

Sterling (£)

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector/Risk Number	Fund Risk Number	Available to Portfolio	RS ID Number	Fund Name	CUMULATIVE						ANNUAL					OBSR Fund Rating	Financial Express Crown Rating	SFC authorised*	
					1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005				
self select																			
MONEY MARKET																			
1	1	✓	85012	RS GBP Deposit	0.00	0.04	0.11	1.53	11.18	19.66	1.53	4.89	4.40	3.63	3.86	3	✚	Y	
1	1	✓	96849	RS GBP M&G High Interest	0.09	3.78	6.46	-1.20	5.93	12.15	-1.20	3.53	3.56	3.80	1.99	2	✚		
				Sector Average	1.55	0.06	-3.76	7.32	22.61	26.51	7.32	12.46	1.59	0.51	2.65				
STERLING CORPORATE BOND																			
1	1	✓	96935	RS GBP Fidelity Money Builder Income	4.83	11.08	15.92	8.47	5.56	14.67	8.47	-0.71	-1.99	0.10	8.52	AAA			
				RS GBP Invesco Sterling Bond	5.26										AA				
				RS GBP Lloyds TSB Offshore Funds High Income	5.73	12.86	14.72	0.56	-3.32		0.56	-1.43	-2.46						
				RS GBP Lloyds TSB Offshore Funds Sterling Bond	5.75	11.49	12.06	-2.86	-5.86			-0.44	-2.67						
1	1	✓	96609	RS GBP M&G Offshore Corporate Bond	4.32	10.97	15.59	14.88	16.73	31.42	14.88	2.90	-1.25	2.57	9.77			Y	
				RS GBP Threadneedle UK Corporate Bond	Launched: 17/08/2009			3.30	0.72	9.18		3.30	-0.87	-1.65	1.53	6.76			
				Sector Average	4.89	10.86	14.68												
UK GILT																			
2	1	✓	85050	RS GBP BlackRock Government Securities	4.37	3.77	2.02	10.00	13.55	19.79	10.00	4.36	-1.08	-0.36	5.87	1	✚		
				Sector Average	4.19	3.91	2.72	10.82	17.33	27.69	10.82	6.64	-0.72	0.43	8.37				
STERLING FIXED INTEREST																			
2	2	✓	96765	RS GBP Artemis High Income	4.14	13.44	22.01	-4.88	-9.16	12.76	-4.88	-8.61	4.50	7.24	15.75	AA	1	✚	
2	2	✓	96575	RS GBP M&G Offshore High Yield Corporate Bond	2.91	10.65	28.35	7.01	4.22	19.19	7.01	-4.07	1.52	3.40	10.61		1	✚	
3	3	✓	96633	RS GBP New Star Fixed Interest	5.69	14.00	22.43	-7.20	-14.71	-3.13	-7.20	-8.51	0.46	3.92	9.29	AA	1	✚	
4	4	✓	96888	RS GBP New Star High Yield Bond	5.93	21.41	36.74	-7.04	-14.69	-3.21	-7.04	-9.19	1.06	3.39	9.74	AA	1	✚	
				RS GBP Threadneedle Strategic Bond	4.12	12.12	21.30	3.43	-1.48		3.43	-3.11	-1.69	0.96					Y
				Sector Average	4.58	11.88	18.36	5.08	4.33	16.16	5.08	-0.27	-0.44	1.67	9.52				
UK DIRECT PROPERTY																			
2	2	✓	96774	RS GBP Aviva Investors Property	0.24	0.00	-5.70	-28.19	-42.50	-21.29	-28.19	-20.35	0.55	15.98	18.02				
2	2	✓	96951	RS GBP M&G Property	0.31	0.46	-3.95	-20.87	-43.74	-30.58	-20.87	-28.47	-0.60	11.47	10.69				
2	2	✓	96955	RS GBP New Star Property	0.69	1.11	-5.07	-24.27	-40.75	-23.48	-24.27	-21.11	-0.81	15.03	12.26				
				RS GBP Property	1.36	2.44	-0.89	-18.35	-35.01		-18.35	-24.22	5.03						
				Sector Average	1.19	-3.44	-10.60	-28.75	-37.92	-24.58	-28.75	-15.48	3.09	9.96	10.49				
DEFENSIVE MANAGED																			
3	3	✓	97098	RS GBP Newton Phoenix Multi-Asset	4.00	6.31	10.57	-9.54	-8.36		-9.54	-3.36	4.83			1	✚		
				Sector Average	4.01	5.92	8.20	8.30	19.96	32.23	8.30	8.27	2.31	1.51	8.59				
GLOBAL FIXED INTEREST																			
3	3	✓	96794	RS USD Baring Global Aggregate Bond (GBP)	2.91	4.28	-2.91	22.91	39.97	38.17	22.91	16.44	-2.20	-5.54	4.50			Y	
3	3	§	85049	RS GBP BlackRock GF World Bond	3.65	2.78	-7.08	20.67	28.83	25.64	20.67	10.13	-3.06	-6.42	4.22	1	✚	Y	
3	3	✓	96842	RS USD BNY Mellon Global Bond (GBP)	4.59	3.56	-4.76	15.85	35.52	38.13	15.85	17.04	-0.05	-5.20	7.51			Y	
				RS USD Emerging Markets Debt (GBP)	5.25	8.09	11.73	15.52											
3	3	✓	96710	RS USD Franklin US Government (GBP)	2.01	0.97	-10.43	18.75	34.60	28.59	18.75	15.31	-1.71	-5.26	0.84	AA		Y	
				RS USD HSBC Global Core Plus Bond (GBP)	7.02	4.53	-4.43	12.52			12.52	14.71							
3	3	§	85033	RS GBP Invesco Bond	3.86	4.33	-4.78	21.34	40.43	38.98	21.34	17.37	-1.39	-6.73	6.11	A	1	✚	
				RS USD Investec Emerging Markets Debt (GBP)	2.35	5.83	12.85											Y	
