

November 2008

All percentage growth calculated to 31/10/2008

Annual performance % over one year to end October

| 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 | | | |
| 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 | | | | | | | | | | | | | | | | |
| STERLING FIXED INTEREST | | | | | | | | | | | | | | | | |
| 1 | 2 | ✓ | 96901 | RS GBP Bond Income* | -13.23 | -15.40 | -17.38 | -14.97 | -8.24 | -17.38 | 0.59 | 2.31 | 5.51 | 2.28 | A | 1 |
| | | | | Sector Average | -8.55 | -10.01 | -11.35 | -8.81 | 2.55 | -11.35 | -0.32 | 3.19 | 6.30 | 5.79 | | |
| 3 | 3 | ✓ | 85052 | CAUTIOUS MANAGED | | | | | | | | | | | | |
| | | | | RS GBP Cautious* | -13.67 | -18.94 | -22.50 | -8.40 | 7.13 | -22.50 | 5.63 | 11.90 | 10.01 | 6.32 | A | 1 |
| | | | | Sector Average | -9.18 | -13.29 | -15.86 | -5.43 | 6.93 | -15.86 | 4.29 | 7.78 | 8.54 | 4.16 | | |
| 5 | 5 | ✓ | 96013 | BALANCED MANAGED | | | | | | | | | | | | |
| | | | | RS GBP Balanced* | -21.06 | -28.40 | -33.47 | -19.01 | -4.38 | -33.47 | 5.76 | 15.11 | 12.29 | 5.15 | A | 1 |
| | | | | Sector Average | -11.05 | -15.95 | -19.07 | -1.83 | 15.26 | -19.07 | 7.59 | 12.75 | 12.45 | 4.41 | | |
| 6 | ✓ | | 96909 | FLEXIBLE MANAGED | | | | | | | | | | | | |
| | | | | RS GBP Aggressive* | -21.73 | -29.25 | -34.72 | -19.98 | | -34.72 | 6.97 | 14.59 | 13.14 | | A | 1 |
| | | | | RS USD Diversified Managed (GBP) | -16.73 | -23.53 | -26.30 | -14.91 | | -26.30 | 6.90 | 8.00 | | | | |
| | | | | Sector Average | -15.33 | -21.54 | -24.89 | -7.06 | 8.84 | -24.89 | 9.93 | 12.55 | 13.94 | 2.78 | | |
| 6 | 5 | ✓ | 96897 | UK EQUITY INCOME | | | | | | | | | | | | |
| | | | | RS GBP Equity Income* | -17.59 | -27.03 | -36.69 | -21.34 | -3.06 | -36.69 | 2.84 | 20.82 | 13.19 | 8.87 | | 1 |
| | | | | Sector Average | -16.64 | -25.16 | -33.83 | -12.94 | 13.49 | -33.83 | 8.01 | 21.81 | 16.92 | 11.50 | | |
| 7 | ✓ | | 97085 | GLOBAL EQUITIES | | | | | | | | | | | | |
| | | | | RS GBP Ethical* | -21.98 | -31.28 | -38.00 | -15.84 | | -38.00 | 10.32 | 23.03 | | | | 1 |
| | | | | Sector Average | -18.92 | -26.70 | -26.44 | -5.31 | 51.59 | -26.44 | -1.06 | 30.10 | 23.60 | 29.52 | | |
| | | | 97519 | SPECIALIST | | | | | | | | | | | | |
| | | | | RS USD Alternatives (GBP)* | 4.91 | | | | | | | | | | | |
| ASSET ALLOCATOR FUNDS | | | | | | | | | | | | | | | | |
| MONEY MARKET | | | | | | | | | | | | | | | | |
| 1 | 1 | ✓ | 85012 | RS GBP Deposit | 1.14 | 2.31 | 4.81 | 13.68 | 21.85 | 4.81 | 4.61 | 3.69 | 3.88 | 3.18 | | 3 |
| | | | | Sector Average | 6.27 | 6.94 | 14.34 | 17.68 | 20.67 | 14.34 | 2.51 | 0.41 | 2.58 | -0.04 | | |
| 2 | ✓ | | 97047 | STERLING CORPORATE BOND | | | | | | | | | | | | |
| | | | | RS GBP UK Fixed Interest Blend* | -11.16 | -12.59 | -15.42 | -15.06 | | -15.42 | -2.14 | 2.62 | | | | |
| | | | | Sector Average | -7.95 | -8.76 | -10.95 | -10.12 | -0.71 | -10.95 | -1.34 | 2.31 | 4.50 | 5.72 | | |
| 3 | 2 | ✓ | 96881 | GLOBAL FIXED INTEREST | | | | | | | | | | | | |
| | | | | RS EUR Euro Bond (GBP)* | -3.66 | -5.75 | 3.95 | 4.39 | 10.49 | 3.95 | 2.75 | -2.27 | 0.71 | 5.10 | | 1 |
| | | | | RS GBP Global Fixed Interest Blend* | -4.29 | -5.93 | 0.43 | -0.64 | | 0.43 | 0.00 | -1.06 | | | | |
| | | | | Sector Average | 1.60 | -0.50 | 5.30 | 7.57 | 14.10 | 5.30 | 1.68 | 0.48 | 3.73 | 2.25 | | |
| 7 | ✓ | | 97027 | UK ALL COMPANIES | | | | | | | | | | | | |
| | | | | RS GBP UK Equity Blend* | -29.02 | -37.96 | -45.12 | -29.32 | | -45.12 | 4.50 | 23.25 | | | | 1 |
| | | | | RS GBP UK Index Tracker | -19.80 | -29.17 | -35.47 | -13.05 | 10.11 | -35.47 | 10.14 | 22.33 | 14.87 | 10.25 | | 2 |
| | | | | Sector Average | -23.75 | -30.94 | -37.89 | -15.49 | 8.67 | -37.89 | 11.21 | 22.35 | 16.42 | 10.46 | | |
| 8 | ✓ | | 97035 | NORTH AMERICA | | | | | | | | | | | | |
| | | | | RS GBP US Equity Blend* | -16.89 | -23.84 | -28.83 | -24.85 | | -28.83 | 1.87 | 3.67 | | | | 1 |
| | | | | RS GBP US Index Tracker | -10.14 | -17.46 | -21.41 | -11.71 | -4.29 | -21.41 | 2.45 | 9.65 | 8.22 | 0.17 | | 2 |
| | | | | Sector Average | -12.68 | -18.95 | -24.33 | -14.60 | -5.85 | -24.33 | 5.31 | 7.16 | 11.36 | -0.99 | | |
| 8 | ✓ | | 97031 | EUROPE EXCLUDING UK | | | | | | | | | | | | |
| | | | | RS GBP European Equity Blend | -25.11 | -34.95 | -38.10 | -12.64 | | -38.10 | 14.76 | 22.97 | | | | 1 |
| | | | | RS SEK Swedish Equity (GBP) | -28.14 | -37.54 | -37.54 | -5.56 | 20.09 | -37.54 | 10.53 | 36.81 | 14.51 | 11.04 | | |
