76 | | | |
| | | | RS EUR Balanced Gartmore Managed* | -11.04 | -8.77 | -8.07 | 23.38 | 54.49 | | -8.07 | 8.04 | 24.23 | 5.68 | 18.48 | | 3★ | |
| | | | RS GBP Lloyds TSB Multi Strategy Growth (EUR)* | -12.32 | -11.70 | -13.76 | | | | -13.76 | | | | | | | |
| | | | RS GBP Sarasin GlobalSar IIRD (EUR)* | -7.17 | -5.73 | -2.92 | 29.32 | 51.33 | | -2.92 | 8.50 | 22.78 | 2.25 | 14.45 | | | |
| | | | Sector Average | -12.29 | -12.34 | -11.62 | 14.77 | 38.38 | | -11.62 | 7.74 | 20.53 | 5.01 | 14.82 | | | |
| | 97313 | | GLOBAL PROPERTY | | | | | | | | | | | | | | |
| | | | RS USD Fidelity MultiManager Euro Property Securities (EUR)* | Launched 16/11/2007 | | | | | | | | | | | | | |
| | | | RS EUR New Star International Property* | 1.24 | 4.05 | | | | | | | | | | | | |
| | | | RS GBP Norwich European Property (EUR)* | -6.73 | -8.82 | | | | | | | | | | | | |
| | | | RS USD Skandia Global Real Estate Securities (EUR) | -15.91 | -13.02 | -32.25 | | | | -32.25 | 28.85 | | | | | | |
| | | | RS EUR Tri Investments European Residential Property* | -1.92 | -1.02 | 2.21 | | | | 2.21 | | | | | | | |
| | | | Sector Average | -9.28 | -9.52 | -21.16 | 24.52 | | | -21.16 | 31.02 | 20.54 | 35.04 | | | | |
| 5 | 96933 | 4 | GLOBAL HIGH YIELD | | | | | | | | | | | | | | |
| | | | RS USD ABN AMRO Global Emerging Markets Bond (EUR) | -4.97 | -1.11 | -15.93 | 20.79 | | | -15.93 | 12.17 | 28.09 | | | | | |
| | | | RS USD Baring High Yield Bond (EUR) | -3.38 | -5.11 | -8.63 | -0.09 | -1.67 | | -8.63 | -1.78 | 11.32 | 0.66 | -2.23 | | | |
| | | | RS EUR New Star Euro High Yield* | -5.84 | -4.58 | | | | | | | | | | | | |
| | | | Sector Average | -5.94 | -4.74 | -10.03 | 13.56 | 14.76 | | -10.03 | 5.57 | 19.57 | 3.26 | -2.13 | | | |
| 6 | 96754 | 5 | UK EQUITY INCOME | | | | | | | | | | | | | | |
| | | | RS GBP Artemis Income (EUR)* | -16.97 | -15.76 | -18.90 | 19.84 | 81.04 | | -18.90 | 19.28 | 23.88 | 14.92 | 31.45 | AAA | AA | |
| | | | RS GBP Invesco Perpetual High Income (EUR)* | -16.84 | -12.74 | -15.15 | 38.67 | 107.75 | | -15.15 | 28.01 | 27.67 | 20.59 | 24.23 | AAA | AAA | |
| | | | RS GBP Jupiter Income (EUR)* | -16.98 | -15.62 | -20.84 | 22.79 | 79.62 | | -20.84 | 20.50 | 28.71 | 16.18 | 25.92 | AAA | A | |
| | | | RS GBP Liontrust First Income (EUR)* | -20.33 | -21.30 | -25.49 | 5.26 | 60.59 | | -25.49 | 17.30 | 20.44 | 10.47 | 38.12 | AA | | |
| | | | RS GBP New Star Higher Income (EUR)* | -20.77 | -21.63 | -27.73 | 0.38 | 45.67 | | -27.73 | 16.19 | 19.54 | 15.87 | 25.25 | | | |
