

June 2008

All percentage growth calculated to 30/05/2008

Annual performance % over one year to end May

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 INVESTMENT SOLUTIONS

			3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005	2004	OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating	
2	1	✓	96528	<b>CAUTIOUS (UP TO 60% EQUITY) MANAGED</b>												
				RS USD Cautious	0.54	-2.19	-3.42	13.46	31.51	-3.42	11.81	5.07	5.73	9.63	A*	1
				Sector Average	0.01	-4.92	-3.39	22.58	50.07	-3.39	14.11	11.19	8.36	12.99		
3			96902	<b>STERLING FIXED INTEREST</b>												
				RS GBP Bond Income (USD)*	-0.95	-5.39	-2.41	10.84		-2.41	6.66	6.48	7.64		A*	
				Sector Average	-0.62	-5.75	-1.39	11.48	34.44	-1.39	6.54	6.12	8.21	11.45		
4	3	✓	96527	<b>BALANCED (UP TO 85% EQUITY) MANAGED</b>												
				RS USD Balanced	1.59	-2.88	-6.11	22.03	53.74	-6.11	16.61	11.47	8.52	16.10	A*	1
				Sector Average	0.78	-4.42	-3.11	34.83	76.13	-3.11	18.83	17.10	9.67	19.11		
6		✓	96910	<b>FLEXIBLE (UP TO 100% EQUITY) MANAGED</b>												
				RS USD Aggressive	2.17	-2.87	-6.12	30.21		-6.12	19.88	15.70	9.63		A*	1
				RS USD Diversified Managed	0.84	-3.05	-2.65	30.66		-2.66	13.46	18.31			1	
				Sector Average	1.82	-3.45	-3.21	38.65	83.47	-3.21	21.26	18.13	10.48	19.77		
7			97087	<b>GLOBAL EQUITIES</b>												
				RS GBP Ethical (USD)*	-0.41	-7.61	-9.65			-9.65	24.43					
				Sector Average	2.12	-3.47	-0.95	44.71	96.19	-0.95	21.88	19.86	10.26	22.97		
7			96898	<b>UK EQUITY INCOME</b>												
				RS GBP Equity Income (USD)*	-2.39	-9.64	-16.62	19.90		-16.62	20.60	19.23	13.60			
				Sector Average	0.36	-10.42	-13.81	30.12	86.18	-13.81	26.02	19.80	14.65	24.79		