| | | | | Sector Average | -24.87 | -32.15 | -35.21 | -5.15 | 29.56 | -35.21 | 18.81 | 23.23 | 21.30 | 12.60 | | |
| 9 | ✓ | | 97043 | JAPAN EQUITIES | | | | | | | | | | | | |
| | | | | RS GBP Japanese Equity Blend* | -15.41 | -23.43 | -28.46 | -33.67 | | -28.46 | -7.12 | -0.18 | | | | 2 |
| | | | | Sector Average | -9.74 | -17.93 | -23.74 | -30.24 | -15.68 | -23.74 | -8.98 | 0.50 | 24.00 | -2.53 | | |
| 10 | ✓ | | 97039 | ASIA PACIFIC EXCLUDING JAPAN | | | | | | | | | | | | |
| | | | | RS GBP Far East Equity Blend* | -31.94 | -40.96 | -43.91 | -8.79 | | -43.91 | 38.63 | 17.29 | | | | 2 |
| | | | | Sector Average | -27.51 | -38.01 | -45.98 | 9.52 | 37.77 | -45.98 | 59.35 | 27.23 | 22.39 | 2.79 | | |
| 10 | ✓ | | 97273 | GLOBAL EMERGING MARKETS | | | | | | | | | | | | |
| | | | | RS GBP Global Emerging Markets Equity* | -39.11 | -47.47 | -50.41 | | | -50.41 | | | | | | |
| | | | | Sector Average | -36.96 | -43.01 | -45.45 | 2.04 | 58.66 | -45.45 | 47.65 | 26.68 | 37.45 | 13.12 | | |
| BEST IDEAS FUNDS | | | | | | | | | | | | | | | | |
| FLEXIBLE MANAGED | | | | | | | | | | | | | | | | |
| 6 | ✓ | | 97132 | RS GBP Global Best Ideas* | -28.38 | -36.06 | -41.43 | | | -41.43 | 14.04 | | | | A | |
| | | | | Sector Average | -15.33 | -21.54 | -24.89 | -7.06 | 8.84 | -24.89 | 9.93 | 12.55 | 13.94 | 2.78 | | |
| 7 | ✓ | | 97209 | UK ALL COMPANIES | | | | | | | | | | | | |
| | | | | RS GBP UK Best Ideas* | -33.99 | -40.90 | -50.46 | | | -50.46 | 14.86 | | | | A | |
| | | | | RS GBP UK Strategic Best Ideas* | -14.36 | -14.83 | -18.98 | | | -18.98 | | | | | | |
| | | | | Sector Average | -23.75 | -30.94 | -37.89 | -15.49 | 8.67 | -37.89 | 11.21 | 22.35 | 16.42 | 10.46 | | |
| 8 | | | 97438 | EUROPE INCLUDING UK | | | | | | | | | | | | |
| | | | | RS EUR European Best Ideas (GBP)* | -26.76 | -35.36 | | | | | | | | | | |
| | | | | Sector Average | -25.59 | -32.64 | -36.26 | -10.68 | 13.76 | -36.26 | 15.98 | 20.82 | 16.81 | 9.03 | | |
| SINGLE STRATEGY SOLUTIONS | | | | | | | | | | | | | | | | |
| UK DIRECT PROPERTY | | | | | | | | | | | | | | | | |
| 1 | ✓ | | 97105 | RS GBP Property* | -5.99 | -8.19 | -24.30 | | | -24.30 | -2.45 | | | | | |
| | | | | Sector Average | -6.39 | -9.21 | -16.21 | -6.57 | 13.19 | -16.21 | 1.21 | 10.17 | 10.22 | 9.92 | | |
| 3 | | | 97423 | GLOBAL FIXED INTEREST | | | | | | | | | | | | |
| | | | | RS USD Emerging Markets Debt (GBP) | -13.07 | -15.64 | | | | | | | | | | |
| | | | | RS USD Total Return Bond (GBP) | 17.28 | 15.29 | | | | | | | | | | |
| | | | | Sector Average | 1.60 | -0.50 | 5.30 | 7.57 | 14.10 | 5.30 | 1.68 | 0.48 | 3.73 | 2.25 | | |
| 7 | | | 97435 | GLOBAL EQUITIES | | | | | | | | | | | | |
| | | | | RS USD Healthcare (GBP)* | -3.29 | -2.06 | | | | | | | | | | |
| | | | | RS USD Technology (GBP)* | -18.90 | -25.24 | | | | | | | | | | |
| | | | | Sector Average | -16.58 | -22.72 | -26.43 | -5.57 | 13.38 | -26.43 | 12.22 | 14.37 | 15.85 | 3.64 | | |
| 7 | ✓ | | 97093 | GLOBAL PROPERTY | | | | | | | | | | | | |
| | | | | RS GBP Global Property Securities (La Salle)* | -39.48 | -48.99 | -53.44 | -38.26 | | -53.44 | -4.41 | 38.71 | | | | |
| | | | | Sector Average | -18.92 | -26.70 | -26.44 | -5.31 | 51.59 | -26.44 | -1.06 | 30.10 | 23.60 | 29.52 | | |
| 8 | | | 97415 | EUROPE INCLUDING UK | | | | | | | | | | | | |
| | | | | RS EUR European Equity (GBP) | -22.91 | -33.16 | | | | | | | | | | |
| | | | | Sector Average | -25.59 | -32.64 | -36.26 | -10.68 | 13.76 | -36.26 | 15.98 | 20.82 | 16.81 | 9.03 | | |
| 8 | ✓ | | 96925 | NORTH AMERICA | | | | | | | | | | | | |
| | | | | RS GBP American* | -20.02 | -25.37 | -29.76 | -22.45 | | -29.76 | 8.76 | 1.52 | 4.89 | | | 2 |
| | | | | RS USD US All Cap Value (GBP) | -16.67 | -23.47 | | | | | | | | | | |
| | | | | Sector Average | -12.68 | -18.95 | -24.33 | -14.60 | -5.85 | -24.33 | 5.31 | 7.16 | 11.36 | -0.99 | | |
| 8 | ✓ | | 96893 | EUROPE EXCLUDING UK | | | | | | | | | | | | |
| | | | | RS GBP Continental European* | -23.56 | -30.28 | -32.86 | -6.71 | 19.03 | -32.86 | 15.81 | 19.97 | 14.41 | 11.52 | | 2 |
| | | | | Sector Average | -24.87 | -32.15 | -35.21 | -5.15 | 29.56 | -35.21 | 18.81 | 23.23 | 21.30 | 12.60 | | |
| 10 | | | 97419 | ASIA PACIFIC EXCLUDING JAPAN | | | | | | | | | | | | |
| | | | | RS USD Greater China Equity (GBP) | -24.89 | -33.53 | | | | | | | | | | |
| | | | | Sector Average | -27.51 | -38.01 | -45.98 | 9.52 | 37.77 | -45.98 | 59.35 | 27.23 | 22.39 | 2.79 | | |