| | | | RS GBP SG UK Income (EUR)* | -20.55 | -21.01 | -25.73 | 3.59 | 42.69 | | -25.73 | 14.12 | 22.21 | 12.35 | 22.61 | | | |
| | | | Sector Average | -18.02 | -17.72 | -19.50 | 12.53 | 53.71 | | -19.50 | 16.45 | 20.04 | 13.30 | 20.57 | | | |
| | 97078 | | GLOBAL EQUITIES | | | | | | | | | | | | | | |
| | | | RS USD Aberdeen Global Technology (EUR) | -10.75 | -8.36 | -8.65 | | | | -8.65 | 10.51 | | | | | | |
| | | | RS USD Aberdeen Global World Equity (EUR)* | -18.33 | -17.34 | -14.58 | 7.89 | 22.02 | | -14.58 | 1.69 | 24.21 | -11.21 | 27.38 | | | |
| | | | RS GBP Aberdeen World Equity (EUR)* | -10.64 | -8.10 | -8.54 | 33.95 | 70.26 | | -8.54 | 9.71 | 33.49 | 7.52 | 18.22 | | AA | |
| | | | RS EUR ABN AMRO Materials* | -11.34 | | | | | | | | | | | | | |
| | | | RS GBP AXA Framlington Biotech (EUR)* | -14.49 | -12.69 | -21.03 | -7.92 | 22.19 | | -21.03 | -2.79 | 19.96 | -9.85 | 47.19 | S | | |
| | | | RS GBP AXA Framlington Financial (EUR)* | -19.09 | -22.38 | -29.09 | 1.01 | 38.42 | | -29.09 | 10.25 | 29.21 | 7.54 | 27.43 | A | AA | |
| | | | RS GBP AXA Framlington Managed Growth (EUR)* | -15.72 | -13.19 | -13.59 | 15.08 | 44.76 | | -13.59 | 2.51 | 29.92 | 4.94 | 19.88 | | | |
| | | | RS USD AXA World Funds Framlington Health (EUR) | -13.65 | -11.53 | -14.27 | -6.85 | 21.79 | | -14.27 | -8.19 | 18.35 | -5.15 | 37.84 | A | | |
| | | | RS USD Baring Global Select (EUR) | -20.16 | -4.81 | 5.08 | 56.80 | 73.19 | | 5.08 | 9.75 | 35.97 | -5.22 | 16.54 | | | |
| | | | RS GBP Fidelity Global Financial Services (EUR) | -14.86 | -18.27 | -21.72 | 22.52 | 57.61 | | -21.72 | 12.01 | 39.74 | 5.50 | 21.92 | | | |
| | | | RS GBP Fidelity Global Health Care (EUR) | -8.04 | -7.70 | -12.33 | 8.39 | 12.56 | | -12.33 | -0.09 | 23.75 | -1.08 | 4.98 | | | |
| | | | RS GBP Fidelity Global Industrials (EUR) | -13.19 | -5.82 | 2.79 | 66.16 | 118.88 | | 2.79 | 3.98 | 55.46 | 10.45 | 19.16 | | | |
| | | | RS GBP Fidelity Global Special Situations (EUR)* | -16.15 | -10.96 | -10.19 | | | | -10.19 | | | | | | | |
| | | | RS GBP First State Global Growth (EUR)* | -14.66 | -11.36 | -10.18 | 13.85 | | | -10.18 | 2.30 | 23.90 | 0.75 | | | | |
| | | | RS GBP Henderson Global Technology (EUR)* | -20.23 | -14.87 | -7.25 | 13.68 | 26.58 | | -7.25 | -3.43 | 26.92 | -10.03 | 23.76 | | AAA | |
| | | | RS GBP Henderson Industries of the Future (EUR)* | -15.40 | -14.80 | -10.36 | 17.48 | 41.30 | | -10.36 | 6.87 | 22.63 | 1.26 | 18.78 | | | |
| | | | RS USD HSBC Amanah Global Equity (EUR)* | -14.00 | -12.21 | -11.01 | | | | -11.01 | | | | | | | |
