

October 2008

All percentage growth calculated to 30/09/2008

Annual performance % over one year to end September

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

CAUTIOUS (UP TO 60% EQUITY) MANAGED

RS USD Cautious Sector Average -8.80 -13.85 -15.13 -15.74 -20.17 -1.55 -13.32 -15.74 -20.17 9.73 13.57 6.48 10.29 8.63 9.60 5.96 12.40 A* 1

STERLING FIXED INTEREST

RS GBP Bond Income (USD)* Sector Average -13.22 -12.71 -14.75 -13.41 -17.62 -16.67 -4.40 -2.79 8.94 15.28 -17.62 -16.67 7.42 7.94 8.02 8.08 4.48 5.38 9.07 12.53 A*

BALANCED (UP TO 85% EQUITY) MANAGED

RS USD Balanced Sector Average -12.83 -15.28 -13.51 -16.20 -22.74 -22.16 -3.01 3.72 21.68 36.61 -22.74 -22.16 14.02 17.76 10.10 13.16 12.94 15.05 11.08 14.47 A* 1

FLEXIBLE (UP TO 100% EQUITY) MANAGED

RS USD Aggressive Sector Average -15.45 -17.79 -15.13 -18.51 -25.83 -25.63 -1.97 1.57 35.71 -23.09 -25.63 17.12 20.45 12.85 13.39 15.87 15.96 9.98 15.22 A* 2

GLOBAL EQUITIES

RS GBP Ethical (USD)* Sector Average -15.24 -17.27 -19.43 -17.75 -29.45 -25.03 1.39 4.11 41.06 -25.03 22.19 18.23 13.65 21.56 19.19 13.68

UK EQUITY INCOME

RS GBP Equity Income (USD)* Sector Average -15.69 -17.54 -18.95 -21.32 -31.96 -32.50 -10.55 -6.12 26.87 34.15 -31.96 -32.50 11.65 16.09 17.75 19.81 18.29 17.50 19.91 21.61

SPECIALIST

RS USD Skandia Alternative Investments* -6.10

ASSET ALLOCATOR FUNDS

MONEY MARKET

RS USD Deposit Sector Average 0.34 -7.56 0.80 -6.90 2.49 -3.24 11.03 14.83 13.08 24.44 2.49 -3.24 4.41 11.50 3.76 6.43 1.72 0.59 0.13 7.74 1

GLOBAL FIXED INTEREST

RS EUR Euro Bond (USD)* Sector Average -9.42 -8.85 -11.67 -10.76 -2.60 -6.77 9.75 7.18 21.92 -6.77 9.73 8.30 4.78 4.04 4.20 2.27 8.46 2

STERLING CORPORATE BOND

RS GBP UK Fixed Interest Blend (USD)* Sector Average -12.86 -12.73 -15.24 -14.02 -17.66 -16.70 -6.98 -4.93 9.07 -17.66 -16.70 4.22 6.05 8.39 7.62 3.15 11.23

NORTH AMERICA EQUITIES

RS USD US Equity Blend Sector Average -11.14 -12.49 -10.05 -13.01 -24.02 -25.42 -9.24 -6.27 20.08 16.59 -24.02 -25.42 14.07 17.65 4.71 6.82 10.75 12.71 9.94 10.37 1

UK ALL COMPANIES

RS USD UK Equity Blend Sector Average -20.77 -22.14 -25.37 -23.84 -36.33 -33.65 -13.53 -4.56 39.94 -33.65 20.03 13.71 19.85 19.43 19.75 20.91 22.43 1

EUROPE EXCLUDING UK EQUITIES

RS USD European Equity Blend Sector Average -22.64 -22.26 -23.82 -24.51 -31.29 -30.80 4.75 6.41 63.89 -30.80 28.94 25.44 19.26 34.14 24.99 24.69 23.22 1

JAPAN EQUITIES

RS USD Japanese Equity Blend Sector Average -16.01 -17.34 -15.62 -17.58 -28.59 -29.49 -25.43 -26.39 -0.65 -28.59 -29.49 7.25 0.32 -2.64 4.07 23.49 9.29 2