ASSET ALLOCATOR FUNDS

				3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005	2004	OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating
1	1	✓	85112	<b>MONEY MARKET</b>												
				RS USD Deposit	0.46	1.26	3.40	11.30	12.51	3.40	4.41	3.09	1.08	0.00		1
				Sector Average	1.12	1.84	8.49	22.14	33.50	8.49	6.90	5.32	2.03	7.13		
1	3	✓	96882	<b>GLOBAL FIXED INTEREST</b>												
				RS EUR Euro Bond (USD)*	-1.30	1.47	11.45	16.68	29.30	11.45	3.73	0.92	7.88	2.73		
				RS USD Global Fixed Interest Blend	0.98	0.82	7.49	14.05		7.49	3.10	2.90				†
				Sector Average	-0.17	0.00	6.21	18.14	32.72	6.21	7.55	3.43	7.66	4.35		
4		✓	97049	<b>STERLING CORPORATE BOND</b>												
				RS GBP UK Fixed Interest Blend (USD)*	-2.28	-6.68	-3.81	6.22		-3.81	4.92	5.24				
				Sector Average	-1.48	-6.33	-2.27	7.23	28.66	-2.27	5.70	3.80	7.39	11.73		
7	4	✓	97037	<b>NORTH AMERICA</b>												
				RS USD US Equity Blend	2.81	-2.90	-10.02	8.93		-10.02	17.44	3.09				
				RS GBP US Index Tracker (USD)	1.43	-4.20	-7.31	17.78	46.83	-7.31	17.49	8.14	7.13	16.38		
				Sector Average	2.14	-4.66	-7.85	20.71	52.35	-7.85	19.98	9.18	7.49	17.42		
7	6	✓	97027	<b>UK ALL COMPANIES</b>												
				RS USD UK Equity Blend	-3.09	-9.13	-15.17	29.07		-15.17	21.41	25.32				
				RS GBP UK Index Tracker (USD)	-0.09	-6.61	-7.23	40.72	101.07	-7.23	23.91	22.42	14.39	24.91		
				Sector Average	1.70	-7.31	-10.13	43.15	107.90	-10.13	27.01	25.42	11.98	29.69		
8	9	✓	97033	<b>EUROPE EXCLUDING UK EQUITIES</b>												
				RS USD European Equity Blend	5.55	-2.44	-3.38	58.63		-3.38	28.79	27.48				
				RS SEK Swedish Equity Fund (USD)	4.03	0.00	-10.60	61.75	157.91	-10.60	38.80	30.35	19.86	33.03		
				Sector Average	5.22	-2.99	-1.03	63.96	143.04	-1.03	31.23	26.24	18.70	24.88		
9		✓	97045	<b>JAPAN EQUITIES</b>												
				RS USD Japanese Equity Blend	1.16	-5.51	-11.52	10.74		-11.52	-2.72	28.65				
				Sector Average	3.43	-6.35	-11.02	11.47	61.76	-11.02	-4.08	30.60	2.96	40.94		
10			97274	<b>GLOBAL EMERGING MARKETS EQUITIES</b>												
				RS GBP Global Emerging Markets Equity (USD)	-1.09	-0.65										
				Sector Average	3.21	1.77	21.81	130.58	279.71	21.81	32.05	43.36	25.62	31.09		
10		✓	97041	<b>ASIA PACIFIC EXCLUDING JAPAN EQUITIES</b>												
				RS USD Far East Equity Blend	-0.61	-2.23	10.64	81.81		10.64	30.27	26.14				
				Sector Average	-3.41	-10.85	10.35	101.89	258.39	10.35	39.51	31.15	23.39	43.86		

BEST IDEAS FUNDS

				3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005	2004	OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating
6			97133	<b>FLEXIBLE (UP TO 100% EQUITY) MANAGED</b>												
				RS GBP Global Best Ideas (USD)*	0.18	-3.20	-6.60	38.65	83.47	-6.60	-3.21	21.26	18.13	10.48	19.77	A*
				Sector Average	1.62	-3.45	-3.21	38.65	83.47	-3.21	21.26	18.13	10.48	19.77		
7			97210	<b>UK ALL COMPANIES</b>												
				RS GBP UK Best Ideas (USD)*	-2.44	-12.41	-18.14			-18.14						
				RS GBP UK Strategic Best Ideas (USD)*	1.85	-2.14										
				Sector Average	1.70	-7.31	-10.13	43.15	107.90	-10.13	27.01	25.42	11.98	29.69		
8			97439	<b>EUROPE INCLUDING UK EQUITIES</b>												
				RS EUR European Best Ideas (USD)*	Launched: 11/04/2008											
				Sector Average	4.07	-3.63	-3.57	57.13	127.03	-3.57	29.20	26.12	14.87	25.78		

SINGLE STRATEGY SOLUTIONS

				3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005	2004	OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating
1		✓	97422	<b>GLOBAL FIXED INTEREST</b>												
				RS USD Emerging Market Debt	Launched: 17/04/2008											
				RS USD Total Return USD Bond	Launched: 17/04/2008											
				Sector Average	-0.17	0.00	6.21	18.14	32.72	6.21	7.55	3.43	7.66	4.35		
3			97107	<b>UK DIRECT PROPERTY</b>												
				RS GBP Skandia Property (USD)*	-2.88	-16.89	-22.82	14.54	54.07	-22.82	15.47					
				Sector Average	-2.33	-9.04	-10.92	14.54	54.07	-10.92	14.75	12.06	9.96	22.34		
7		✓	96926	<b>NORTH AMERICA</b>												
				RS GBP American	3.63	-5.62	-3.77	14.34		-3.77	16.45	2.03	1.03			
				RS USD US All Cap Value	Launched: 17/04/2008											
				Sector Average	2.14	-4.66	-7.85	20.71	52.35	-7.85	19.98	9.18	7.49	17.42		
7		✓	97434	<b>GLOBAL EQUITIES</b>												
				RS USD Healthcare*	Launched: 17/04/2008											
				RS USD Technology*	Launched: 17/04/2008											
				Sector Average	2.12	-3.47	-0.95	44.71	96.19	-0.95	21.88	19.86	10.26	22.97		
8			96475	<b>EUROPE INCLUDING UK EQUITIES</b>												
				RS EUR European Equity (USD)	Launched: 17/04/2008											
				Sector Average	4.07	-3.63	-3.57	57.13	127.03	-3.57	29.20	26.12	14.87	25.78		
10		✓	97418	<b>ASIA PACIFIC EXCLUDING JAPAN EQUITIES</b>												
				RS USD Skandia Greater China Equity	Launched: 17/04/2008											
				Sector Average	-3.41	-10.85	10.35	101.89	258.39	10.35	39.51	31.15	23.39	43.86		