Sterling

November 2008

All percentage growth calculated to 31/10/2008

Annual performance % over one year to end October

| 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 | | | | | | | | | | | | | | | | | |
| 1 | 1 | ✓ | 96849 | MONEY MARKET RS GBP M&G High Interest* Sector Average | -1.85 6.27 | -1.12 6.94 | 0.19 14.34 | 7.40 17.68 | 14.73 20.67 | 0.19 14.34 | 4.04 2.51 | 3.04 0.41 | 4.23 2.58 | 2.49 -0.04 | 1 | 👑 | |
| 1 | 2 | ✓ | 96951 | UK DIRECT PROPERTY RS GBP M&G Property* | -7.88 | -12.28 | -29.89 | -24.08 | | -29.89 | -2.21 | 10.72 | 9.81 | | | | |
| | | ✓ | 96955 | RS GBP New Star Property* | -8.76 | -12.07 | -22.49 | -17.19 | | -22.49 | -8.54 | 16.82 | 11.20 | | | | |
| | | ✓ | 96774 | RS GBP Norwich Property* Sector Average | -8.15 -6.39 | -10.41 -9.21 | -22.92 -16.21 | -13.94 -6.57 | 11.99 13.19 | -22.92 -16.21 | -5.40 1.21 | 18.03 10.17 | 16.84 10.22 | 11.37 9.92 | | | |
| 1 | 3 | ✓ | 96765 | STERLING FIXED INTEREST RS GBP Artemis High Income* | -16.96 | -19.57 | -24.03 | -15.05 | 4.06 | -24.03 | 1.78 | 9.86 | 11.26 | 10.10 | AA | 1 | A |
| | | ✓ | 96575 | RS GBP M&G Offshore High Yield Corporate Bond* | -15.82 | -17.69 | -21.32 | -16.33 | -0.62 | -21.32 | 1.75 | 4.52 | 8.58 | 9.39 | | 2 | |
| | | ✓ | 96633 | RS GBP New Star Fixed Interest* | -21.22 | -24.47 | -28.71 | -25.12 | -15.19 | -28.71 | 0.64 | 4.38 | 6.92 | 5.93 | AA | 1 | |
| | | ✓ | 96888 | RS GBP New Star High Yield Bond* | -23.55 | -27.21 | -32.10 | -28.27 | -17.90 | -32.10 | 0.96 | 4.64 | 7.95 | 6.04 | AA | 1 | |
| | | ✓ | 96983 | RS GBP Threadneedle Strategic Bond Sector Average | -14.56 -8.55 | -16.14 -10.01 | -18.71 -11.35 | -18.02 -8.81 | 2.55 | -18.71 -11.35 | -1.05 -0.32 | 1.92 3.19 | 6.30 | 5.79 | | 1 | A |
| 2 | 1 | ✓ | 85050 | UK GILT RS GBP BlackRock Government Securities* Sector Average | 2.85 3.31 | 2.39 2.84 | 3.59 6.10 | 3.96 7.75 | 12.79 19.10 | 3.59 6.10 | -0.71 -0.27 | 1.08 1.83 | 4.12 5.60 | 4.20 4.68 | | 1 | |
| 2 | 2 | ✓ | 96935 | STERLING CORPORATE BOND RS GBP Fidelity Money Builder Income* | -5.82 | -6.60 | -8.94 | -9.04 | | -8.94 | -1.97 | 1.91 | 5.29 | | AA | | |
| | | ✓ | 97156 | RS GBP Lloyds TSB Offshore Funds High Income* | -7.81 | -8.13 | -11.43 | | | -11.43 | -3.16 | | | | | | |
| | | ✓ | 97144 | RS GBP Lloyds TSB Offshore Funds Sterling Bond* | -9.99 | -10.99 | -13.58 | | | -13.58 | -0.54 | | | | | | |
| | | ✓ | 96609 | RS GBP M&G Offshore Corporate Bond* Sector Average | -4.30 -27.51 | -4.47 -38.01 | -4.56 -45.98 | -2.29 9.52 | 11.60 37.77 | -4.56 -45.98 | -1.15 59.35 | 3.57 27.23 | 7.47 22.39 | 6.27 2.79 | | | |
| 2 | 2 | ✓ | 97098 | DEFENSIVE MANAGED RS GBP Newton Phoenix Multi-Asset* Sector Average | -17.64 -2.85 | -21.04 -5.02 | -23.18 -1.11 | 6.98 16.27 | | -23.18 -1.11 | 4.90 4.35 | 3.67 5.99 | 2.54 | | | A | |
| 3 | 3 | ✓ | 97026 | GLOBAL FIXED INTEREST RS GBP Baring Directional Bond | 7.93 | 6.27 | 14.79 | 18.49 | | 14.79 | 0.63 | 2.58 | | | | 3 | |
| | | ✓ | 96794 | RS USD Baring US Plus Bond (GBP) | 17.47 | 16.02 | 25.05 | 14.81 | 14.61 | 25.05 | -3.30 | -5.05 | 5.90 | -5.74 | | | |
| | | ✓ | 85049 | RS GBP BlackRock GF World Bond | 21.61 | 18.68 | 24.97 | 13.90 | 12.76 | 24.97 | -4.64 | -4.43 | 1.02 | -1.99 | | 1 | |
| | | ✓ | 96842 | RS USD BNY Mellon Global Bond (GBP) | 12.46 | 9.96 | 20.92 | 16.72 | 24.58 | 20.92 | 2.34 | -5.68 | 3.93 | 2.69 | | | |
| | | ✓ | 97336 | RS EUR Fidelity MM Global High Income (GBP)* | -11.27 | -13.49 | | | | | | | | | | | |
| | | ✓ | 96710 | RS USD Franklin US Government (GBP) | 21.77 | 20.00 | 29.16 | 18.92 | 15.99 | 29.16 | -3.58 | -4.50 | 2.78 | -5.10 | | | |
| | | ✓ | 97185 | RS USD HSBC Global Core Plus Bond (GBP)* | 14.44 | 8.75 | 17.89 | | | 17.89 | -5.11 | | | | | | |
| | | ✓ | 85033 | RS GBP Invesco Bond | 16.56 | 14.64 | 27.53 | 20.59 | 22.72 | 27.53 | 0.00 | -5.44 | 1.68 | 0.08 | | 1 | |
| | | ✓ | 97234 | RS USD Nedgroup IP Guarded Strategy (GBP)* | 4.95 | 3.18 | 10.87 | | | 10.87 | | | | | | | |
| | | ✓ | 97245 | RS GBP Newton International Bond* | 12.35 | 10.36 | 20.32 | | | 20.32 | | | | | AAA | | |
| | | ✓ | 97537 | RS USD Templeton Global Bond (GBP) | 18.75 | | | | | | | | | | | | |
| | | ✓ | 96975 | RS GBP Threadneedle Dollar Bond Sector Average | 3.67 1.60 | 2.53 -0.50 | 5.30 5.30 | -6.70 7.57 | 14.10 | 5.30 5.30 | -7.52 1.68 | -4.20 0.48 | 3.73 | 2.25 | | 1 | |
| 3 | 3 | ✓ | 85051 | CAUTIOUS MANAGED RS GBP Aberdeen Managed Distribution* | -10.24 | -17.98 | -22.73 | -10.51 | 5.05 | -22.73 | 3.58 | 11.81 | 8.82 | 7.87 | | 1 | |
| | | ✓ | 97340 | RS USD Fidelity Multi Asset Strategic (GBP)* | -8.46 | -12.08 | | | | | | | | | | | |
| | | ✓ | 85013 | RS GBP Investec Cautious Managed* | -11.80 | -16.20 | -22.71 | -13.20 | -1.69 | -22.71 | 0.27 | 12.01 | 7.30 | 5.57 | AA | 1 | |
| | | ✓ | 97148 | RS GBP Lloyds TSB Multi Strategy Conservative* | -6.38 | -8.82 | -10.77 | | | -10.77 | -1.05 | | | | | | |
| | | ✓ | 97230 | RS USD Nedgroup IP Diversified Strategy (GBP)* | -3.94 | -8.50 | -7.21 | | | -7.21 | | | | | | | |
| | | ✓ | 96884 | RS GBP New Star Managed Distribution* Sector Average | -26.20 -9.18 | -33.03 -13.29 | -40.87 -15.86 | -32.29 -5.43 | -23.21 6.93 | -40.87 -15.86 | 0.97 4.29 | 13.39 7.78 | 7.07 8.54 | 5.93 4.16 | | 1 | |