ASIA PACIFIC EXCLUDING JAPAN EQUITIES

RS USD Far East Equity Blend Sector Average -22.25 -23.00 -24.34 -27.84 -29.18 -37.54 15.38 25.05 97.18 -29.18 -37.54 44.15 65.07 13.03 21.29 30.09 21.21 2

GLOBAL EMERGING MARKETS EQUITIES

RS GBP Global Emerging Markets Equity (USD) Sector Average -26.77 -29.85 -24.26 -27.80 -29.46 -31.49 19.99 115.04 -29.46 -31.49 49.52 17.15 45.17 23.45

BEST IDEAS FUNDS

FLEXIBLE (UP TO 100% EQUITY) MANAGED

RS GBP Global Best Ideas (USD)* Sector Average -23.17 -17.79 -24.57 -18.51 -33.97 -25.63 1.57 35.71 -23.09 -25.63 17.12 20.45 12.85 13.39 15.87 15.96 9.98 15.22 A*

UK ALL COMPANIES

RS GBP UK Best Ideas (USD)* Sector Average -24.97 -17.38 -29.02 -15.16 -41.91 -33.65 -19.15 -4.56 39.94 -41.91 -33.65 20.03 19.85 19.75 22.43 A*

EUROPE INCLUDING UK EQUITIES

RS EUR European Best Ideas (USD)* Sector Average -22.86 -22.77 -24.87 -31.57 3.22 51.73 -31.57 26.69 19.07 22.37 20.13

SINGLE STRATEGY SOLUTIONS

GLOBAL FIXED INTEREST

RS USD Emerging Market Debt Sector Average -6.74 -8.85 -2.07 -10.76 -6.77 7.18 21.13 -6.77 9.73 4.78 4.20 8.46

UK DIRECT PROPERTY

RS GBP Skandia Property (USD)* Sector Average -12.90 -13.85 -15.01 -15.70 -32.29 -24.43 -1.75 26.32 -32.29 -24.43 10.58 12.26 15.82 8.20 18.82

NORTH AMERICA EQUITIES

RS GBP American (USD) Sector Average -10.92 -12.49 -9.00 -13.01 -21.84 -25.42 -4.40 -6.27 16.59 -25.42 17.65 3.69 6.82 6.26 12.71 10.37

GLOBAL EQUITIES

RS USD Healthcare* Sector Average -0.87 -17.27 -15.46 -17.75 -25.03 4.11 41.06 -25.03 22.19 13.65 19.19 13.68

GLOBAL PROPERTY

RS USD Global Real Estate Securities Sector Average -9.06 -13.44 -17.97 -19.53 -29.03 -23.35 9.24 96.29 -29.03 -23.35 5.56 11.29 28.06 29.82 38.42

EUROPE INCLUDING UK EQUITIES

RS EUR European Equity (USD) Sector Average -20.50 -22.77 -24.87 -31.57 3.22 51.73 -31.57 26.69 19.07 22.37 20.13

EUROPE EXCLUDING UK EQUITIES

RS GBP Continental European (USD)* Sector Average -16.76 -22.26 -19.06 -24.51 -26.22 -30.80 11.87 6.41 63.89 -30.80 28.94 25.17 19.26 20.22 24.99 20.52 23.22

ASIA PACIFIC EXCLUDING JAPAN EQUITIES

RS USD Skandia Greater China Equity Sector Average -20.90 -23.00 -27.84 -37.54 25.05 97.18 -37.54 65.07 21.29 30.09 21.21

■ 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.