There is currently an insufficient amount of funds with five year volatility figures to be able to offer a representative risk number for the following sectors.

				3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005	2004	OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating
✓			97102	<b>GLOBAL PROPERTY</b>												
				RS USD Global Real Estate Securities	0.28	-3.35	-17.40			-17.40	27.39					
				Sector Average	-2.11	-3.81	-8.87	40.69		-8.87	28.24	20.38	37.11			

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.

				3 Months	6 Months	1 Year	3 Years	5 Years	2008	2007	2006	2005	2004	OBSR Fund Rating	Financial Express Crown Rating	Citywire Rating
1	2		96850	<b>MONEY MARKET</b>												
				RS GBP M&G High Interest (USD)*	-0.28	-3.36	3.35	20.51	38.48	3.35	8.09	7.88	2.14	12.50		
				Sector Average	1.12	1.84	8.49	22.14	33.50	8.49	6.90	5.32	2.03	7.13		



June 2008

All percentage growth calculated to 30/05/2008

Annual performance % over one year to end May

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					
<b>self select (continued)</b>																		
<b>GLOBAL EQUITIES (continued)</b>																		
7	6	✓	97242	RS GBP Newton International Growth (USD)*	2.51	-0.28	7.18				7.18					S		
	4		96606	RS GBP Sarasin EquiSar Global Thematic (USD)*	4.01	0.20	6.96	63.86	130.89		6.96	23.32	24.23	11.20	26.72		AAA	
	10		96510	RS GBP Schroder Medical Discovery (USD)*	-5.22	-10.92	-10.97	7.96	24.85		-10.97	14.70	5.72	6.07	9.03			
	4		96560	RS GBP SocGen Technology (USD)*	8.57	-6.53	-7.78	14.08	42.01		-7.78	11.58	10.87	0.00	24.48	A		
	5	✓	85139	RS USD Templeton Global Fund	-0.34	-9.68	-10.02	28.99	89.27		-10.02	27.14	12.76	14.50	28.14		1 ⚡	
				Sector Average	2.12	-3.47	-0.95	44.71	96.19		-0.95	21.88	19.86	10.26	22.97			
<b>UK EQUITY INCOME</b>																		
7	5		96752	RS GBP Artemis Income (USD)*	-0.44	-9.72	-12.67	36.52	112.23		-12.67	28.23	21.91	18.93	30.71	AAA		
	7		96646	RS GBP Invesco Perpetual High Income (USD)*	0.73	-9.94	-8.52	56.79	154.65		-8.52	34.30	27.63	22.44	32.64	AAA	AA	
	7		96254	RS GBP Jupiter Income Trust (USD)*	-3.47	-11.63	-15.37	35.59	106.07		-15.37	24.16	29.04	16.32	30.65	AAA		
	6		96779	RS GBP Liontrust First Income (USD)*	-3.31	-12.41	-21.71	18.57	77.45		-21.71	24.17	21.97	12.18	33.41	AA		
	6		96736	RS GBP New Star Higher Income (USD)*	-6.87	-17.47	-26.36	9.64	58.21		-26.36	19.61	24.46	14.59	25.94			
	6		96568	RS GBP SocGen UK Income (USD)*	-3.03	-12.24	-19.46	19.41	70.85		-19.46	20.75	22.78	15.88	23.47			
				Sector Average	0.36	-10.42	-13.81	30.12	86.18		-13.81	26.02	19.80	14.65	24.79			
<b>UK ALL COMPANIES</b>																		
8	8		97070	RS GBP Aberdeen UK Growth (USD)*	-2.23	-10.98	-14.20				-14.20	27.75						
	8		96748	RS GBP Artemis UK Special Situations (USD)*	-1.27	-11.42	-13.78	41.34	126.89		-13.78	28.24	27.84	11.27	44.27	AAA		
	7		96846	RS GBP AXA Framlington UK Select Opportunities (USD)*	3.74	-4.28	-5.82	51.29	163.32		-5.82	26.68	26.80	16.15	49.85	AAA		