| 5 | 4 | ✓ | 85014 | BALANCED MANAGED RS GBP Balanced Gartmore Managed* | -16.00 | -22.79 | -27.56 | -9.52 | 7.65 | -27.56 | 9.51 | 14.06 | 13.31 | 5.00 | | 1 | |
| | | ✓ | 96014 | RS GBP Balanced Fidelity Managed* | -15.70 | -21.27 | -25.74 | -8.66 | 10.74 | -25.74 | 10.27 | 11.55 | 14.92 | 5.50 | | 1 | |
| | | ✓ | 97152 | RS GBP Lloyds TSB Multi Strategy Growth* | -15.51 | -22.16 | -25.75 | | | -25.75 | 3.42 | | | | | | |
| | | ✓ | 96601 | RS GBP Sarasin GlobalSar IILD* Sector Average | -16.59 -11.05 | -20.68 -15.95 | -20.20 -19.07 | 1.55 -1.83 | 18.89 15.26 | -20.20 -19.07 | 14.32 7.59 | 11.30 12.75 | 15.77 12.45 | 1.13 4.41 | | 3 | |
| 6 | 3 | ✓ | 96932 | GLOBAL HIGH YIELD RS USD ABN Amro Global Emerging Markets Bond (GBP) | -31.02 | -32.02 | -34.87 | -27.71 | | -34.87 | -7.24 | 19.66 | 17.03 | | | | |
| | | ✓ | 96244 | RS USD Baring High Yield Bond (GBP) | -0.40 | -3.10 | -1.83 | -6.01 | 1.21 | -1.83 | -2.05 | -2.25 | 8.41 | -0.67 | | | |
| | | ✓ | 97259 | RS EUR New Star Euro High Yield (GBP) Sector Average | -15.79 -17.40 | -20.00 -20.23 | -14.60 -17.87 | -11.09 | 1.24 | -14.60 -17.87 | -0.48 | 8.77 | 12.71 | 1.03 | | | |
| 6 | 5 | ✓ | 96018 | FLEXIBLE MANAGED RS GBP Aggressive Invesco Managed* Sector Average | -15.07 -15.33 | -25.41 -21.54 | -32.25 -24.89 | -11.31 -7.06 | 4.25 8.84 | -32.25 -24.89 | 7.69 9.93 | 21.56 12.55 | 11.57 13.94 | 5.35 2.78 | | 2 | |
| 6 | 5 | ✓ | 96751 | UK EQUITY INCOME RS GBP Artemis Income* | -13.80 | -20.36 | -29.02 | -5.37 | 26.30 | -29.02 | 9.28 | 21.99 | 16.95 | 14.13 | AAA | 2 | A |
| | | ✓ | 96645 | RS GBP Invesco High Income* | -9.49 | -17.93 | -25.12 | 12.74 | 60.11 | -25.12 | 13.71 | 32.40 | 22.68 | 15.77 | AAA | 3 | AAA |
| | | ✓ | 96249 | RS GBP Jupiter Income Trust* | -13.07 | -24.22 | -33.55 | -9.85 | 19.72 | -33.55 | 5.39 | 28.73 | 17.44 | 13.08 | AAA | 1 | |
| | | ✓ | 96778 | RS GBP Liontrust First Income* | -17.92 | -28.50 | -40.74 | -24.98 | -9.11 | -40.74 | 3.51 | 22.29 | 11.92 | 8.24 | AA | 1 | A |
| | | ✓ | 96734 | RS GBP New Star Higher Income* | -26.29 | -40.42 | -51.18 | -38.32 | -23.92 | -51.18 | 1.60 | 24.35 | 11.91 | 10.23 | | 1 | |
| | | ✓ | 96567 | RS GBP SG UK Income* Sector Average | -21.81 -16.64 | -32.10 -25.16 | -42.58 -33.83 | -29.72 -12.94 | -9.44 13.49 | -42.58 -33.83 | 3.04 8.01 | 18.78 21.81 | 17.88 16.92 | 9.31 11.50 | | 1 | |
| 7 | 6 | ✓ | 97077 | GLOBAL EQUITIES RS USD Aberdeen Global World Equity (GBP)* | -16.15 | -23.74 | -23.05 | -0.77 | | -23.05 | 12.08 | 15.06 | | | | | |
| | | ✓ | 96486 | RS GBP Aberdeen World Equity* | -18.64 | -25.90 | -24.92 | -0.44 | 28.01 | -24.92 | 10.61 | 19.88 | 20.00 | 7.14 | | 2 | AA |
| | | ✓ | 96529 | RS GBP AXA Framlington Global Opportunities* | -32.67 | -40.40 | -39.95 | -25.32 | -9.75 | -39.95 | 11.81 | 11.23 | 16.39 | 3.82 | | 1 | |
| | | ✓ | 96534 | RS USD AXA World Funds Framlington Health (GBP) | -8.88 | -7.13 | -17.32 | -14.84 | -8.02 | -17.32 | 7.37 | -4.06 | 10.12 | -1.91 | A | | |
| | | ✓ | 96542 | RS USD Baring Global Select (GBP) | -24.22 | -32.60 | -38.77 | 10.91 | 16.19 | -38.77 | 44.91 | 25.00 | 13.70 | -7.86 | | | |
| | | ✓ | 97491 | RS USD BlackRock GF World Health Science (GBP) | -0.41 | | | | | | | | | | | | |
| | | ✓ | 96469 | RS GBP BlackRock Global Equity* | -22.13 | -29.72 | -31.70 | -9.88 | 3.55 | -31.70 | 19.25 | 10.65 | 10.58 | 3.90 | | 2 | |
| | | ✓ | 85025 | RS GBP F & C Investment Trust* | -18.33 | -24.74 | -29.65 | 5.13 | 25.17 | -29.65 | 21.32 | 23.17 | 22.34 | -2.68 | | 2 | |
| | | ✓ | 97172 | RS GBP Fidelity Global Special Situations* | -32.99 | -38.20 | -41.98 | | | -41.98 | 15.99 | | | | | | |
| | | ✓ | 96857 | RS GBP First State Global Growth* | -19.23 | -26.98 | -29.23 | -10.39 | -3.88 | -29.23 | 15.09 | 10.02 | 10.56 | -2.99 | | 2 | |
| | | ✓ | 96679 | RS GBP Henderson Industries of the Future* ▲ | -20.93 | -25.84 | -30.82 | -7.96 | -0.13 | -30.82 | 16.76 | 13.95 | 11.16 | -2.39 | | 3 | A |
| | | ✓ | 97141 | RS USD HSBC Amanah Global Equity (GBP)* | -9.00 | -15.18 | -18.66 | | | -18.66 | 8.55 | | | | | | |
| | | ✓ | 97569 | RS USD HSBC Climate Change (GBP) Launched: 05.08.2008 | | | | | | | | | | | | | |
| | | ✓ | 97161 | RS USD HSBC Global Absolute (GBP)* | -32.70 | -31.28 | -26.37 | | | -26.37 | -1.67 | | | | | | |
| | | ✓ | 85028 | RS GBP Invesco International Equity* | -22.06 | -31.77 | -37.62 | -16.56 | -2.07 | -37.62 | 13.54 | 17.80 | 11.38 | 5.38 | | 1 | |
| | | ✓ | 96443 | RS USD Investec Global Growth (GBP) | -18.57 | -23.80 | -36.10 | -11.49 | -2.73 | -36.10 | 20.22 | 15.22 | 11.81 | -1.71 | | | |
| | | ✓ | 85039 | RS GBP Investec Global Strategic Equity | -20.89 | -27.23 | -38.27 | -13.65 | 20.20 | -38.27 | 16.63 | 19.94 | 22.29 | 13.83 | | 1 | |
| | | ✓ | 97387 | RS EUR Jupiter Climate Change Solutions (GBP)* ▲ | -27.63 | -31.68 | | | | | | | | | | | |
| | | ✓ | 85040 | RS GBP Jupiter Ecology* ▲ | -23.71 | -27.52 | -34.85 | 4.82 | 27.65 | -34.85 | 23.40 | 30.39 | 21.62 | 0.14 | AA | 3 | AAA |
| | | ✓ | 97238 | RS USD Nedgroup IP Accelerated Strategy (GBP)* | -10.07 | -16.08 | -20.40 | | | -20.40 | | | | | A | | |
| | | ✓ | 85037 | RS GBP Newton Absolute Intrepid* | -7.11 | -9.96 | -10.33 | 14.33 | 45.64 | -10.33 | 15.57 | 10.33 | 14.89 | 10.87 | | 3 | |
| | | ✓ | 97241 | RS GBP Newton International Growth* | -26.69 | -34.04 | -35.59 | | | | | | | | | | |