1 3 96850 MONEY MARKET RS GBP M&G High Interest (USD)* Sector Average -10.12 -7.56 -8.77 -6.90 -9.45 -3.24 11.20 14.83 26.21 24.44 -9.45 -3.24 12.05 11.50 9.59 6.43 1.99 0.59 11.28 7.74

October 2008

All percentage growth calculated to 30/09/2008

Annual performance % over one year to end September

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 EQUITY INCOME																	
	5		96752	RS GBP Artemis Income (USD)*	-13.07	-15.17	-28.27	3.15	56.58	-28.27	18.91	20.94	23.21	23.20	AAA		A
7	6		96646	RS GBP Invesco Perpetual High Income (USD)*	-12.02	-14.80	-26.56	19.25	92.80	-26.56	21.66	33.48	27.33	26.97	AAA		AAA
	6		96254	RS GBP Jupiter Income Trust (USD)*	-16.25	-20.98	-33.33	-4.14	45.61	-33.33	16.21	23.73	22.84	23.66	AAA		
	6		96779	RS GBP Liontrust First Income (USD)*	-16.70	-24.86	-38.31	-15.36	17.95	-38.31	12.61	21.83	16.48	19.65	AA		A
	8		96736	RS GBP New Star Higher Income (USD)*	-20.63	-33.98	-46.85	-25.85	3.02	-46.85	10.32	26.45	14.62	21.22			
	6		96566	RS GBP SG UK Income (USD)*	-19.72	-25.16	-38.81	-18.87	17.52	-38.81	12.33	18.03	21.99	18.73			
				Sector Average	-17.54	-21.32	-32.50	-6.12	34.15	-32.50	16.09	19.81	17.50	21.61			
GLOBAL PROPERTY																	
	7	✓	97311	RS USD Fidelity MultiManager Euro Property Securities*	-19.72	-30.41											
	7	✓	97267	RS USD New Star International Property*	-1.61	-3.93	0.21			0.21							
	7	✓	97271	RS GBP Norwich European Property (USD)*	-14.89	-19.25	-21.16			-21.16							
	7	✓	97102	RS USD Skandia Global Real Estate Securities*	-9.06	-17.97	-29.03			-29.03	5.56						
	6	✓	97165	RS EUR Tri Investments European Residential Property (USD)*	-9.91	-10.38	-1.22			-1.22	18.66						
				Sector Average	-13.44	-19.53	-23.35	9.24	96.29	-23.35	11.29	28.06	29.82	38.42			
UK ALL COMPANIES																	
	7		97070	RS GBP Aberdeen UK Growth (USD)*	-16.11	-22.46	-33.92	-7.08		-33.92	19.49	17.67					
	7		96748	RS GBP Artemis UK Special Situations (USD)*	-17.25	-17.89	-31.68	-0.93	52.74	-31.68	23.92	17.03	23.51	24.82	AAA		
	7		96846	RS GBP AXA Framlington UK Select Opportunities (USD)*	-21.13	-20.41	-29.05	1.68	62.48	-29.05	18.57	20.86	23.22	29.68	AAA		
	7		97084	RS GBP BlackRock GF United Kingdom (USD)	-23.38	-21.61	-29.46	-2.15		-29.46	14.62	21.03			AAA		A
	7		97169	RS GBP Fidelity Special Situations (USD)*	-14.62	-16.42	-28.78			-28.78	22.84				A		
	9		96673	RS GBP Gartmore UK Focus (USD)*	-25.14	-34.78	-45.13	-21.54	8.96	-45.13	18.74	20.43	19.50	16.21			
	6		96638	RS GBP HSBC UK Freestyle (USD)*	-21.03	-24.66	-30.04	-4.23	33.60	-30.04	18.94	15.09	17.03	19.21			
	6		96642	RS GBP HSBC UK Growth & Income (USD)*	-18.66	-22.30	-31.12	-10.02	29.87	-31.12	12.00	16.63	19.81	20.47			
	7		97359	RS GBP INVESSCO UK Equity (USD)*	-16.01												