	7		97084	RS GBP BlackRock GF United Kingdom (USD)	3.82	-1.43	-5.39				-5.39	24.10				AAA	A	
	7		97169	RS GBP Fidelity Special Situations (USD)*	-0.50	-6.53	-8.57				-8.57					S		
	8		96673	RS GBP Gartmore UK Focus (USD)*	-6.96	-10.94	-18.17	32.17	88.67		-18.17	27.05	27.13	8.57	31.48	AA		
	5		96638	RS GBP HSBC UK Freestyle (USD)*	-2.21	-5.72	-4.86	40.03	95.66		-4.86	23.62	19.06	10.79	26.12			
	5		96642	RS GBP HSBC UK Growth & Income (USD)*	-1.21	-8.79	-10.24	29.18	83.83		-10.24	17.93	22.03	12.19	26.84			
				Launched: 07/04/2008														
	8		96783	RS GBP Liontrust First Growth (USD)*	5.88	2.11	3.76	74.96	123.86		3.76	30.34	29.37	7.10	19.47	AA		
	7		96821	RS GBP Liontrust First Large Cap (USD)*	3.52	-2.46	-0.78	54.15	99.87		-0.78	22.38	26.95	7.80	20.28	AA		
	7		96630	RS GBP M&G Recovery (USD)*	4.20	-2.41	0.28	64.76	152.36		0.28	29.88	26.50	18.01	29.79	AAA	AA	
	7		96689	RS GBP New Star UK Alpha (USD)*	2.20	-3.45	-6.65	61.67	161.95		-6.65	32.06	31.14	13.31	43.00	AA	A	
	8		96591	RS GBP New Star UK Growth (USD)*	-7.59	-18.34	-29.43	10.17	78.95		-29.43	21.00	29.01	17.22	38.57	AA		
	8		96804	RS GBP Schroder UK Alpha Plus (USD)*	1.37	-5.97	-6.20	66.19	143.62		-6.20	27.13	39.36	8.61	34.97	AA	AAA	
	8		96514	RS GBP Schroder UK Mid250 (USD)*	-3.86	-10.82	-20.65	48.77	155.05		-20.65	37.25	36.61	19.50	43.46	AAA		
	8		96564	RS GBP SocGen UK Growth (USD)*	-6.32	-14.72	-19.70	17.52	90.63		-19.70	19.71	22.25	12.60	44.07			
				Sector Average	1.70	-7.31	-10.13	43.15	107.90		-10.13	27.01	25.42	11.98	29.69			
<b>EUROPE INCLUDING UK EQUITIES</b>																		
8	7	✓	85144	RS USD Gartmore SICAV Pan European	2.60	-6.36	-2.35	52.16	124.86		-2.35	24.19	25.47	14.78	28.75		2 ⚡	
			97384	RS EUR Jupiter New Europe (USD)*	Launched: 20/03/2008													
			97254	RS EUR New Star Pan-European Equity (USD)*	1.78	-10.44	-19.75				-19.75							
				Sector Average	4.07	-3.63	-3.57	57.13	127.03		-3.57	29.20	26.12	14.87	25.78			
<b>EUROPE EXCLUDING UK EQUITIES</b>																		
8	10	✓	97293	RS EUR ABN AMRO Russia Equity (USD)	12.65	9.64												
	8	§	85130	RS USD Baring Eastern Europe	9.76	5.82	32.05	187.05	413.46		32.05	31.72	65.03	26.24	41.69		3 ⚡	
	8		85151	RS USD Baring Europe Select	5.12	1.03	0.20	91.67	263.81		0.20	33.66	43.11	30.19	45.79		3 ⚡	
	7	✓	97082	RS EUR BlackRock GF Continental European Flexible (USD)*	8.36	-2.21	2.86				2.86	28.77					AA	
	7	✓	96253	RS USD BNY Mellon Continental European Equity	5.23	0.52	6.71	67.79	148.93		6.71	24.43	26.37	19.06	24.61		2 ⚡	
	7		96894	RS GBP Continental European (USD)*	3.23	-5.10	-1.54	54.68			-1.54	25.46	25.23	14.53				
	7		96659	RS GBP Fidelity European (USD)*	6.28	1.99	2.86	66.99	178.16		2.86	26.81	28.03	28.22	29.91	AA		
	7	✓	97319	RS USD Fidelity MultiManager Emerging Europe*	5.78	0.44												
	7		96584	RS EUR Gartmore SICAV Continental European (USD)*	3.70	-5.12	0.90	69.27	148.75		0.90	29.27	29.78	17.37	25.21			
	7		97182	RS EUR HSBC GIF Euroland Equity (USD)	2.74	-3.69	0.13				0.13							