				RS GBP Newton International Bond	4.26	3.49	-2.73	19.33			19.33	13.96						Y	
				RS USD Schroder ISF Asian Bond (GBP)	2.77	2.63	-5.80											Y	
				RS USD Schroder ISF Emg Mkt Debt Absolute Return (GBP)	2.94	4.92	1.68											Y	
				RS USD Templeton Global Bond (GBP)	2.13	3.22	3.22	29.42			29.42					AA		Y	
				RS GBP Threadneedle Dollar Bond	5.53	7.86	4.65	16.10	18.92		16.10	7.19	-4.44	-6.98		1	✚	Y	
				RS USD Total Return Bond (GBP)	4.55	5.43	-1.06	22.22			22.22								
				Sector Average	3.66	5.55	5.62	13.85	26.76	34.06	13.85	10.98	0.32	-1.58	7.46				
CAUTIOUS MANAGED																			
2	2	✓	85051	RS GBP Aberdeen Managed Distribution	7.92	12.99	20.91	0.10	-5.13	15.90	0.10	-7.68	2.66	6.86	14.33	1	✚		
				RS USD Fidelity Multi Asset Strategic (GBP)	2.96	7.70	9.36	2.01			2.01								
2	2	✓	85013	RS GBP Investec Cautious Managed	6.46	12.17	24.34	9.72	3.44	21.66	9.72	-8.70	3.25	5.97	10.99	AA	1	✚	
				RS GBP Lloyds TSB Multi Strategy Conservative	5.98	9.44	12.73	2.62	0.11		2.62	-1.19	-1.28					†	
5	5	✓	96884	RS GBP New Star Managed Distribution	7.26	19.14	36.51	-6.61	-21.82	-5.21	-6.61	-16.90	0.74	7.84	12.42	1	✚		
				Sector Average	4.45	7.57	12.84	0.05	2.77	21.02	0.05	-1.30	4.07	5.35	11.78				
BALANCED MANAGED																			
5	5	✓	97754	RS GBP CF Miton Special Situations	Launched: 17/08/2009											A			
				RS USD Invesco Asia Balanced (GBP)	3.91													Y	
				RS GBP Lloyds TSB Multi Strategy Growth	8.13	11.10	23.24	-1.76	-4.40		-1.76	-4.83	2.25					†	
3	3	✓	96601	RS GBP Sarasin GlobalSar IIID	4.53	6.00	12.20	-11.01	0.00	29.55	-11.01	3.59	8.49	10.77	16.95	2	✚		
				Sector Average	4.65	7.24	13.44	0.69	7.51	30.75	0.69	-0.18	6.96	6.51	14.19				
GLOBAL HIGH YIELD																			
2	2	✓	96244	RS USD Baring High Yield Bond (GBP)	1.10	6.54	10.08	9.19	17.04	21.60	9.19	8.36	-1.07	-1.79	5.78			Y	
8	8	✓	96932	RS USD Fortis L Fund Bond Best Selection World Emg (GBP)	5.80	12.60	19.13	-8.48	-9.63	18.96	-8.48	8.22	-8.76	17.03	12.49			Y	
				Sector Average	4.01	11.84	23.07	4.95	10.00	27.98	4.95	5.73	-0.87	6.67	9.07				
UK EQUITY INCOME																			
4	4	✓	96751	RS GBP Artemis Income	7.14	10.54	21.30	-6.25	-8.01	32.36	-6.25	-9.62	8.57	14.51	25.65	AAA	2	✚	
6	6	✓	96567	RS GBP GLG UK Income	6.90	12.70	29.72	-12.71	-27.85	0.38	-12.71	-20.40	3.84	11.17	25.16	1	✚		
4	4	✓	96645	RS GBP Invesco High Income	5.68	8.90	12.52	-7.22	-6.46	49.88	-7.22	-8.43	10.10	27.12	26.05	AAA	3	✚	
5	5	✓	96249	RS GBP Jupiter Income Trust	6.81	11.56	22.20	-4.71	-14.80	24.38	-4.71	-17.58	8.49	17.00	24.78	AAA	1	✚	
5	5	✓	96778	RS GBP Liontrust First Income	9.12	12.41	25.40	-11.40	-29.00	-2.81	-11.40	-23.70	5.02	16.18	17.81	1	✚		
7	7	✓	96734	RS GBP New Star Higher Income	8.24	5.39	27.14	-15.33	-39.64	-18.27	-15.33	-30.85	3.09	15.29	17.45	1	✚		
				Sector Average	7.55	11.50	26.50	-6.04	-11.94	24.32	-6.04	-13.87	8.82	16.10	21.59				
GLOBAL EQUITIES																			
7	7	✓	97077	RS USD Aberdeen Global World Equity (GBP)	6.54	12.53	29.01	-3.72	8.03		-3.72	3.43	8.49	11.05					
				RS GBP Aberdeen World Equity	6.71	12.36	29.62	-4.83	4.16	49.82	-4.83	2.72	6.55	16.59	23.37	2	✚		
				RS EUR Allianz dit Global Eco Trends (GBP)	2.94	1.63	18.26											Y	
				RS USD Allianz RCM Global Agricultural Trends (GBP)	7.44	7.29	24.62											Y	
				RS USD Aviva Investors Global Convertibles (GBP)	3.19														
8	8	✓	96529	RS GBP AXA Framlington Global Opportunities	5.28	10.10	23.77	-18.13	-15.12	11.58	-18.13	-2.75	6.61	5.58	24.52	1	✚		
6	6	✓	96534	RS USD AXA World Funds Framlington Health (GBP)	4.10	13.89	8.35	-4.80	3.25	8.02	-4.80	4.44	3.83	-10.16	16.46	AA			
8	8	✓	96542	RS USD Baring Global Select (GBP)	4.42	5.92	19.03	-11.82	13.99	54.73	-11.82	7.47	20.28	18.47	14.59			Y	
				RS USD BlackRock GF World Health Science (GBP)	2.00	11.70	-0.25	2.78											