	7		96783	RS GBP Liontrust First Growth (USD)*	-27.43	-22.25	-28.25	13.96	53.00	-28.25	29.24	22.90	18.55	13.25	AA		A
	7		96821	RS GBP Liontrust First Large Cap (USD)*	-22.46	-21.17	-28.67	4.34	40.45	-28.67	19.45	22.46	17.53	14.54	AA		AA
	7		96630	RS GBP M&G Recovery (USD)*	-21.14	-19.69	-28.36	12.09	74.46	-28.36	31.12	19.34	26.48	23.05	AAA		AA
	7		96689	RS GBP New Star UK Alpha (USD)*	-25.78	-27.75	-34.24	3.47	56.63	-34.24	23.69	27.22	19.47	26.71	AA		A
	8		96591	RS GBP New Star UK Growth (USD)*	-17.46	-29.65	-45.70	-24.65	12.57	-45.70	10.44	25.65	20.65	23.81	A		
	8		96804	RS GBP Schroder UK Alpha Plus (USD)*	-20.85	-22.41	-32.95	10.15	55.78	-32.95	25.29	31.11	23.02	14.96	AA		AAA
	8		96514	RS GBP Schroder UK Mid250 (USD)*	-22.32	-29.56	-39.41	-3.31	51.02	-39.41	17.35	36.01	24.63	25.32	AAA		
	8		96564	RS GBP SG UK Growth (USD)*	-21.37	-28.62	-42.90	-23.16	13.58	-42.90	17.13	14.89	23.10	20.07			
				Sector Average	-22.14	-23.84	-33.65	-4.56	39.94	-33.65	20.03	19.85	19.75	22.43			
EUROPE INCLUDING UK EQUITIES																	
	7	✓	85144	RS USD Gartmore SICAV Pan European	-21.16	-23.83	-31.82	2.72	53.75	-31.82	25.90	19.67	22.21	22.47			2 🏆
			97384	RS EUR Jupiter New Europe (USD)*	-33.63	-28.48											
			97254	RS EUR New Star Pan-European Equity (USD)*	-23.42	-28.72	-40.56			-40.56							
				Sector Average	-22.77	-24.87	-31.57	3.22	51.73	-31.57	26.69	19.07	22.37	20.13			
EUROPE EXCLUDING UK EQUITIES																	
	9	§	85151	RS USD Baring Europe Select	-23.86	-26.22	-30.79	17.81	124.77	-30.79	34.91	26.17	46.51	30.22	A		2 🏆
	7	✓	97082	RS EUR BlackRock GF Continental European Flexible (USD)	-25.27	-21.81	-28.37	14.21		-28.37	28.07	24.50					2 🏆
	7	✓	96253	RS USD BNY Mellon Continental European Equity	-21.34	-21.20	-25.27	17.21	77.25	-25.27	26.80	23.69	22.92	23.02			3 🏆
	7		96894	RS GBP Continental European (USD)*	-16.76	-19.06	-26.22	11.87	62.08	-26.22	25.17	21.13	20.22	20.52			
	7		96659	RS GBP Fidelity European (USD)*	-20.76	-19.36	-25.54	11.36	95.13	-25.54	27.17	17.60	34.72	30.07	AA		
	7	✓	97319	RS USD Fidelity MultiManager Emerging Europe*	-35.35	-32.36											
	7		97585	RS GBP GAM Star Continental European Equity (USD)	Launched: 12/08/2008												
	7		96584	RS EUR Gartmore SICAV Continental European (USD)*	-18.12	-21.12	-26.50	17.20	79.13	-26.50	27.51	25.06	26.03	21.27			
	7		97182	RS EUR HSBC GIF Euroland Equity (USD)	-18.44	-23.05	-28.04			-28.04	32.30						
	9	✓	96759	RS USD Investec GS Continental European Equity	-27.19	-29.02	-37.08	-6.95	38.81	-37.08	21.01	22.20	25.53	18.84			1 🏆
	7		97392	RS EUR Jupiter European Opportunities*	-17.96	-20.13											
	7		96757	RS EUR Lazard European Equity (USD)*	-16.41	-19.25	-26.14	12.97	75.24	-26.14	25.82	21.57	26.14	22.98			