	8	✓	96759	RS USD Investec GS Continental European Equity	4.55	-5.99	-5.06	49.18	111.13		-5.06	25.84	24.86	20.48	17.46		1 ⚡	
	7		97392	RS EUR Jupiter European Opportunities*	Launched: 20/03/2008													
	7		96757	RS EUR Lazard European Equity (USD)*	2.73	-5.42	-1.64	59.82	138.63		-1.64	26.65	28.29	19.60	24.84			
	7		96595	RS GBP New Star European Growth (USD)	7.02	2.82	-3.65	70.65	182.78		-3.65	33.25	32.91	25.21	32.35	AAA		
	7		96572	RS GBP SocGen European Special Opportunities (USD)*	0.75	-6.20	-5.76	57.67	142.54		-5.76	27.52	31.19	18.57	29.74			
				Sector Average	5.22	-2.99	-1.03	63.96	143.04		-1.03	31.23	26.24	18.70	24.88			
<b>JAPAN EQUITIES</b>																		
9	9	✓	97261	RS JPY Aberdeen Global Japan Smaller Companies (USD)*	2.24	-9.88	-11.74				-11.74							
	9	✓	97204	RS USD Baring Japan*	6.17	-3.05	-10.02				-10.02							
	10	✓	96231	RS USD BNY Mellon Japan Equity	4.68	-4.61	-8.06	-3.95	38.37		-8.06	-12.27	19.07	-4.59	50.99		1 ⚡	
	10	✓	96626	RS GBP Fidelity Japan Special Situations (USD)*	0.61	-9.24	-11.37	-14.12	50.09		-11.37	-21.96	24.16	8.72	60.76			
			97119	RS USD Franklin Templeton Japan	-0.42	-10.13	-16.20				-16.20	2.96						
			97358	RS GBP Schroder Tokyo (USD)*	Launched: 03/03/2008													
				Sector Average	3.43	-6.35	-11.02	11.47	61.76		-11.02	-4.08	30.60	2.96	40.94			
<b>ASIA PACIFIC INCLUDING JAPAN EQUITIES</b>																		
9	10	✓	85116	RS USD JF Pacific Securities	1.64	-6.22	10.75	61.35	145.73		10.75	13.27	28.63	16.59	30.63		1 ⚡	
				Sector Average	-0.79	-8.09	7.19	71.23	171.55		7.19	25.13	27.66	17.75	34.68			
<b>UK SMALLER COMPANIES</b>																		
9	9		96556	RS GBP Gartmore UK & Irish Smaller Companies (USD)*	0.29	-6.80	-16.73	29.65	124.35		-16.73	22.79	26.81	10.76	56.22			
	7		96650	RS GBP Invesco Perpetual UK Smaller Companies Equity (USD)*	1.90	-3.02	-10.39	63.62	178.27		-10.39	37.00	33.28	22.29	39.07		AAA	
	8		96787	RS GBP Liontrust Intellectual Capital Trust (USD)*	-1.48	-11.58	-23.35	17.19	97.77		-23.35	30.26	17.36	13.24	49.04	A		
				Sector Average	0.51	-6.42	-17.39	41.70	139.61		-17.39	33.04	28.93	15.22	46.75			
<b>GLOBAL EMERGING MARKETS EQUITIES</b>																		
10	10	✓	97287	RS USD ABN AMRO Brazil Equity	9.69	21.07												
	10	✓	97299	RS USD ABN AMRO Global Emerging Markets*	1.91	-2.63												
	10	✓	85118	RS USD Baring Global Emerging Markets	-0.15	-2.18	23.65	124.72	252.80		23.65	28.10	41.87	21.68	29.02		1 ⚡	
			97502	RS USD BlackRock GF India	Launched: 30/05/2008													
			97494	RS USD BlackRock GF Latin America	Launched: 30/05/2008													
			97323	RS USD Fidelity Latin America	6.83	11.33												
			97315	RS USD Fidelity MultiManager Emerging Markets*	2.07	-1.55												
			96918	RS GBP First State Global Emerging Markets Leaders (USD)	-0.75	-0.35	13.29	108.65			13.29	36.63	34.80	19.47		AA		
			97176	RS USD HSBC BRIC Markets Equity	1.96	-1.24	39.23				39.23							
			97188	RS USD HSBC GIF Global Emerging Markets Equity														