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number		CUMULATIVE					ANNUAL					OBSR Fund Rating	Financial Express Crown Rating	SFC authorised*		
					1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006				2005	
self select																			
GLOBAL EQUITIES (continued)																			
			97161	RS USD HSBC Global Absolute (GBP)	1.29	3.81	2.84	-11.93	-4.08			-11.93	8.57	0.32					
	7	✓	85028	RS GBP Invesco International Equity	7.51	14.52	35.14	-1.58	-1.97	25.48		-1.58	-11.03	11.96	9.47	16.92	1★		
	7		96443	RS USD Investec Global Growth (GBP)	7.08	10.69	17.61	-10.65	-6.65	16.66		-10.65	-8.24	13.85	7.65	16.10		Y	
	8	\$	85039	RS GBP Investec Global Strategic Equity	8.41	13.58	26.69	-11.47	-12.62	29.73		-11.47	-8.58	7.96	13.48	30.84	AA	1★	Y
			97387	RS EUR Jupiter Climate Change Solutions (GBP)▲	6.11	8.45	23.18	-17.44				-17.44					AA		
	7	✓	85040	RS GBP Jupiter Ecology▲	5.96	10.26	21.50	-14.03	0.28	60.27		-14.03	-4.75	22.46	22.81	30.13	AA	2★	
	2	✓	85037	RS GBP Newton Absolute Intrepid	3.90	3.82	4.67	4.50	25.54	65.54		4.50	8.81	10.41	6.37	23.96	A	3★	
			97241	RS GBP Newton International Growth	5.75	8.05	18.16	-10.67				-10.67	0.64				A		
	6	✓	96605	RS GBP Sarasin EquiSar Global Thematic	6.24	9.89	20.82	-10.81	4.14	41.75		-10.81	4.87	11.34	15.36	17.99	A	2★	
			97663	RS USD Schroder ISF Global Climate Change Equity (GBP)	5.71	7.68	24.50											Y	
			97667	RS USD Schroder ISF QEP Global Active Value (GBP)	7.76	14.20	38.20											Y	
	4	✓	96509	RS GBP Schroder Medical Discovery	4.29	13.18	11.11	5.85	6.65	25.55		5.85	5.24	-4.27	6.13	10.93		2★	
			97427	RS USD Technology (GBP)	4.83	16.66	30.73	-10.64				-10.64							
	7	✓	85035	RS GBP Templeton Global Fund	6.58	14.97	31.77	-8.23	-7.74	18.65		-8.23	-7.60	8.81	8.60	18.42		1★	Y
				Sector Average	5.84	10.45	23.14	-4.47	2.93	36.53		-4.47	-2.10	10.05	9.97	20.62			
UK ALL COMPANIES																			
		✓	97068	RS GBP Aberdeen UK Growth	7.82	14.84	29.90	-9.07	-16.40			-9.07	-15.80	9.19	12.83			1★	
	5	✓	96747	RS GBP Artemis UK Special Situations	6.26	8.97	27.89	-3.98	-5.44	31.63		-3.98	-13.02	13.23	11.19	25.20	AAA	3★	
	6	✓	96845	RS GBP AXA Framlington UK Select Opportunities	7.68	15.51	31.49	-7.33	-7.38	34.43		-7.33	-7.91	8.53	15.54	25.61	AAA	3★	
	6	✓	85048	RS GBP BlackRock United Kingdom	6.59	11.40	28.99	-10.55	-10.80	24.57		-10.55	-6.33	6.46	16.02	20.37	AAA	2★	Y
		✓	97168	RS GBP Fidelity UK Special Situations	12.50	21.94	45.08	6.83				6.83	-11.19				A		
	9	✓	96671	RS GBP Gartmore UK Focus	8.09	10.77	28.41	-32.25	-41.73	-17.81		-32.25	-19.74	7.16	16.10	21.49	A	1★	
	7	✓	96563	RS GBP GLG UK Growth	7.97	14.33	28.90	-16.71	-31.94	-6.51		-16.71	-23.04	6.16	6.67	28.78		1★	
	5	✓	96637	RS GBP HSBC UK Freestyle	7.53	11.50	25.39	-12.64	-14.83	12.57		-12.64	-9.36	7.57	8.57	21.73		2★	
	5	✓	96641	RS GBP HSBC UK Growth & Income	7.98	12.69	29.35	-6.27	-14.64	17.10		-6.27	-10.21	1.43	11.84	22.66		2★	
	6	✓	85017	RS GBP Invesco UK Equity	9.39	15.37	27.20	-7.98	-21.29	6.76		-7.98	-23.23	11.43	15.26	17.67		1★	
	7	✓	96782	RS GBP Liontrust First Growth	5.81	11.39	19.46	-24.08	-10.51	27.08		-24.08	2.20	15.34	18.59	19.74		2★	
	5	✓	96820	RS GBP Liontrust First Large Cap	7.69	11.99	18.79	-16.63	-13.47	21.60		-16.63	-1.66	5.54	18.45	18.64		2★	
	6	✓	96629	RS GBP M&G Recovery	7.11	14.07	35.56	-0.23	8.84	60.13		-0.23	-6.48	16.65	15.28	27.63	AAA	3★	
	8	✓	96687	RS GBP New Star UK Alpha	11.82	17.68	31.73	-20.68	-16.58	20.96		-20.68	-9.37	16.05	18.65	25.21	AA	1★	
	8	✓	96590	RS GBP New Star UK Growth	9.09	14.29	29.19	-22.96	-43.58	-17.89		-22.96	-29.87	4.43	15.93	25.53		1★	
	8	✓	96803	RS GBP Schroder UK Alpha Plus	8.88	18.85	53.64	-2.45	-0.23	54.18		-2.45	-8.41	11.67	27.41	21.28	AA	2★	
	9	✓	96513	RS GBP Schroder UK Mid 250	11.91	19.47	47.04	-6.42	-14.89	35.76		-6.42	-21.61	16.02	24.70	27.92	AA	1★	