	8		96595	RS GBP New Star European Growth (USD)	-21.07	-23.36	-28.27	14.52	87.03	-28.27	22.15	30.70	25.76	29.87	AAA		
	8		96572	RS GBP SG European Special Opportunities (USD)*	-19.63	-24.69	-32.04	5.43	62.91	-32.04	24.31	24.79	26.28	22.37			
				Sector Average	-22.26	-24.51	-30.80	6.41	63.89	-30.80	28.94	19.26	24.99	23.22			
JAPAN EQUITIES																	
	8	✓	97261	RS JPY Aberdeen Global Japanese Smaller Companies (USD)*	-16.09	-19.49	-28.02			-28.02							
	8	✓	97204	RS USD Baring Japan*	-19.71	-18.45	-29.74			-29.74	-7.75						
	10	✓	96231	RS USD BNY Mellon Japan Equity	-12.19	-12.36	-22.91	-31.40	-13.35	-22.91	-7.57	-3.72	13.32	11.47			1 🏆
	10	✓	96626	RS GBP Fidelity Japan Smaller Companies (USD)*	-12.00	-16.26	-25.86	-33.80	-1.73	-25.86	-7.77	-3.18	28.24	15.75			
			97119	RS USD Franklin Templeton Japan	-20.98	-23.15	-40.27			-40.27	10.43						
			97358	RS GBP Schroder Tokyo (USD)*	-14.17	-13.67									AA		
				Sector Average	-17.34	-17.58	-29.49	-26.39	-0.65	-29.49	0.32	4.07	23.49	9.29			
UK SMALLER COMPANIES																	
	9		96556	RS GBP Gartmore UK & Irish Smaller Companies (USD)*	-22.39	-22.11	-36.64	-14.41	33.83	-36.64	21.25	11.41	21.98	28.18			
	7		96650	RS GBP Invesco Perpetual UK Smaller Companies Equity (USD)*	-21.54	-22.08	-30.16	10.51	74.83	-30.16	22.28	29.41	30.48	21.24			AA
	7		96787	RS GBP Liontrust Intellectual Capital Trust (USD)*	-11.98	-12.35	-30.71	-8.81	32.94	-30.71	21.36	8.45	21.10	20.39	A		A
				Sector Average	-23.75	-23.78	-36.40	-6.63	45.47	-36.40	23.06	19.30	23.87	25.77			
ASIA PACIFIC INCLUDING JAPAN EQUITIES																	
	10	✓	85116	RS USD JF Pacific Securities	-22.65	-25.11	-36.26	-3.09	43.02	-36.26	42.93	6.38	34.56	9.67			1 🏆
				Sector Average	-22.85	-25.60	-35.56	5.96	55.34	-35.56	43.88	14.29	28.38	14.19			
ASIA PACIFIC EXCLUDING JAPAN EQUITIES																	
	9	✓	96797	RS USD Aberdeen Global Chinese Equity	-22.46	-25.82	-34.22	18.76	79.55	-34.22	54.14	17.12	22.27	23.66			2 🏆
			97450	RS USD Baring China Select	-26.25												
			97128	RS USD Baring Hong Kong China	-24.80	-31.19	-52.98			-52.98	146.98						
	10	✓	96245	RS GBP Baring Korea Trust (USD)	-28.00	-35.50	-47.87	-0.64	81.81	-47.87	55.80	22.34	55.07	18.00			
			97502	RS USD BlackRock GF India	-17.34												
			97196	RS USD BNY Mellon Asian Equity	-26.92	-28.58	-33.24			-33.24	46.88						
			97514	RS USD Fidelity Asian Aggressive	-26.81												
			97213	RS USD Fidelity China Focus	-25.07	-28.88	-45.37			-45.37							
			97218	RS GBP Fidelity India Focus (USD)*	-22.12	-34.82	-42.05			-42.05							
			96922	RS GBP First State Asia Pacific Leaders (USD)	-16.57	-21.29	-21.93	43.22		-21.							