US Dollar

June 2008

All percentage growth calculated to 30/05/2008

Annual performance % over one year to end May

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			
<b>ASIA PACIFIC EXCLUDING JAPAN EQUITIES (continued)</b>															
10	✓	85146	RS USD INVESCO Asia Opportunities Equity	-4.05	-11.05	9.49	89.44	194.64	9.49	41.57	22.21	16.58	33.41		2
10	✓	85134	RS USD JF Eastern Smaller Companies	-6.25	-15.83	-11.44	44.20	164.00	-11.44	35.92	19.79	40.07	30.70		1
10	✓	85133	RS USD JF Greater China	-4.87	-16.72	20.96	99.12	215.08	20.96	34.92	22.02	11.48	41.94		1
10	✓	85148	RS USD JF Hong Kong	-3.88	-18.43	20.08	76.23	197.84	20.08	28.27	14.42	19.91	40.94		1
10	✓	85135	RS USD JF Thailand	-0.64	5.17	32.07	98.22	238.01	32.07	22.65	22.37	4.42	63.29		2
		✓	97402	RS USD Kotak Indian Growth*	Launched: 28/03/2008										
		✓	97394	RS USD Kotak Indian Mid-Cap*	Launched: 28/03/2008										
		✓	97506	RS USD Kotak Indian Multi Cap*	Launched: 05/06/2008										
		✓	97200	RS USD New Star Asian Opportunities	-1.69	-11.10	8.00		8.00						
		✓	97443	RS GBP Old Mutual Asian Select (USD)*	Launched: 23/04/2008										
		✓	97109	RS USD Templeton Asian Growth	-8.85	-16.26	11.88		11.88	40.15					
			Sector Average	-3.41	-10.85	10.35	101.89	258.39	10.35	39.51	31.15	23.39	43.86		
<b>COMMODITY/ENERGY</b>															
		97285	RS EUR ABN AMRO Materials (USD)*	12.31	21.09										
		97297	RS EUR ABN AMRO Utilities (USD)*	4.75	-3.93										
		✓	97406	RS USD Baring Global Resources*	Launched: 04/04/2008										
		✓	97498	RS USD BlackRock GF World Energy	Launched: 30/05/2008										
10	✓	96663	RS GBP BlackRock Gold & General (USD)*	-9.81	3.72	41.94	193.27	266.38	41.94	5.60	95.65	-1.85	27.28	AAA	AAA
10	✓	96621	RS USD BlackRock GF New Energy*	7.50	0.12	17.88	134.76	322.56	17.88	27.21	56.55	7.83	66.92		2
10	✓	97225	RS USD BlackRock GF World Mining	5.23	16.70	47.39			47.39						
9	✓	97327	RS GBP Fidelity Global Industrials (USD)	6.47	5.89	20.27	109.44	218.11	20.27	22.47	42.20	19.32	27.30		
		✓	96501	RS USD Fidelity MultiManager Natural Resources*	3.32	15.27									
		✓	97456	RS USD Investec Global Dynamic Resources	Launched: 13/05/2008										
		✓	97460	RS USD Investec Global Energy	Launched: 13/05/2008										
		✓	97464	RS USD Investec Global Gold	Launched: 13/05/2008										
		96944	RS GBP JPM Natural Resources (USD)*	-0.96	5.92	20.33	187.00		20.33	32.64	79.82	28.65		AA	A
			Sector Average	0.90	9.19	31.31	181.97	301.38	31.31	24.20	72.89	5.34	35.13		