November 2008

All percentage growth calculated to 31/10/2008

Annual performance % over one year to end October

| 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 | | | | | | | | | | | | | | | | |
| | 6 | ✓ | 97068 | RS GBP Aberdeen UK Growth* | -19.64 | -29.76 | -38.18 | -16.33 | | -38.18 | 10.13 | 22.89 | | | | 1 |
| | 6 | ✓ | 96747 | RS GBP Artemis UK Special Situations* | -18.16 | -25.43 | -35.54 | -9.59 | 18.23 | -35.54 | 15.20 | 21.76 | 14.33 | 14.37 | AAA | 2 |
| | 6 | ✓ | 96845 | RS GBP AXA Framlington UK Select Opportunities* | -24.48 | -31.24 | -36.04 | -12.12 | 21.04 | -36.04 | 10.38 | 24.47 | 16.77 | 17.96 | AAA | 2 |
| | 6 | ✓ | 85048 | RS GBP BlackRock United Kingdom | -25.42 | -31.57 | -36.00 | -14.47 | 7.30 | -36.00 | 7.84 | 23.93 | 14.02 | 10.03 | AAA | 2 |
| | 6 | ✓ | 97168 | RS GBP Fidelity UK Special Situations* | -17.69 | -27.51 | -31.69 | | | -31.69 | 11.50 | | | | A | |
| | 9 | ✓ | 96671 | RS GBP Gartmore UK Focus* | -36.07 | -46.54 | -53.69 | -37.02 | -25.65 | -53.69 | 7.37 | 26.67 | 11.06 | 6.30 | AA | 1 |
| | 5 | ✓ | 96637 | RS GBP HSBC UK Freestyle* | -22.72 | -32.40 | -36.02 | -16.18 | 1.88 | -36.02 | 11.71 | 17.27 | 12.02 | 8.51 | 2 | |
| | 5 | ✓ | 96641 | RS GBP HSBC UK Growth & Income* | -20.14 | -28.71 | -35.09 | -19.45 | 2.07 | -35.09 | 5.18 | 17.99 | 15.16 | 10.03 | 1 | |
| | 6 | ✓ | 85017 | RS GBP Invesco UK Equity* | -18.69 | -30.61 | -42.51 | -20.31 | -1.73 | -42.51 | 9.40 | 26.72 | 11.17 | 10.91 | 1 | |
| | 6 | ✓ | 96782 | RS GBP Liontrust First Large Cap* | -30.62 | -34.83 | -37.71 | -3.28 | 13.04 | -37.71 | 21.46 | 27.84 | 12.69 | 3.71 | AA | 3 |
| | 6 | ✓ | 96820 | RS GBP Liontrust First Large Cap* | -22.03 | -28.27 | -31.45 | -4.32 | 11.78 | -31.45 | 11.13 | 25.59 | 11.22 | 5.05 | AA | 2 |
| | 6 | ✓ | 96629 | RS GBP M&G Recovery* | -21.92 | -29.83 | -35.02 | -0.51 | 31.18 | -35.02 | 23.42 | 24.06 | 16.93 | 12.77 | AAA | 3 |
| | 9 | ✓ | 96687 | RS GBP New Star UK Alpha* | -33.25 | -40.70 | -45.01 | -16.52 | 11.52 | -45.01 | 18.12 | 28.53 | 14.38 | 16.79 | AA | 2 |
| | 9 | ✓ | 96590 | RS GBP New Star UK Growth* | -29.25 | -40.84 | -53.63 | -39.67 | -22.13 | -53.63 | 3.41 | 25.82 | 14.18 | 13.05 | A | 1 |
| | 9 | ✓ | 96603 | RS GBP Schroder UK Alpha Plus* | -28.24 | -34.59 | -40.98 | -5.96 | 12.97 | -40.98 | 17.97 | 35.07 | 15.48 | 4.03 | AAA | 3 |
| | 9 | ✓ | 96513 | RS GBP Schroder UK Mid 250* | -30.99 | -41.43 | -50.32 | -24.21 | 4.32 | -50.32 | 9.28 | 39.59 | 19.94 | 14.77 | AAA | 1 |
| | 7 | ✓ | 96563 | RS GBP SG UK Growth* | -23.47 | -34.77 | -46.19 | -32.77 | -14.17 | -46.19 | 7.26 | 16.49 | 17.96 | 8.23 | 1 | |
| | | | | Sector Average | -24.87 | -32.15 | -35.21 | -8.15 | 29.56 | -35.21 | 18.81 | 23.23 | 21.30 | 12.60 | | |
| EUROPE INCLUDING UK | | | | | | | | | | | | | | | | |
| | 8 | ✓ | 85041 | RS GBP Gartmore SICAV Pan European* | -28.49 | -36.30 | -39.09 | -15.48 | 11.02 | -39.09 | 14.04 | 21.68 | 15.99 | 13.25 | | 1 |
| | | | 97383 | RS EUR Jupiter New Europe (GBP)* | -45.77 | -48.84 | | | | | | | | | | |
| | | | 97255 | RS EUR New Star Pan-European Equity (GBP) | -21.43 | -29.87 | -38.99 | | | -38.99 | | | | | | |
| | | | | Sector Average | -25.59 | -32.64 | -36.26 | -10.68 | 13.76 | -36.26 | 15.98 | 20.82 | 16.81 | 9.03 | | |
| NORTH AMERICA | | | | | | | | | | | | | | | | |
| | | | 97222 | RS USD BlackRock GF US Flexible (GBP) | -10.61 | -17.97 | -25.25 | | | -25.25 | | | | | | |
| | 8 | ✓ | 96257 | RS USD Fidelity American Growth (GBP)* | -17.24 | -21.45 | -27.18 | -19.59 | -18.95 | -27.18 | 6.39 | 3.79 | 11.44 | -9.55 | | |
| | 8 | ✓ | 96613 | RS GBP Fidelity American Special Situations* | -14.21 | -20.49 | -25.49 | -16.62 | -18.19 | -25.49 | 6.19 | 5.37 | 9.22 | -10.16 | | 1 |
| | | | 97332 | RS USD Fidelity MM US High Alpha (GBP)* | -18.81 | -27.92 | | | | | | | | | | |
| | 5 | ✓ | 96829 | RS USD Franklin Mutual Beacon (GBP) | -10.24 | -18.70 | -24.36 | -16.02 | -5.48 | -24.36 | -0.51 | 11.59 | 10.95 | 1.45 | | |
| | | | 97057 | RS USD Franklin US Equity (GBP) | -6.90 | -12.59 | -17.19 | -10.94 | | -17.19 | 4.01 | 3.40 | | | | |
| | | | 97599 | RS USD GAM Star US All Cap Equity (GBP) | Launched: 12.08.2008 | | | | | | | | | | | |
| | | | 97281 | RS USD Gartmore SICAV US Smaller Companies (GBP)* | -18.71 | -23.55 | -34.76 | | | -34.76 | | | | | | |
| | 6 | § | 85018 | RS GBP JPM America Equity | -9.46 | -18.14 | -23.14 | -14.14 | -8.63 | -23.14 | 5.56 | 5.81 | 6.83 | -0.38 | | 2 |
| | | | 97308 | RS USD Lazard North American Equity (GBP)* | -10.10 | -18.16 | -23.44 | | | -23.44 | | | | | | |
| | 8 | ✓ | 96617 | RS GBP Schroder US Smaller Companies | -16.89 | -19.21 | -23.30 | -1.50 | 19.56 | -23.30 | 11.08 | 15.62 | 8.82 | 11.54 | AA | 3 |
| | | | 96979 | RS GBP Threadneedle American | -9.24 | -16.84 | -22.19 | -12.35 | | -22.19 | 7.58 | 4.71 | | | AA | 2 |
| | | | | Sector Average | -24.87 | -32.15 | -35.21 | -5.15 | 29.56 | -35.21 | 18.81 | 23.23 | 21.30 | 12.60 | | |
| EUROPE EXCLUDING UK | | | | | | | | | | | | | | | | |
| | 10 | § | 85027 | RS GBP Baring Eastern Europe | -47.91 | -51.45 | -52.59 | -9.82 | 65.27 | -52.59 | 39.00 | 36.85 | 44.77 | 26.59 | | 1 |
| | 8 | ✓ | 85046 | RS GBP Baring Europe Select | -26.82 | -35.03 | -37.58 | 1.56 | 58.25 | -37.58 | 24.20 | 31.00 | 35.59 | 14.93 | A | 2 |