US Dollar

October 2008

All percentage growth calculated to 30/09/2008

Annual performance % over one year to end September

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 EQUITIES (continued)

✓	97287	RS USD ABN AMRO Brazil Equity	-42.69	-34.31															
✓	97299	RS USD ABN AMRO Global Emerging Markets*	-36.78	-36.61															
✓	97293	RS EUR ABN AMRO Russia Equity (USD)	-47.04	-41.44															
✓	85130	RS USD Baring Eastern Europe	-36.06	-31.90	-32.91	19.26	164.25			-32.91	47.55	20.47	67.29	32.45					2
✓	85118	RS USD Baring Global Emerging Markets	-25.00	-25.89	-32.86	28.45	105.83			-32.86	56.80	22.02	38.14	15.99					2
✓	97494	RS USD BlackRock GF Latin America	-36.44																
✓	TBC	RS USD Credit Suisse Bond Fund (Lux) Emerging Markets*	Launched: 24/08/2008																
✓	TBC	RS EUR Credit Suisse Equity Fund (Lux) Russian Explorer (USD)*	Launched: 24/08/2008																
✓	97511	RS GBP Fidelity Emerging Europe, Middle East and Africa (USD)	-31.00																
✓	97323	RS USD Fidelity Latin America	-34.69	-28.98															
✓	97315	RS USD Fidelity MultiManager Emerging Markets*	-27.81	-27.99															
✓	96918	RS GBP First State Global Emerging Markets Leaders (USD)	-17.73	-20.52	-21.25	34.03				-21.25	46.76	15.97	37.91						AA
✓	97564	RS USD Franklin MENA	Launched: 30/07/2008																
✓	97572	RS USD HSBC Brazil Equity	Launched: 05/08/2008																
✓	97176	RS USD HSBC BRIC Markets Equity	-31.71	-31.62	-35.95						-35.95	69.57							
✓	97188	RS USD HSBC GIF Global Emerging Markets Equity	-24.64	-26.81	-31.58						-31.58	54.94							
✓	97580	RS USD HSBC Russian Equities	Launched: 05/08/2008																
✓	85123	RS USD INVESCO Emerging Markets Equity	-26.71	-27.96	-32.54	22.60	112.70			-32.54	52.21	19.41	45.23	19.46					2
✓	97600	RS USD JPM Emerging Europe, Middle East & Africa Equity	Launched: 19/09/2008																
✓	97361	RS GBP JPM Emerging Markets Investment Trust (USD)*	-27.52																
✓	97608	RS USD JPM Middle East Equity	Launched: 19/09/2008																
✓	97304	RS GBP Lazard Emerging Markets (USD)*	-18.08	-20.00															A
✓	97544	RS USD Templeton BRIC	-35.16																
✓	85140	RS USD Templeton Emerging Markets	-24.32	-26.06	-36.01	6.02	78.47			-36.01	42.96	15.89	35.95	23.82					1
✓	97540	RS USD Templeton Emerging Markets Smaller Cos	-30.00																
✓	97091	RS GBP Threadneedle Latin America (USD)	-31.37	-25.52	-24.37						-24.37	64.67							
		Sector Average	-29.85	-27.80	-31.49	19.99	115.04			-31.49	49.52	17.15	45.17	23.45					