| | | | RS USD HSBC Global Absolute* (EUR) | 1.97 | 0.39 | 1.70 | | | | 1.70 | | | | | | | |
| | | | RS USD INVECO Global Healthcare (EUR) | -7.51 | -5.98 | -9.77 | 3.36 | 16.75 | | -9.77 | -6.19 | 22.10 | -2.19 | 15.48 | | | |
| | | | RS GBP Invesco Perpetual International Equity (EUR)* | -17.97 | -16.32 | -15.22 | 14.27 | 58.90 | | -15.22 | 9.52 | 23.06 | 6.95 | 30.03 | | | |
| | | | RS USD Investec GS Global Growth (EUR) | -24.41 | -19.37 | -16.44 | 13.11 | 38.00 | | -16.44 | 7.44 | 26.00 | -1.61 | 24.00 | | | |
| | | | RS USD Investec GS Global Strategic Value (EUR) | -21.12 | -14.92 | -15.66 | 24.82 | 84.44 | | -15.66 | 8.97 | 35.81 | 13.04 | 30.72 | | | |
| | | | RS GBP Jupiter Ecology (EUR)* | -17.12 | -15.96 | -10.86 | 41.83 | 87.07 | | -10.86 | 25.43 | 26.84 | 10.58 | 16.09 | AA | AAA | |
| | | | RS GBP Merrill Lynch Global Equity (EUR)* | -15.18 | -7.77 | -5.77 | 18.89 | 39.52 | | -5.77 | 2.69 | 22.87 | 4.15 | 12.68 | | | |
| | | | RS USD Nedgroup IP Accelerated Strategy (EUR)* | -12.31 | -15.69 | -15.35 | | | | -15.35 | | | | | | | |
| | | | RS GBP New Star Global Financials (EUR)* | -21.37 | -17.30 | | | | | | | | | | | | |
| | | | RS GBP Newton Absolute Intrepid (EUR)* | -6.60 | -2.16 | -1.63 | 26.59 | 80.09 | | -1.63 | 8.67 | 18.43 | 12.41 | 26.55 | A | AAA | |
| | | | RS GBP Newton International Growth* | -13.73 | -7.95 | -7.37 | | | | -7.37 | | | | | A | A | |
| | | | RS GBP Sarasin EquiSar Global Thematic (EUR)* | -12.22 | -8.11 | -6.67 | 35.55 | 72.25 | | -6.67 | 9.99 | 32.05 | 0.44 | 26.53 | | AAA | |
| | | | RS GBP Schroder Medical Discovery (EUR)* | -8.52 | -9.81 | -15.42 | 5.59 | 2.51 | | -15.42 | 3.25 | 34.01 | -5.66 | 2.91 | | | |
| | | | RS GBP SG Technology (EUR)* | -25.22 | -25.88 | -23.87 | -3.98 | 6.29 | | -23.87 | -5.93 | 20.99 | -14.87 | 30.03 | A | | |

February 2008

All percentage growth calculated to 31/01/2008

Annual performance % over one year to end January

| 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) | | | | | | | | | | | | | | | | | | |
| UK ALL COMPANIES | | | | | | | | | | | | | | | | | | |
| | 8 | | 97069 | RS GBP Aberdeen UK Growth (EUR)* | -18.36 | -16.65 | -18.87 | | | -18.87 | 19.82 | | | | | | | |
| | | | 96750 | RS GBP Artemis UK Special Situations (EUR)* | -19.34 | -17.81 | -18.48 | 19.46 | 91.18 | -18.48 | 15.51 | 26.86 | 12.12 | 42.73 | AAA | | | |
| | | | 96848 | RS GBP AXA Framlington UK Select Opportunities (EUR)* | -17.74 | -16.45 | -16.60 | 21.68 | | -16.60 | 13.38 | 28.68 | 15.93 | | AAA | | | |
| | | | 97170 | RS GBP Fidelity Special Situations (EUR)* | -13.29 | -14.94 | -13.51 | | | -13.51 | | | | | S | A | | |