| | | | 97081 | RS EUR BlackRock GF Continental European Flexible (GBP) | -24.33 | -31.62 | -32.26 | 2.35 | | -32.26 | 16.99 | 29.15 | | | | AA |
| | 6 | ✓ | 96258 | RS USD BNY Mellon Continental European Equity (GBP) | -19.60 | -26.05 | -27.06 | 5.82 | 37.96 | -27.06 | 16.27 | 24.79 | 16.47 | 11.93 | | |
| | 7 | ✓ | 96658 | RS GBP Fidelity European* | -23.32 | -29.04 | -30.80 | -2.65 | 46.37 | -30.80 | 17.33 | 19.89 | 24.83 | 20.44 | AA | 2 |
| | | | 97320 | RS USD Fidelity MM Emerging Europe (GBP)* | -50.26 | -55.09 | | | | | | | | | | |
| | | | 97584 | RS GBP GAM Star Continental European Equity | Launched: 12.08.2008 | | | | | | | | | | | |
| | 7 | ✓ | 96533 | RS GBP Gartmore SICAV Continental European (GBP)* | -20.49 | -29.00 | -30.38 | 3.70 | 38.79 | -30.38 | 18.44 | 25.76 | 18.74 | 12.72 | | |
| | | | 97181 | RS EUR HSBC Euroland Equity (GBP) | -26.53 | -36.63 | -37.91 | | | -37.91 | 23.87 | | | | | |
| | 9 | ✓ | 96760 | RS USD Investec Continental European Equity (GBP) | -28.86 | -35.96 | -42.73 | -20.25 | 6.12 | -42.73 | 17.31 | 18.71 | 22.33 | 8.78 | | |
| | | | 97391 | RS EUR Jupiter European Opportunities (GBP)* | -20.53 | -28.43 | | | | | | | | | | |
| | 7 | ✓ | 96756 | RS EUR Lazard European Equity (GBP)* | -21.69 | -28.54 | -30.43 | -1.58 | 33.20 | -30.43 | 14.39 | 23.67 | 18.14 | 14.56 | | |
| | 8 | ✓ | 96594 | RS GBP New Star European Growth | -20.88 | -32.57 | -33.02 | -0.74 | 38.51 | -33.02 | 11.39 | 33.03 | 17.29 | 18.97 | AAA | 2 |
| | 8 | ✓ | 96571 | RS GBP SG European Special Opportunities* | -27.86 | -35.32 | -39.02 | -12.91 | 15.47 | -39.02 | 14.01 | 25.25 | 17.26 | 13.06 | 1 | |
| | | | | Sector Average | -25.59 | -32.64 | -36.26 | -10.68 | 13.76 | -36.26 | 15.98 | 20.82 | 16.81 | 9.03 | | |
| UK SMALLER COMPANIES | | | | | | | | | | | | | | | | |
| | 9 | ✓ | 96555 | RS GBP Gartmore UK & Irish Smaller Companies* | -31.26 | -38.32 | -48.20 | -32.83 | -12.96 | -48.20 | 9.35 | 18.59 | 10.98 | 16.76 | | 1 |
| | 8 | ✓ | 96649 | RS GBP Invesco UK Smaller Companies* | -29.86 | -35.42 | -41.60 | -12.54 | 22.72 | -41.60 | 13.25 | 32.25 | 24.75 | 12.48 | | 3 |
| | 6 | ✓ | 96786 | RS GBP Liontrust Intellectual Capital Trust* | -16.42 | -21.27 | -34.70 | -21.68 | -1.43 | -34.70 | 8.43 | 10.61 | 14.20 | 10.21 | A | 2 |
| | | | | Sector Average | -27.96 | -33.67 | -43.81 | -22.25 | 4.86 | -43.81 | 13.33 | 22.08 | 17.10 | 15.18 | | A |
| JAPAN EQUITIES | | | | | | | | | | | | | | | | |
| | | | 97262 | RS JPY Aberdeen Global Japanese Smaller Companies (GBP)* | 0.00 | -11.49 | -17.43 | | | -17.43 | | | | | | |
| | | | 97205 | RS USD Baring Japan (GBP) | -15.26 | -22.78 | -25.81 | | | -25.81 | -14.90 | | | | | |
| | 8 | ✓ | 96246 | RS USD BNY Mellon Japan Equity (GBP) | -9.23 | -19.18 | -18.90 | -35.52 | -32.95 | -18.90 | -14.16 | -7.38 | 11.59 | -6.82 | | |
| | 10 | ✓ | 96825 | RS GBP Fidelity Japan Smaller Companies* | -3.13 | -9.17 | -16.79 | -35.85 | -19.06 | -16.79 | -13.74 | -10.62 | 26.71 | -0.42 | | 1 |
| | | | 97120 | RS USD Franklin Templeton Japan (GBP) | -12.62 | -23.24 | -34.26 | | | -34.26 | 0.47 | | | | | |
| | 7 | ✓ | 96071 | RS GBP Schroder Tokyo* | -8.54 | -16.36 | -18.36 | -23.63 | -5.91 | -18.36 | -7.40 | 1.00 | 16.49 | 5.77 | AA | 3 |
| | | | | Sector Average | -9.74 | -17.93 | -23.74 | -30.24 | -15.68 | -23.74 | -8.98 | 0.50 | 24.00 | -2.53 | | |
| ASIA PACIFIC INCLUDING JAPAN | | | | | | | | | | | | | | | | |
| | 9 | § | 85015 | RS GBP JF Pacific Securities | -14.49 | -26.28 | -35.30 | -1.30 | 18.61 | -35.30 | 36.57 | 11.71 | 23.62 | -2.79 | | 1 |
| | | | | Sector Average | -22.71 | -33.32 | -40.80 | -3.04 | 18.97 | -40.80 | 40.31 | 16.73 | 23.37 | -0.54 | | |
| ASIA PACIFIC EXCLUDING JAPAN | | | | | | | | | | | | | | | | |
| | 9 | ✓ | 96798 | RS USD Aberdeen Global China Opportunities (GBP) | -29.09 | -37.10 | -43.22 | 3.96 | 26.20 | -43.22 | 52.70 | 19.92 | 13.76 | 6.71 | | |
| | | | 97451 | RS USD Baring China Select (GBP) | -27.27 | -39.24 | | | | | | | | | | |
| | | | 97129 | RS USD Baring Hong Kong & China (GBP) | -26.10 | -37.76 | -56.71 | -17.86 | 21.68 | -56.71 | 141.44 | | | | | |
| | 10 | ✓ | 96230 | RS GBP Baring Korea | -35.97 | -47.80 | -58.05 | | | -58.05 | 55.66 | 25.77 | 41.25 | 4.88 | | † |
| | | | 97503 | RS USD BlackRock GF India (GBP) | -28.06 | | | | | | | | | | | |
| | | | 97197 | RS USD BNY Mellon Asian Equity (GBP) | -30.14 | -40.35 | -45.60 | | | -45.60 | 46.20 | | | | | |
| | | | 97515 | RS USD Fidelity Asian Aggressive (GBP) | -33.64 | | | | | | | | | | | |
| | | | 97214 | RS USD Fidelity China Focus (GBP) | -30.38 | -40.38 | -53.61 | | | -53.61 | 122.31 | | | | | |
| | | | 97217 | RS GBP Fidelity India Focus | -42.89 | -54.10 | -57.89 | | | -57.89 | 44.86 | | | | | |
| | | | 96921 | RS GBP First State Asia Pacific Leaders | -18.08 | -26.83 | -29.91 | 31.90 | | -29.91 | 51.70 | 24.05 | 23.57 | | AAA | 3 |
| | | | 97125 | RS USD First State Hong Kong Growth (GBP) | -27.85 | -36.03 | -43.75 | | | -43.75 | 68.58 | | | | | |
| | 10 | ✓ | 96242 | RS USD HSBC Chinese Equity (GBP) | -29.96 | -41.05 | -58.38 | 35.76 | 50.74 | -58.38 | 127.67 | 43.27 | 7.84 | 2.96 | | |
| | 1 | | | | | | | | | | | | | | | |