COMMODITY/ENERGY

✓	97285	RS EUR ABN AMRO Materials (USD)*	-45.94	-35.05															
✓	97297	RS EUR ABN AMRO Utilities (USD)*	-24.65	-23.07															
✓	97406	RS USD Baring Global Resources	-38.36																
✓	96621	RS USD BlackRock GF New Energy	-27.57	-24.57	-23.87	26.29	119.92			-23.87	47.41	12.54	54.86	12.45					
✓	97498	RS USD BlackRock GF World Energy	-32.17																
✓	97225	RS USD BlackRock GF World Mining	-45.35	-41.38	-38.32														
✓	96663	RS GBP BlackRock Gold & General (USD)*	-31.22	-34.77	-27.90	48.19	90.34				-27.90	54.42	33.11	20.63	6.48				AAA
✓	97592	RS USD Castlestone Aliquot Active Commodity Index (GBP)	Launched: 22/08/2008																
✓	96501	RS GBP Fidelity Global Industrials (USD)	-30.22	-25.45	-28.31	12.35	92.45			-28.31	37.99	13.57	39.25	23.02					
✓	97327	RS USD Fidelity MultiManager Natural Resources*	-31.67	-25.59															
✓	97456	RS USD Investec Global Dynamic Resources	-34.22																
✓	97460	RS USD Investec Global Energy	-33.33																S
✓	97464	RS USD Investec Global Gold	-34.64																
✓	96944	RS GBP JPM Natural Resources (USD)*	-41.51	-38.85	-38.71	21.71				-38.71	64.31	20.85	47.41						A
		Sector Average	-32.28	-28.27	-25.10	41.77	107.67			-25.10	55.07	22.06	29.05	13.52					

SPECIALIST

✓	96462	RS USD Aberdeen Global Technology	-14.79	-11.37	-25.56	2.71	19.37			-25.56	21.92	13.18	9.32	6.31					
✓	97446	RS USD ABN AMRO Clean Tech ▲	-27.14																
✓	96706	RS GBP AXA Framlington Biotech (USD)*	6.28	7.81	-4.73	4.79	21.53			-4.73	14.03	-3.55	13.48	2.20					S
✓	96552	RS GBP AXA Framlington Financial (USD)*	-9.69	-20.82	-35.51	-18.26	17.40			-35.51	5.63	19.99	21.59	18.12					
✓	97486	RS USD BlackRock GF Global Allocation	-12.12																
✓	97616	RS USD Credit Suisse Equity Fund (Lux) Infrastructure*	Launched: 24/09/2008																
✓	97622	RS EUR Credit Suisse Equity Fund (Lux) Future Energy (USD)*	Launched: 24/09/2008																
✓	97626	RS EUR Credit Suisse Equity Fund (Lux) Global Prestige (USD)*	Launched: 24/09/2008																
✓	96493	RS GBP Fidelity Global Financial Services (USD)	-14.47	-21.99	-33.39	-7.15	36.10			-33.39	12.65	23.74	29.83	12.90					
✓	96497	RS GBP Fidelity Global Health Care (USD)	-4.58	-6.10	-13.09	1.96	26.90			-13.09	9.95	6.70	15.38	7.87					
✓	97360	RS GBP Henderson Global Technology (USD)*	-10.02																
✓	96232	RS USD INVESCO Global Healthcare	0.39	-1.91	-8.95	3.01	33.51			-8.95	10.69	2.20	11.38	16.36					A
✓	97604	RS USD JF India	Launched: 19/09/2008																
✓	97380	RS EUR Jupiter Global Financials (USD)*	-14.56	-17.88															
✓	97532	RS USD Jupiter India*	-17.10																
✓	97398	RS USD Kotak Indian Infrastructure and Realty*	-24.28	-46.02															
✓	97250	RS GBP New Star Global Financials (USD)*	-22.63	-29.04	-41.55					-41.55									A
✓	97596	RS USD New Star Indian Equity*	Launched: 29/08/2008																A
✓	97469	RS GBP Sarasin AgriSar (USD)*	-21.78																

STERLING PREFERENCE SHARES AND CONVERTIBLES

✓	96695	RS GBP Premier Absolute Growth Trust (USD)*	-15.84	-16.38	-20.05	-1.92	45.64			-20.05	8.34	13.23	17.35	26.55					
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UK PROPERTY SECURITIES

✓	96522	RS GBP Aberdeen Property Share (USD)*	-14.92	-34.69	-47.02	-28.53	27.44			-47.02	-4.35	41.03	22.17	45.96					
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ALTERNATIVES

✓	96653	RS USD Momentum All Weather Liquidity*	-6.09	-5.51	-2.37	13.52	24.77			-2.37	9.15	6.53	5.43	4.25					
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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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