	6	✓	96250	RS GBP UK Index Tracker	7.26	12.49	28.88	-9.21	-13.13	22.22		-9.21	-10.09	6.43	16.47	20.80		1★	Y
				Sector Average	7.59	12.43	31.63	-9.05	-11.07	25.79		-9.05	-11.23	10.15	15.41	22.56			
NORTH AMERICA																			
			97222	RS USD BlackRock GF US Flexible (GBP)	3.03	8.67	8.22	-11.52				-11.52	-4.02				AA		Y
	7		96257	RS USD Fidelity American Growth (GBP)	4.00	9.03	9.56	-16.61	-14.58	-0.74		-16.61	0.42	2.00	1.85	14.09			
	7	✓	96613	RS GBP Fidelity American Special Situations	7.53	14.31	14.84	-8.95	-7.70	7.37		-8.95	0.00	1.37	1.64	14.45		1★	
	6		96829	RS USD Franklin Mutual Beacon (GBP)	6.48	13.17	21.12	-9.81	-12.46	3.93		-9.81	-6.00	3.26	6.05	11.95			Y
			97057	RS USD Franklin US Equity (GBP)	5.17	10.16	18.00	-4.96	2.88			-4.96	0.20	8.03	-3.18		A		Y
			97589	RS USD GAM Star US All Cap Equity (GBP)	5.09	12.43	21.66	-3.38				-3.38							Y
	6	\$	85018	RS GBP JPM America Equity	4.61	12.90	17.77	-8.10	-3.32	1.83		-8.10	-4.83	10.54	-3.75	9.43		2★	Y
			97308	RS USD Lazard North American Equity (GBP)	6.95	14.01	17.78	-8.89				-8.89							
			97709	RS USD Pictet Funds (Lux) USA Index (GBP)	7.34	12.65													
	7	✓	96617	RS GBP Schroder US Smaller Companies	5.22	13.40	24.10	-7.63	9.70	41.69		-7.63	7.11	10.88	7.50	20.14	AAA	3★	Y
		✓	96979	RS GBP Threadneedle American	6.05	13.27	15.85	-5.31	0.89			-5.31	-0.09	6.65	-2.14		AA	2★	Y
			97411	RS USD US All Cap Value (GBP)	7.64	11.59	22.75	-13.77				-13.77							
	5	✓	96439	RS GBP US Index Tracker	4.40	11.57	16.86	-9.00	-5.95	6.20		-9.00	-1.74	5.18	1.23	11.53		1★	Y
				Sector Average	5.37	11.55	21.10	-9.30	-3.90	10.77		-9.30	-1.61	7.69	1.03	14.09			
GLOBAL PROPERTY																			
		✓	97093	RS GBP Global Property Securities (La Salle)	13.49	22.22	47.04	-37.14	-50.56			-37.14	-21.82	0.61					
				Sector Average	7.89	4.48	12.17	-27.36	-32.61	1.53		-27.36	-9.41	2.41	20.83	24.68			
JAPAN																			
			97262	RS JPY Aberdeen Global Japanese Smaller Companies (GBP)	9.47	21.84	22.06	28.62				28.62	-18.34						
	7		96246	RS USD BNY Mellon Japan Equity (GBP)	6.02	8.63	12.93	-4.82	-31.25	-30.34		-4.82	-13.89	-16.12	2.81	-1.44			Y
	8	✓	96625	RS GBP Fidelity Japan Smaller Companies	5.54	10.30	22.65	-11.74	-10.80	-1.69		-11.74	-10.75	-17.91	-4.64	15.58		2★	
			97120	RS USD Franklin Templeton Japan (GBP)	5.79	7.48	13.79	-11.13	-34.02			-11.13	-22.24	-4.53					Y
	7	✓	96071	RS GBP Schroder Tokyo	7.42	11.49	21.50	12.24	-8.44	5.36		12.24	-12.50	-6.77	8.16	6.39	AA	2★	
				Sector Average	5.65	10.56	20.38	3.61	-19.39	-2.49		3.61	-13.28	-10.29	9.07	10.90			
UK SMALLER COMPANIES																			
	9	✓	96555	RS GBP Gartmore UK & Irish Smaller Companies	10.14	18.72	58.58	-4.82	-15.79	11.41		-4.82	-22.23	13.76	4.77	26.28		1★	
	7	✓	96649	RS GBP Invesco UK Smaller Companies	8.37	11.73	26.95	-13.28	-10.43	44.93		-13.28	-11.32	16.48	19.96	34.88		2★	
	6	✓	96786	RS GBP Liontrust Intellectual Capital Trust	6.30	16.24	31.31	3.70	-6.73	20.71		3.70	-21.94	15.23	0.93	28.23	A	3★	
				Sector Average	8.29	14.50	37.33	-10.36	-13.82	23.47		-10.36	-18.08	17.36	11.90	28.03			
EUROPE INCLUDING UK																			
			97415	RS EUR European Equity (GBP)	8.13	11.72	26.43	-11.73				-11.73							
	8	✓	85041	RS GBP Gartmore SICAV Pan European	6.08	10.40	24.94	-19.79	-15.99	20.02		-19.79	-5.73	11.09	15.15	24.08		1★	
			97391	RS EUR Jupiter European Opportunities (GBP)	7.97	10.31	25.88	-5.45				-5.45					AA		
			97383	RS EUR Jupiter New Europe (GBP)	10.52	11.52	61.94	-25.76				-25.76					AA		
			97701	RS EUR Pictet Funds (Lux) Europe Index (GBP)	10.90	13.34													
				Sector Average	8.49	12.50	33.47	-9.90	-4.43	40.26		-9.90	-7.13	14.21	16.33	26.16			
EUROPE EXCLUDING UK																			
	9	✓	85046	RS GBP Baring Europe Select	11.18	16.62	39.04	1.14	15.97	109.35		1.14							