Sterling

November 2008

All percentage growth calculated to 31/10/2008

Annual performance % over one year to end October

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)

GLOBAL EMERGING MARKETS (continued)

| | | | | | | | | | | | | | | | | | | | |
|----|-------|--|---|--------|--------|--------|-------|-------|--|--|--|--|--|--|--|--|--|--|--|
| ✓ | 97510 | RS GBP Fidelity Emerging Europe, Middle East & Africa | -35.94 | | | | | | | | | | | | | | | | |
| | 97324 | RS USD Fidelity Latin America Europe (GBP) | -40.00 | -42.41 | | | | | | | | | | | | | | | |
| | 97316 | RS USD Fidelity MM Emerging Markets (GBP)* | -34.45 | -42.05 | | | | | | | | | | | | | | | |
| ✓ | 96917 | RS GBP First State Global Emerging Markets Leaders | -21.79 | -29.51 | -29.90 | 19.71 | | | | | | | | | | | | | |
| | 97565 | RS USD Franklin Middle East & Africa (GBP) | -38.32 | | | | | | | | | | | | | | | | |
| | 97573 | RS USD HSBC Brazil Equity (GBP) | Launched: 05.08.2008 | | | | | | | | | | | | | | | | |
| | 97177 | RS USD HSBC BRIC Markets Equity (GBP) | -45.56 | -54.05 | -57.21 | | | | | | | | | | | | | | |
| | 97189 | RS USD HSBC Global Emerging Markets Equity (GBP) | -39.88 | -47.55 | -50.32 | | | | | | | | | | | | | | |
| | 97581 | RS USD HSBC Russia Equity (GBP) | Launched: 05.08.2008 | | | | | | | | | | | | | | | | |
| | 85021 | RS GBP Invesco Emerging Markets Equity | -32.48 | -43.30 | -46.20 | -0.78 | 39.89 | | | | | | | | | | | | |
| | 97633 | RS USD Investec Emerging Markets Debt (GBP) | Launched: 16.10.2008 | | | | | | | | | | | | | | | | |
| | 97601 | RS USD JPM Emerging Europe, ME & Africa Equity (GBP) | Launched: 19.09.2008 | | | | | | | | | | | | | | | | |
| 10 | ✓ | 85023 | RS GBP JPM Emerging Markets Investment Trust* | -35.46 | -42.43 | -44.93 | 8.13 | 97.06 | | | | | | | | | | | |
| | 97609 | RS USD JPM Middle East Equity (GBP) | Launched: 19.09.2008 | | | | | | | | | | | | | | | | |
| ✓ | 97303 | RS GBP Lazard Emerging Markets* | -36.35 | -41.09 | -41.58 | | | | | | | | | | | | | | |
| | 97545 | RS USD Templeton BRIC (GBP)* | -38.80 | | | | | | | | | | | | | | | | |
| 10 | ✓ | 85036 | RS GBP Templeton Emerging Markets | -25.88 | -33.57 | -41.99 | -2.93 | 36.28 | | | | | | | | | | | |
| | 97541 | RS USD Templeton Emerging Mkts Smaller Companies (GBP) | -39.11 | | | | | | | | | | | | | | | | |
| ✓ | 97089 | RS GBP Threadneedle Latin America | -41.53 | -46.95 | -45.96 | 12.77 | | | | | | | | | | | | | |
| | | Sector Average | -36.96 | -43.01 | -45.45 | 2.04 | 58.66 | | | | | | | | | | | | |