| 7 | | | 96677 | RS GBP Gartmore UK Focus (EUR)* | -18.45 | -16.45 | -21.68 | 15.41 | 74.70 | -21.68 | 18.17 | 24.70 | 5.56 | 43.40 | AA | | | |
| 4 | | | 96640 | RS GBP HSBC UK Freestyle (EUR)* | -12.67 | -10.38 | -10.60 | 20.47 | 63.48 | -10.60 | 13.04 | 19.20 | 8.98 | 24.53 | | | | |
| 5 | | | 96644 | RS GBP HSBC UK Growth & Income (EUR)* | -16.47 | -14.19 | -17.73 | 11.15 | 56.73 | -17.73 | 9.79 | 23.06 | 11.82 | 26.11 | | | | |
| 8 | | | 96731 | RS GBP INVESCO UK Equity (EUR)* | -20.15 | -19.84 | -19.87 | 13.32 | 88.51 | -19.87 | 15.70 | 22.22 | 14.16 | 45.72 | | | | |
| 6 | | | 96785 | RS GBP Liontrust First Growth (EUR)* | -20.28 | -14.70 | -11.17 | 31.79 | 64.25 | -11.17 | 19.22 | 24.45 | 5.26 | 18.40 | AA | | | |
| 5 | | | 96823 | RS GBP Liontrust First Large Cap (EUR)* | -16.78 | -12.69 | -12.50 | 23.14 | 56.67 | -12.50 | 12.63 | 24.95 | 6.23 | 19.76 | A | A | | |
| 7 | | | 96632 | RS GBP M&G Recovery (EUR)* | -19.05 | -15.94 | -10.98 | 33.56 | 87.47 | -10.98 | 18.42 | 26.70 | 12.63 | 24.63 | AAA | AAA | | |
| 5 | | | 96203 | RS GBP MLIF United Kingdom (EUR) | -17.85 | -17.94 | -18.08 | 16.96 | 56.20 | -18.08 | 15.32 | 23.80 | 8.43 | 23.17 | AAA | A | | |
| 7 | | | 96693 | RS GBP New Star UK Alpha (EUR) | -20.97 | -17.92 | -16.48 | 21.13 | 101.50 | -16.48 | 18.46 | 22.43 | 20.90 | 37.59 | AA | | | |
| 8 | | | 96593 | RS GBP New Star UK Growth (EUR)* | -25.22 | -26.30 | -31.53 | -2.15 | 61.80 | -31.53 | 13.19 | 26.25 | 19.87 | 37.94 | AA | | | |
| 8 | | | 96806 | RS GBP Schroder UK Alpha Plus (EUR)* | -19.24 | -16.05 | -12.42 | 36.53 | 94.91 | -12.42 | 17.49 | 32.69 | 3.34 | 38.14 | AA | AA | | |
| 8 | | | 96516 | RS GBP Schroder UK Mid250 (EUR)* | -20.70 | -21.73 | -24.55 | 25.68 | 124.45 | -24.55 | 27.23 | 30.93 | 20.96 | 47.64 | AAA | | | |
| 8 | | | 96566 | RS GBP SG UK Growth (EUR)* | -20.27 | -19.56 | -22.59 | 5.28 | 70.05 | -22.59 | 10.88 | 22.65 | 6.62 | 51.50 | | | | |
| | | | | Sector Average | -19.06 | -18.37 | -17.70 | 17.76 | 68.88 | -17.70 | 15.08 | 24.35 | 11.32 | 28.81 | | | | |
| EUROPE INCLUDING UK EQUITIES | | | | | | | | | | | | | | | | | | |
| 7 | | ✓ | 97253 | RS EUR New Star Pan-European Equity* | -21.22 | -24.25 | | | | | | | | | | | | |
| | | | | Sector Average | -15.80 | -14.77 | -12.34 | 28.86 | 75.47 | -12.34 | 16.17 | 26.54 | 7.49 | 26.68 | | | | |
| EUROPE EXCLUDING UK EQUITIES | | | | | | | | | | | | | | | | | | |
| 8 | | | 96204 | RS GBP Baring Europe Select (EUR) | -17.98 | -17.73 | -12.01 | 58.21 | 181.41 | -12.01 | 24.83 | 44.04 | 17.21 | 51.77 | | | A | |