Sterling (£)

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector/Risk Number	Fund/Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE					ANNUAL					OBSR Fund Rating	Financial Express Crown Rating	SFC authorised*			
				1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006				2005		
self select (continued)																			
			ASIA PACIFIC EXCLUDING JAPAN																
	9		96798 RS USD Aberdeen Global China Opportunities (GBP)	0.24	11.47	44.25	9.75	40.77	90.01			9.75	-0.35	28.71	9.88	22.84	Y		
			97451 RS USD Baring China Select (GBP)	-2.77	10.65	43.58	22.14					22.14					Y		
			97129 RS USD Baring Hong Kong & China (GBP)	-2.54	10.91	39.06	16.25	85.82			16.25	-22.36	105.88				Y		
	10	✓	96230 RS GBP Baring Korea	5.96	14.22	58.94	0.44	-0.92	74.55			0.44	-28.37	37.72	26.92	38.80	1 ⚡	Y	
			97503 RS USD BlackRock GF India (GBP)	3.69	8.67	51.04	8.55					8.55					Y		
			97197 RS USD BNY Mellon Asian Equity (GBP)	2.67	9.63	36.09	1.99					1.99	2.44				A	Y	
			97515 RS USD Fidelity Asian Aggressive (GBP)	0.63	15.78	39.00	-2.45					-2.45					Y		
			97214 RS USD Fidelity China Focus (GBP)	-2.21	12.68	37.25	18.69					18.69	-8.57				Y		
		✓	97217 RS GBP Fidelity India Focus	3.85	7.18	69.58	-9.43					-9.43	-6.38				Y		
	8	✓	96921 RS GBP First State Asia Pacific Leaders	4.30	9.52	32.28	11.85	60.07	141.16			11.85	8.04	32.46	12.65	33.73	AAA	3 ⚡	Y
			97125 RS USD First State Hong Kong Growth (GBP)	1.21	10.73	37.69	14.09	60.92			14.09	-4.21	47.24				AA	Y	
			97419 RS USD Greater China Equity (GBP)	-0.80	7.51	30.83	6.91					6.91					Y		
	10		96242 RS USD HSBC Chinese Equity (GBP)	-1.24	9.07	36.77	10.10	58.62	142.01			10.10	-17.92	75.52	25.73	21.34	Y		
	9		96243 RS USD HSBC Hong Kong Equity (GBP)	1.16	11.70	34.65	11.61	46.03	96.90			11.61	-8.03	42.26	7.66	25.25	Y		
	10		96948 RS USD HSBC India Equity (GBP)	6.69	19.81	94.87	4.92	44.78	175.28			4.92	3.22	33.69	25.66	51.30	Y		
			97577 RS USD HSBC Korean Equity (GBP)	5.16	15.82	54.04	0.21					0.21					Y		
			97193 RS USD HSBC Singapore Equity (GBP)	2.93	12.36	55.54	5.98					5.98	-28.27				Y		
			97137 RS USD HSBC Thai Equity (GBP)	11.18	22.58	55.07	7.17	21.54				7.17	-7.15	22.15			Y		
	9	✓	85022 RS GBP Invesco Assen Equity	2.88	17.69	49.52	6.51	36.28	76.80			6.51	-5.75	35.76	11.63	16.22	2 ⚡	Y	
			97725 RS USD Invesco Asia Consumer Demand (GBP)	0.49													Y		
			97729 RS USD Invesco Asia Infrastructure Fund (GBP)	1.86													Y		
	9	✓	85043 RS GBP Invesco Asia Opportunities Equity	0.71	10.54	34.44	7.65	40.64	84.81			7.65	-15.50	54.61	8.21	21.44	2 ⚡	Y	
			97721 RS USD Invesco PRC Equity (GBP)	-2.28													Y		
			97549 RS USD JF Assen (GBP)	2.60	13.61	47.96	0.00					0.00					A	Y	
			97553 RS USD JF Australia (GBP)	8.41	17.78	37.75	-3.89					-3.89					Y		
	10	§	85031 RS GBP JF Eastern Smaller Companies	1.16	8.34	65.34	16.69	18.42	69.00			16.69	-25.98	37.10	4.18	36.99	1 ⚡	Y	
	10	§	85030 RS GBP JF Greater China	-1.45	6.86	39.81	14.29	61.56	106.92			14.29	-10.34	57.67	12.24	14.11	2 ⚡	Y	
			97561 RS USD JF Korea (GBP)	3.71	17.26	58.86	8.99					8.99					Y		
			97557 RS USD JF Taiwan (GBP)	-4.97	-5.85	29.20	-5.16					-5.16					Y		
	10	§	85032 RS GBP JF Thailand	8.33	20.78	55.81	9.03	46.43	83.51			9.03	3.51	29.75	9.00	14.98	1 ⚡	Y	
			97403 RS USD Kotak India Growth (GBP)	3.01	4.52	47.36	8.33					8.33					Y		
			97395 RS USD Kotak India Mid Cap (GBP)	5.22	14.36	73.58	-1.97					-1.97					Y		
			97507 RS USD Kotak India Multicap (GBP)	4.28	7.55	51.11	6.18					6.18					Y		
		✓	97203 RS GBP New Star Asian Opportunities	-1.28	7.26	41.86	-1.37					-1.37	-14.21				Y		
		✓	97442 RS GBP Old Mutual Asian Select	1.69	11.97	36.91	13.32					13.32					Y		
			97705 RS USD Pictet Funds (Lux) Pacific (ex Japan) Index (GBP)	6.82	18.45												Y		
			97110 RS USD Templeton Asian Growth (GBP)	4.17	15.42	56.98	15.48	49.65				15.48	-17.03	56.18			Y		
			Sector Average	1.28	10.95	44.33	8.94	43.58	117.22			8.94	-6.78	41.38	18.23	27.97			
GLOBAL EMERGING MARKETS																			
	10	§	85027 RS GBP Baring Eastern Europe	11.98	16.69	86.21	-22.08	-3.94	108.02			-22.08	2.18	20.66	32.23	63.78	AA	1 ⚡	Y