COMMODITY/ENERGY

| | | | | | | | | | | | | | | | | | | | |
|----|-------|--|------------------------------------|--------|--------|--------|-------|-------|--|--|--|--|--|--|--|--|--|--|--|
| | 97284 | RS EUR ABN Amro Materials (GBP) | -49.85 | -52.03 | -46.15 | | | | | | | | | | | | | | |
| | 97296 | RS EUR ABN Amro Utilities (GBP) | -17.33 | -25.19 | -25.53 | | | | | | | | | | | | | | |
| | 97407 | RS USD Baring Global Resources (GBP) | -45.15 | -52.48 | | | | | | | | | | | | | | | |
| 10 | 96622 | RS USD BlackRock GF New Energy (GBP) | -41.30 | -44.47 | -45.41 | -1.53 | 30.64 | | | | | | | | | | | | |
| | 97499 | RS USD BlackRock GF World Energy (GBP) | -24.49 | | | | | | | | | | | | | | | | |
| | 97226 | RS USD BlackRock GF World Mining (GBP) | -52.16 | -59.38 | -55.96 | | | | | | | | | | | | | | |
| 10 | ✓ | 96662 | RS GBP BlackRock Gold & General* | -43.87 | -49.60 | -51.17 | 3.26 | 6.70 | | | | | | | | | | | |
| | 97593 | RS USD Castlestone Aliquot Active Commodity (GBP)* | Launched: 22.08.2008 | | | | | | | | | | | | | | | | |
| 10 | ✓ | 96500 | RS GBP Fidelity Global Industrials | -32.28 | -38.00 | -36.91 | -2.46 | 42.40 | | | | | | | | | | | |
| | 97328 | RS USD Fidelity MM Natural Resources (GBP)* | -37.68 | -42.97 | | | | | | | | | | | | | | | |
| | 97457 | RS USD Investec Global Dynamic Resources (GBP) | -28.64 | | | | | | | | | | | | | | | | |
| | 97461 | RS USD Investec Global Energy (GBP) | -30.99 | | | | | | | | | | | | | | | | |
| | 97465 | RS USD Investec Global Gold (GBP) | -42.09 | | | | | | | | | | | | | | | | |
| ✓ | 96943 | RS GBP JPM Natural Resources* | -50.02 | -58.16 | -60.78 | -16.19 | | | | | | | | | | | | | |
| | | Sector Average | -34.87 | -39.80 | -38.00 | 11.82 | 48.28 | | | | | | | | | | | | |

ALTERNATIVES

| | | | | | | | | | | | | | | | | | | | |
|---|-------|--|------|------|-------|-------|-------|--|--|--|--|--|--|--|--|--|--|--|--|
| 3 | 96654 | RS USD Momentum All Weather Liquidity (GBP)* | 9.82 | 9.15 | 13.11 | 16.61 | 21.77 | | | | | | | | | | | | |
|---|-------|--|------|------|-------|-------|-------|--|--|--|--|--|--|--|--|--|--|--|--|

SPECIALIST

| | | | | | | | | | | | | | | | | | | | |
|---|-------|---|---|--------|--------|--------|--------|--------|--|--|--|--|--|--|--|--|--|--|--|
| 9 | 96463 | RS USD Aberdeen Global Technology (GBP) | -14.94 | -19.63 | -25.14 | -7.75 | -10.27 | | | | | | | | | | | | |
| | 97447 | RS USD ABN Amro Clean Tech (GBP) ▲ | -34.40 | -39.11 | | | | | | | | | | | | | | | |
| 9 | ✓ | 96705 | RS GBP AXA Framlington Biotech* | -5.87 | 6.30 | -4.47 | 1.26 | 2.72 | | | | | | | | | | | |
| 8 | ✓ | 96551 | RS GBP AXA Framlington Financial* | -22.92 | -36.07 | -44.12 | -36.27 | -19.85 | | | | | | | | | | | |
| | 97487 | RS USD BlackRock GF Global Allocation (GBP) | -3.39 | | | | | | | | | | | | | | | | |
| | 97621 | RS EUR Credit Suisse Equity Fund (LUX) Future Energy (GBP)* | Launched: 24.09.2008 | | | | | | | | | | | | | | | | |
| | 97625 | RS EUR Credit Suisse Equity Fund (LUX) Global Prestige (GBP)* | Launched: 24.09.2008 | | | | | | | | | | | | | | | | |
| | 97617 | RS USD Credit Suisse Equity Fund (LUX) Infrastructure (GBP)* | Launched: 24.09.2008 | | | | | | | | | | | | | | | | |
| 6 | ✓ | 96492 | RS GBP Fidelity Global Financial Services | -17.45 | -28.11 | -34.12 | -18.16 | 5.14 | | | | | | | | | | | |
| 4 | ✓ | 96496 | RS GBP Fidelity Global Health Care | -5.34 | -4.56 | -7.99 | -6.11 | 11.99 | | | | | | | | | | | |
| 9 | ✓ | 85038 | RS GBP Henderson Global Technology* | -13.79 | -18.86 | -29.58 | -5.99 | -9.40 | | | | | | | | | | | |
| 6 | 96247 | RS USD Invesco Global Healthcare (GBP) | -7.22 | -8.24 | -10.22 | -7.73 | 5.03 | | | | | | | | | | | | |
| | 97605 | RS USD JF India (GBP) | Launched: 19.09.2008 | | | | | | | | | | | | | | | | |
| | 97379 | RS USD Jupiter Global Financials (GBP)* | -15.65 | -20.71 | | | | | | | | | | | | | | | |
| | 97533 | RS USD Jupiter India (GBP)* | -31.55 | | | | | | | | | | | | | | | | |
| | 97399 | RS USD Kotak India Infrastructure & Realty (GBP)* | -44.83 | -61.13 | | | | | | | | | | | | | | | |
| ✓ | 97249 | RS GBP New Star Global Financial* | -22.28 | -31.74 | -45.16 | | | | | | | | | | | | | | |
| | 97597 | RS USD New Star India Equity (GBP)* | Launched: 29.08.2008 | | | | | | | | | | | | | | | | |
| ✓ | 97468 | RS GBP Sarasin Agrisar* | -29.04 | | | | | | | | | | | | | | | | |

STERLING PREFERENCE SHARES & CONVERTIBLES

| | | | | | | | | | | | | | | | | | | | |
|---|---|-------|---------------------------------|--------|--------|--------|--------|-------|--|--|--|--|--|--|--|--|--|--|--|
| 3 | ✓ | 96694 | RS GBP Premier Absolute Growth* | -18.30 | -22.40 | -24.76 | -16.25 | 11.60 | | | | | | | | | | | |
|---|---|-------|---------------------------------|--------|--------|--------|--------|-------|--|--|--|--|--|--|--|--|--|--|--|

UK PROPERTY SECURITIES

| | | | | | | | | | | | | | | | | | | | |
|---|---|-------|---------------------------------|--------|--------|--------|--------|--------|--|--|--|--|--|--|--|--|--|--|--|
| 9 | ✓ | 96521 | RS GBP Aberdeen Property Share* | -26.29 | -40.86 | -49.64 | -42.59 | -10.95 | | | | | | | | | | | |
|---|---|-------|---------------------------------|--------|--------|--------|--------|--------|--|--|--|--|--|--|--|--|--|--|--|

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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