| | | | 96896 | RS GBP Continental European (EUR)* | -14.45 | -11.48 | -9.74 | 29.21 | | -9.74 | 12.93 | 26.77 | 7.17 | | | | | |
| 6 | | | 96661 | RS GBP Fidelity European (EUR)* | -15.14 | -12.39 | -10.15 | 35.92 | 113.99 | -10.15 | 13.71 | 33.04 | 19.99 | 31.21 | AA | | | |
| 7 | | ✓ | 96582 | RS EUR Gartmore SICAV Continental European* | -14.19 | -10.66 | -8.79 | 42.26 | 93.00 | -8.79 | 17.42 | 32.83 | 7.14 | 26.62 | | 2★ | | |
| 7 | | ✓ | 97180 | RS EUR HSBC GIF Euroland Equity * | -15.11 | -11.51 | -7.95 | | | -7.95 | | | | | | | | |
| 8 | | | 96762 | RS USD Investec GS Continental European Equity (EUR) | -21.35 | -16.41 | -13.80 | 23.08 | 59.75 | -13.80 | 8.59 | 31.49 | 4.79 | 23.87 | | | | |
| 6 | | ✓ | 96755 | RS EUR Lazard European Equity* | -13.31 | -10.90 | -9.58 | 35.48 | 90.91 | -9.58 | 13.29 | 32.26 | 10.17 | 27.90 | | 1★ | | |
| 6 | | | 96728 | RS USD Mellon Continental European Equity (EUR) | -13.61 | -9.10 | -7.62 | 36.93 | 86.68 | -7.62 | 15.07 | 28.81 | 7.50 | 26.82 | | | | |
| 7 | | ✓ | 97080 | RS EUR MLIF Continental European Flexible | -17.31 | -12.27 | -13.07 | | | -13.07 | 16.79 | | | | | | | |
| 7 | | | 96597 | RS GBP New Star European Growth (EUR)* | -15.68 | -17.49 | -16.42 | 31.09 | 108.80 | -16.42 | 23.96 | 26.53 | 21.25 | 31.36 | AAA | | | |
| 7 | | | 96574 | RS GBP SG European Special Opportunities (EUR)* | -14.53 | -12.80 | -13.48 | 35.99 | 90.09 | -13.48 | 16.18 | 35.29 | 7.13 | 30.48 | | | | |
| | | | | Sector Average | -15.96 | -14.58 | -10.48 | 33.31 | 88.12 | -10.48 | 15.49 | 28.94 | 9.80 | 28.52 | | | | |
| NORTH AMERICA EQUITIES | | | | | | | | | | | | | | | | | | |
| 8 | | | 96927 | RS GBP American (EUR)* | -16.10 | -13.38 | -13.56 | -3.83 | | -13.56 | -2.40 | 14.00 | | | | | | |
| 8 | | | 96701 | RS USD Fidelity American Growth (EUR)* | -13.19 | -9.48 | -12.31 | 4.95 | 18.07 | -12.31 | -10.24 | 33.33 | -8.91 | 23.51 | | | | |
| 8 | | | 96616 | RS GBP Fidelity American Special Situations (EUR)* | -12.78 | -9.17 | -11.37 | 4.67 | 15.68 | -11.37 | -10.14 | 31.43 | -10.10 | 22.95 | | | | |
| | | | 97333 | RS USD Fidelity MM US High Alpha (EUR)* | Launched: 16/11/2007 | | | | | | | | | | | | | |
| 5 | | | 96831 | RS USD Franklin Mutual Beacon (EUR) | -13.58 | -16.80 | -20.32 | 3.11 | 14.68 | -20.32 | 8.16 | 19.64 | 2.53 | 8.47 | | | | |
| | | | 97055 | RS USD Franklin US Equity (EUR) | -12.99 | -14.35 | -14.66 | | | -14.66 | 2.34 | | | | | | | |
| 9 | | | 96436 | RS USD Gartmore SICAV US Smaller Companies (EUR)* | -18.95 | -23.11 | -26.91 | -2.99 | 29.34 | -26.91 | 2.15 | 29.92 | 2.07 | 30.63 | | | | |