There is currently an insufficient amount of funds with five year volatility figures to be able to offer a representative risk number for the following sectors. The Specialist sector is not rated for sector risk as it contains varied types of funds which does not allow for a meaningful comparison against other sectors.															
<b>GLOBAL PROPERTY</b>															
		✓	97311	RS USD Fidelity MultiManager Euro Property Securities*	-6.74	-7.64									
		✓	97267	RS USD New Star International Property*	-0.89	0.70									
		97271	RS GBP Norwich European Property (USD)*	-5.12	-9.69										
		✓	97102	RS USD Skandia Global Real Estate Securities*	0.28	-3.35	-17.40		-17.40	27.39					
		97165	RS EUR Tri Investments European Residential Property (USD)*	3.49	5.33	18.43		18.43							
			Sector Average	-2.11	-3.81	-8.87	40.69		-8.87	28.24	20.38	37.11			
<b>SPECIALIST</b>															
9	✓	96462	RS USD Aberdeen Global Technology	7.72	-0.89	2.76	33.47	70.05	2.76	19.85	8.37	-0.79	28.43		
		✓	97446	RS USD ABN AMRO Clean Tech ▲	Launched: 25/04/2008										
10	✓	96706	RS GBP AXA Framlington Biotech (USD)*	-1.82	-8.46	-16.96	13.23	32.96	-16.96	19.02	14.56	-9.94	30.39	S	A
7	✓	96552	RS GBP AXA Framlington Financial (USD)*	-5.18	-14.31	-25.49	12.33	61.85	-25.49	19.15	26.53	13.04	27.47		
		✓	97486	RS USD BlackRock GF Global Allocation	Launched: 30/05/2008										
6	✓	96493	RS GBP Fidelity Global Financial Services (USD)	-1.50	-9.93	-18.73	34.86	85.48	-18.73	25.89	31.81	15.14	19.45		
3	✓	96497	RS GBP Fidelity Global Health Care (USD)	-1.81	-7.57	-4.75	14.90	37.04	-4.75	13.84	5.96	9.63	8.79		
		97360	RS GBP Henderson Global Technology (USD)*	Launched: 14/04/2008											
5	✓	96232	RS USD INVESCO Global Healthcare	-2.11	-7.85	-5.15	14.10	41.83	-5.15	14.08	5.45	5.05	18.33		
		97380	RS EUR Jupiter Global Financials (USD)*	Launched: 20/03/2008											
		✓	97398	RS USD Kotak Indian Infrastructure and Realty*	Launched: 28/03/2008										
		97250	RS GBP New Star Global Financials (USD)*	-5.32	-16.88	-17.04			-17.04					A	AA
		97469	RS GBP Sarasin AgriSar*	Launched: 22/05/2008											
<b>UK PROPERTY SECURITIES</b>															
9	✓	96522	RS GBP Aberdeen Property Share (USD)*	-17.23	-15.09	-41.57	-3.53	89.14	-41.57	28.80	28.19	31.99	48.54		
<b>UNCLASSIFIED</b>															
1	✓	96653	RS USD Momentum All Weather Liquidity*	0.15	0.46	3.25	23.25	34.71	3.25	10.31	8.22	3.42	5.68		
		✓	96967	RS USD Templeton Global Long/Short*	0.29	-7.13	-5.19	14.00		-5.19	9.68	9.63			

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.

▲ 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.

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 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 informer please see the fund news page.

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