	10	✓	85016 RS GBP Baring Global Emerging Markets	4.41	10.32	44.01	9.07	38.22	138.12			9.07	-1.71	28.93	26.85	35.81	A	2 ⚡	Y
			97495 RS USD BlackRock GF Latin America (GBP)	6.63	16.01	57.54	-5.12					-5.12					A	Y	
			97613 RS USD CS B F (LUX) Emerging Markets Aberdeen (GBP)	5.85	20.61	39.84											Y		
			97629 RS EUR CS E F (LUX) Russia Explorer Aberdeen (GBP)	6.12	2.41	78.76											Y		
		✓	97510 RS GBP Fidelity Emerging Europe, Middle East & Africa	4.62	9.40	48.99	-2.86					-2.86					Y		
			97324 RS USD Fidelity Latin America (GBP)	4.71	14.24	50.51	-0.97					-0.97					Y		
	8	✓	96917 RS GBP First State Global Emerging Markets Leaders	4.57	12.25	38.10	14.70	55.00	142.73			14.70	6.23	27.21	18.31	32.36	AA	3 ⚡	Y
			97288 RS USD Fortis L Fund Equity Brazil (GBP)	7.92	15.74	57.78	-8.63					-8.63					Y		
			97292 RS EUR Fortis L Fund Equity Russia (GBP)	11.86	4.73	85.52	-23.63					-23.63					Y		
			97300 RS USD Fortis L Fund Equity World Emerging (GBP)	5.82	12.61	50.19	-19.63					-19.63					Y		
			97565 RS USD Franklin Middle East & Africa (GBP)	5.51	9.06	29.74	-40.42					-40.42					Y		
			97573 RS USD HSBC Brazil Equity (GBP)	11.87	25.54	73.94	-15.17					-15.17					Y		
			97177 RS USD HSBC BRIC Markets Equity (GBP)	3.92	8.52	46.97	-2.38					-2.38	4.09				Y		
			97189 RS USD HSBC Global Emerging Markets Equity (GBP)	4.13	9.76	45.27	-11.05					-11.05	-0.27				Y		
			97581 RS USD HSBC Russia Equity (GBP)	11.28	6.12	81.63	-22.62					-22.62					Y		
	10	§	85021 RS GBP Invesco Emerging Markets Equity	6.24	12.82	45.17	0.61	25.69	111.32			0.61	-2.71	28.41	21.60	38.26	1 ⚡	Y	
	10	✓	85023 RS GBP JPM Emerging Europe, Middle East & Africa (GBP)	7.82	13.36	56.04											Y		
			97609 RS USD JPM Emerging Markets Investment Trust	1.68	12.03	48.61	-2.60	31.69	179.80			-2.60	4.77	29.05	24.38	70.82	2 ⚡	Y	
			97303 RS GBP Lazard Emerging Markets	6.88	14.34	51.80	-1.99					-1.99					A	Y	
			97713 RS USD Pictet Funds (Lux) Emerging Markets Index (GBP)	4.92	12.65												Y		
			97659 RS USD Schroder ISF Middle East (GBP)	5.71	12.40	30.66											Y		
			97545 RS USD Templeton BRIC (GBP)	1.66	6.14	46.24	-10.63					-10.63					Y		
	10	✓	85036 RS GBP Templeton Emerging Markets	5.33	11.60	43.83	0.78	14.92	77.89			0.78	-3.79	18.52	17.01	32.29	1 ⚡	Y	
			97541 RS USD Templeton Emerging Markets Smaller Cos (GBP)	5.66	15.62	63.26	1.25					1.25					A	Y	
		✓	97089 RS GBP Threadneedle Latin America	8.81	18.10	53.55	-7.24	45.42				-7.24	18.95	31.79			3 ⚡	Y	
			Sector Average	5.54	11.15	51.34	-8.10	23.43	118.56			-8.10	5.53	27.26	24.21	42.56			
COMMODITY/ENERGY																			
	10		97407 RS USD Baring Global Resources (GBP)	3.98	6.41	23.43	-34.53					-34.53					Y		
			96622 RS USD BlackRock GF New Energy (GBP)	2.77	1.05	14.35	-30.59	1.52	76.20			-30.59	19.39	22.50	22.48	41.70	Y		
			97499 RS USD BlackRock GF World Energy (GBP)	3.52	1.60	11.28	-18.71					-18.71					AA	Y	
	10	✓	97226 RS USD BlackRock GF World Mining (GBP)	3.76	11.41	44.60	-26.15					-26.15	20.09				AAA	Y	
			96602 RS GBP BlackRock Gold & General	2.78	-3.86	13.26	9.73	33.76	127.61			9.73	12.18	8.66	57.38	8.13	AAA	1 ⚡	Y
			97593 RS USD Castlstone Alucoat Commodity (GBP)	6.43	1.34	2.92	-42.02					-42.02					Y		
			97284 RS EUR Fortis L Fund Equity Materials World (GBP)	7.49	8.52	35.91	-32.17					-32.17					Y		
			97457 RS USD Investec Global Dynamic Resources (GBP)	3.50	4.09	27.67	-0.03					-0.03					Y		
			97461 RS USD Investec Global Energy (GBP)	5.85	1.71	23.43	-15.83					-15.83					A	Y	
			97465 RS USD Investec Global Gold (GBP)	3.73	-6.24	8.49	3.80					3.80					Y		
	10	✓	96943 RS GBP JPM Natural Resources	5.94	10.98	52.11	-7.57	11.89	129.79			-7.57	-1.46	22.85	39.47	47.26	AA	1 ⚡	Y
			97697 RS USD Pictet Funds (Lux) Water (GBP)	4.48	7.43												Y		
			Sector Average	3.89	2.65	21.55	-8.22	26.85	131.34			-8.22	20.63	14.58	39.02	31.18			
SPECIALIST																			
	8		96463 RS USD Aberdeen Global Technology (GBP)	4.42	15.47	30.33	-3.21	10.77	24.99			-3.21	0.41	13.98	3.90	8.61	Y		
			97645 RS EUR Allianz RCM BRIC Equity (GBP)	5.34	6.19	60.93											Y		
	8	✓	96705 RS GBP AXA																