| 6 | | | 96206 | RS USD JPM America Equity (EUR) | -15.80 | -17.32 | -16.65 | -3.91 | 7.97 | -16.65 | 1.40 | 13.69 | 1.10 | 11.15 | | | | |
| | | | 97309 | RS USD Lazard North American Equity (EUR)* | -13.66 | | | | | | | | | | | | | |
| | | | 97223 | RS USD Merrill Lynch IIF US Flexible Equity (EUR)* | -13.77 | -13.66 | -16.98 | | | -16.98 | | | | | | | | |
| 8 | | | 96620 | RS GBP Schroder US Smaller Companies (EUR) | -15.21 | -12.16 | -12.31 | 15.56 | 56.54 | -12.31 | 4.20 | 26.47 | 8.05 | 25.37 | AA | AAA | | |
| | | | 96980 | RS GBP Threadneedle American (EUR) | -15.29 | -12.87 | -14.15 | 2.04 | | -14.15 | -2.22 | 21.54 | | | AA | AA | | |
| | | | | Sector Average | -14.65 | -14.66 | -15.55 | 3.82 | 19.95 | -15.55 | 1.46 | 21.17 | -0.86 | 16.53 | | | | |
| UK SMALLER COMPANIES | | | | | | | | | | | | | | | | | | |
| 8 | | | 96558 | RS GBP Gartmore UK & Irish Smaller Companies (EUR)* | -22.69 | -27.30 | -26.21 | -1.41 | 83.06 | -26.21 | 16.80 | 14.39 | 14.53 | 62.12 | | | | |
| 7 | | | 96652 | RS GBP Invesco Perpetual UK Smaller Companies Equity (EUR)* | -18.62 | -19.60 | -20.21 | 33.05 | 122.46 | -20.21 | 26.19 | 32.14 | 21.22 | 37.93 | | | AAA | |
| 8 | | | 96789 | RS GBP Liontrust Intellectual Capital Trust (EUR)* | -21.77 | -29.93 | -25.69 | -5.46 | 61.56 | -25.69 | 9.80 | 15.86 | 11.94 | 52.67 | A | | | |
| | | | | Sector Average | -23.27 | -26.85 | -24.49 | 10.90 | 93.23 | -24.49 | 19.43 | 22.98 | 17.61 | 48.15 | | | | |
| ASIA PACIFIC INCLUDING JAPAN EQUITIES | | | | | | | | | | | | | | | | | | |
| 10 | | | 96431 | RS USD JF Pacific Securities (EUR) | -26.40 | -16.25 | -7.82 | 26.49 | 64.76 | -7.82 | 1.35 | 35.39 | 5.59 | 23.36 | | | | |
| | | | | Sector Average | -21.20 | -12.52 | -1.48 | 44.61 | 98.03 | -1.48 | 7.23 | 36.88 | 5.21 | 30.16 | | | | |
| UK PROPERTY SECURITIES | | | | | | | | | | | | | | | | | | |
| 9 | | | 96524 | RS GBP Aberdeen Property Share (EUR)* | -14.79 | -26.47 | -42.47 | -3.55 | 73.78 | -42.47 | 38.10 | 21.39 | 40.02 | 28.67 | | | | |
| JAPAN EQUITIES | | | | | | | | | | | | | | | | | | |
| | | | 97263 | RS JPY Aberdeen Global Japan Smaller Companies (EUR)* | -16.64 | -21.75 | | | | | | | | | | | | |
| | | | 97206 | RS USD Baring Japan (EUR)* | -17.68 | -25.47 | -30.43 | | | -30.43 | | | | | | | | |
| 10 | | | 96628 | RS GBP Fidelity Japan Special Situations (EUR)* | -19.06 | -24.74 | -29.68 | -28.28 | 8.30 | -29.68 | -31.71 | 49.34 | 17.05 | 29.00 | | | | |
| | | | 97121 | RS USD Franklin Templeton Japan (EUR)* | -24.39 | -30.77 | -27.89 | | | -27.89 | | | | | | | | |
| 9 | | | 96669 | RS USD Mellon Japan Equity (EUR) | -14.90 | -22.37 | -27.01 | -24.52 | -3.54 | -27.01 | -17.80 | 25.80 | -2.49 | 31.06 | | | | |
| 9 | | | 96207 | RS GBP Schroder Tokyo (EUR)* | -13.23 | -19.31 | -22.53 | -7.25 | 14.64 | -22.53 | -8.39 | 30.68 | 9.70 | 12.68 | AA | | | |
| | | | | Sector Average | -16.05 | -21.84 | -25.95 | -9.85 | 13.77 | -25.95 | -13.76 | 41.17 | 4.35 | 20.93 | | | | |
| GLOBAL EMERGING MARKETS EQUITIES | | | | | | | | | | | | | | | | | | |
| | | | 97289 | RS USD ABN AMRO Brazil Equity (EUR) | -12.78 | | | | | | | | | | | | | |
| | | | 97301 | RS USD ABN AMRO Global Emerging Markets (EUR) | -21.58 | | | | | | | | | | | | | |
| 10 | | ✓ | 97291 | RS EUR ABN AMRO Russia Equity | -10.42 | | | | | | | | | | | | | |
| 10 | | | 96432 | RS USD Baring Eastern Europe (EUR) | -12.43 | -3.97 | 6.24 | 122.14 | 301.45 | 6.24 | 16.85 | 78.94 | 23.73 | 46.05 | | | | |
| | | | 96824 | RS USD Baring Global Emerging Markets (EUR) | -19.87 | -6.86 | 8.79 | 83.55 | 154.07 | 8.79 | 6.88 | 57.86 | 4.13 | 32.93 | | | | |
| | | | 97219 | RS GBP Fidelity India Focus (EUR)* | -7.59 | 4.31 | 14.65 | | | 14.65 | | | | | | | | |
| | | | 97325 | RS USD Fidelity Latin America (EUR)* | Launched: 16/11/2007 | | | | | | | | | | | | | |
| | | | 97321 | RS USD Fidelity MultiManager Emerging Europe (EUR)* | Launched: 16/11/2007 | | | | | | | | | | | | | |
| | | | 97317 | RS USD Fidelity MultiManager Emerging Markets (EUR)* | Launched: 16/11/2007 | | | | | | | | | | | | | |
| | | | 96919 | RS GBP First State Global Emerging Markets Leaders (EUR) | -12.61 | -6.66 | 4.76 | 77.77 | | 4.76 | 12.16 | 51.29 | | | AA | | | |
| | | | 97178 | RS USD HSBC BRIC Markets Equity (EUR)* | -19.87 | 3.24 | 18.19 | | | 18.19 | | | | | | | | |
| | | | 97190 | RS USD HSBC GIF Global Emerging Markets Equity (EUR)* | -18.22 | -6.76 | 9.76 | | | 9.76 | | | | | | | | |
| | | | 96949 | RS USD HSBC GIF India Equity (EUR) | -8.98 | 10.66 | 21.07 | 147.58 | | 21.07 | 28.30 | 59.39 | | | | | | |
| 10 | | | 96699 | RS USD INVESCO Emerging Markets Equity (EUR) | -18.02 | -6.08 | 4.70 | 86.23 | 251.43 | 4.70 | 8.39 | 64.10 | 5.09 | 79.57 | | | | |
| 10 | | | 96446 | RS GBP JPM Emerging Markets Investment Trust (EUR)* | -17.21 | -5.64 | 3.90 | 111.59 | 293.47 | 3.90 | 5.82 | 92.45 | 30.28 | 42.73 | | | A | |
| | | | | | | | | | | | | | | | | | | |

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)

| | | | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 2008 | 2007 | 2006 | 2005 | 2004 | | | |