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk
Number
Fund Risk
Number
Available to
Portfolio Bonds
RS ID NumberCUMULATIVE
1 3 6 1 Year 3 Years 5 Years
Month Months MonthsANNUAL
2009 2008 2007 2006 2005OBSR
Fund
Rating
Financial
Express
Crown
Rating
SFC
authorised*

MultiManager – Skandia

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.

			1	3	6	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005	OBSR Fund Rating	Financial Express Crown Rating	SFC authorised*
RISK CONTROLLED																
5	✓	96909	7.40	12.24	24.85	-8.09	-11.81	12.85	-8.09	-9.55	6.08	9.02	17.39			
		97519	2.02	-0.44	-9.73	5.21			5.21							
4	✓	96013	6.83	12.04	22.54	-9.11	-13.95	10.72	-9.11	-9.62	4.75	10.09	16.88		1	✎
		96901	5.83	14.75	26.07	5.18	2.48	11.65	5.18	-2.48	-0.10	0.50	8.41	A	1	✎
2	✓	85052	5.48	11.72	20.50	-2.58	-3.02	19.68	-2.58	-4.40	4.12	7.91	14.37		1	✎
		96972	8.07	11.89	21.17	0.90	3.12		0.90	-2.48	4.81	5.96				Y
5	✓	96897	7.23	12.55	26.94	-3.56	-17.69	11.53	-3.56	-16.51	2.22	13.82	19.06		1	✎
		97085	7.83	11.67	23.21	-7.90	-11.75		-7.90	-13.12	10.29				1	✎
3	✓	96881	5.12	9.82	12.59	13.42	29.68	32.95	13.42	15.31	-0.84	-3.48	6.21			
		97415	8.13	11.72	26.43	-11.73			-11.73							
		97746	7.93													
		97051	4.11	9.20	10.26	12.00	22.47		12.00	10.91	-1.40	-2.72			1	✎
8	✓	85044	5.75	9.36	27.02	7.19	-15.36	3.22	7.19	-13.41	-8.81	6.46	14.56		2	✎
9	✓	96546	3.84	12.65	44.09	2.60	27.94	81.44	2.60	-0.39	25.18	10.25	28.64			Y
7	✓	96457	8.31	13.50	31.65	-10.73	-20.12	10.92	-10.73	-14.12	4.19	15.58	20.14		1	✎
		97047	5.10	14.43	17.62	0.22	-4.82		0.22	-2.94	-2.15	1.14				
7	✓	85045	6.00	10.21	19.22	-11.26	-10.99	-4.89	-11.26	-4.92	5.50	-4.24	11.58		1	✎
UNCONSTRAINED																
FLEXIBLE MANAGED																
6	✓	97132	8.19	13.31	32.61	-10.25	-9.98		-10.25	-9.78	11.17			A	1	✎
		Sector Average	5.33	8.77	18.67	-3.23	2.24	29.91	-3.23	-2.27	8.10	8.95	16.63			
UK ALL COMPANIES																
		97209	8.93	13.82	26.04	-23.24			-23.24	-20.35				A		
		97277	6.69	9.40	12.70	-5.90			-5.90							
		Sector Average	7.59	12.43	31.63	-9.05	-11.07	25.79	-9.05	-11.23	10.15	15.41	22.56			
EUROPE INCLUDING UK																
		97438	10.04	15.68	43.46	1.80			1.80							
		Sector Average	8.49	12.50	33.47	-9.90	-4.43	40.26	-9.90	-7.13	14.21	16.33	26.16			