|--|---------|--|----------|----------|--------|---------|---------|-------|-------|-------|-------|-------|-----|--|-----|
| ASIA PACIFIC EXCLUDING JAPAN EQUITIES (continued) | | | | | | | | | | | | | | | |
| 10 | 96208 | RS USD INVESCO Asia Opportunities Equity (EUR) | -28.86 | -15.58 | 4.19 | 60.89 | 106.98 | 4.19 | 23.33 | 25.21 | 1.45 | 26.81 | | | |
| 10 | 96721 | RS USD JF Eastern Smaller Companies (EUR) | -23.70 | -22.91 | -4.21 | 33.14 | 123.91 | -4.21 | 7.34 | 29.49 | 3.27 | 62.84 | | | |
| 10 | 96722 | RS USD JF Greater China (EUR) | -32.10 | -8.65 | 8.06 | 69.70 | 134.84 | 8.06 | 25.31 | 25.32 | -9.64 | 53.15 | | | |
| 10 | 96723 | RS USD JF Hong Kong (EUR) | -25.66 | -1.14 | 8.60 | 58.97 | 138.59 | 8.60 | 21.43 | 20.55 | -3.38 | 55.35 | | | |
| 10 | 96724 | RS USD JF Thailand (EUR) | -14.79 | -11.15 | 25.98 | 38.33 | 134.78 | 25.98 | -6.67 | 17.65 | -7.94 | 84.36 | | | |
| | 97198 | RS USD Mellon Asian Equity (EUR)* | -21.95 | -8.61 | 3.07 | | | 3.07 | | | | | | | |
| | 97201 | RS GBP New Star Asian Opportunities (EUR)* | -27.04 | -16.37 | 3.57 | | | 3.57 | | | | | | | |
| | 97111 | RS USD Templeton Asian Growth (EUR) | -29.45 | -15.18 | 16.12 | | | 16.12 | 9.52 | | | | | | |
| | | Sector Average | -22.93 | -10.92 | 7.23 | 74.77 | 172.17 | 7.23 | 18.61 | 37.41 | 7.72 | 44.57 | | | |
| COMMODITY/ENERGY | | | | | | | | | | | | | | | |
| | ✓ 97295 | RS EUR ABN AMRO Utilities* | -9.26 | | | | | | | | | | | | |
| | 97329 | RS USD Fidelity Multi Manager Natural Resources (EUR)* | | | | | | | | | | | | | |
| | 96945 | RS GBP JPM Natural Resources (EUR)* | -16.59 | -3.97 | 19.71 | 115.37 | | | | | | | | | |
| | 96665 | RS GBP Merrill Lynch Gold & General (EUR)* | -4.66 | 25.66 | 34.84 | 138.82 | 160.12 | 34.84 | 1.42 | 74.64 | -9.98 | 20.99 | AAA | | AAA |
| 10 | 96624 | RS USD Merrill Lynch IIF New Energy (EUR) | -15.50 | -5.47 | 10.34 | 85.40 | 166.05 | 10.34 | 2.60 | 63.77 | 2.27 | 40.32 | | | |
| 10 | 97227 | RS USD Merrill Lynch IIF World Mining (EUR)* | -13.94 | 2.79 | 30.45 | | | 30.45 | | | | | | | |
| | | Sector Average | -9.41 | 4.90 | 22.52 | 109.24 | 158.02 | 22.52 | 3.51 | 64.99 | -1.71 | 25.46 | | | |

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**: Royal Skandia, bid to bid in Sterling, 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.

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.

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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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