MultiManager – other

BALANCED MANAGED																
5	✓	96014	5.24	10.53	21.91	-3.41	1.19	31.32	-3.41	-2.84	7.82	7.47	20.76		1	✎
4	✓	85014	6.43	10.41	18.36	-9.10	-8.08	18.83	-9.10	-4.90	6.33	9.07	18.53		1	✎
		Sector Average	4.65	7.24	13.44	0.69	7.51	30.75	0.69	-0.18	6.96	6.51	14.19			
FLEXIBLE MANAGED																
5	✓	96018	7.80	14.37	30.05	-0.11	-4.90	23.98	-0.11	-12.80	9.18	13.12	15.26		1	✎
		Sector Average	5.33	8.77	18.67	-3.23	2.24	29.91	-3.23	-2.27	8.10	8.95	16.63			
GLOBAL EQUITIES																
7	✓	85025	2.26	3.37	22.81	-14.82	-3.62	48.09	-14.82	-1.70	15.12	20.07	27.96		2	✎
		Sector Average	5.84	10.45	23.14	-4.47	2.93	36.53	-4.47	-2.10	10.05	9.97	20.62			

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.

* Funds marked with Y are authorised by the Hong Kong Securities and Futures Commission (SFC), and can therefore 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.

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 (✓).

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

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US Dollar (\$)

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	self select	CUMULATIVE						ANNUAL					OBSR Fund Rating	Financial Express Crown Rating	SFC authorised*
					1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005			
1	1	✓	85112	MONEY MARKET														
	3		96850	RS USD Deposit	0.00	0.00	0.00	0.40	7.70	13.33	0.40	2.73	4.42	3.58	1.59			
				RS GBP M&G High Interest (USD)	-1.54	4.98	21.84	-11.64	-9.17	1.66	-11.64	-6.40	9.82	9.78	1.96		1	Y
				Sector Average	-0.11	1.22	10.13	-4.02	5.12	14.68	-4.02	1.67	7.73	6.30	2.63			
1	1	✓	96793	GLOBAL FIXED INTEREST														
	1	✓	85154	RS USD Baring Global Aggregate Bond	1.23	5.49	11.11	9.92	20.00	25.25	9.92	5.27	3.71	-0.10	4.48		3	Y
	1	✓	96841	RS USD BlackRock GF World Bond	1.62	4.19	4.46	6.32	9.74	14.15	6.32	0.72	2.48	0.18	3.82		1	Y
	1	✓	97422	RS USD BNY Mellon Global Bond	2.88	4.76	8.99	3.61	16.18	25.21	3.61	5.81	5.98	0.26	7.49		1	Y
	1	✓	96709	RS USD Emerging Markets Debt	3.54	9.35	27.87	3.31			3.31							
	1	✓	97184	RS USD Franklin US Government	0.35	2.14	2.50	6.20	15.39	16.57	6.20	4.25	4.23	0.20	0.81	AA	3	Y
	1	✓	85136	RS USD HSBC Global Core Plus Bond	5.28	5.75	9.37	0.63			0.63	3.71						
	1	✓	97632	RS USD Invesco Bond	1.78	5.67	7.22	6.87	19.45	25.73	6.87	7.14	4.32	-0.22	5.49	A	2	Y
	1	✓	97246	RS USD Investec Emerging Markets Debt	0.68	7.06	29.15											
	1	✓	97674	RS GBP Newton International Bond (USD)	2.57	4.69	11.32	6.72			6.72	3.03						
	1	✓	97674	RS USD Schroder ISF Asian Bond	1.09	3.82	7.81											
	1	✓	97670	RS USD Schroder ISF Emerging Market Debt Absolute Return	1.27	6.14	16.37											
	1	✓	97536	RS USD Templeton Global Bond	0.46	4.41	18.13	15.74			15.74					AA		Y
	1	✓	96977	RS GBP Threadneedle Dollar Bond (USD)	3.82	9.11	19.77	3.83	1.96		3.83	-3.09	1.33	-1.62			Y	
1	✓	97430	RS USD Total Return Bond	2.85	6.65	13.23	9.31			9.31							Y	
				Sector Average	1.97	6.77	20.87	1.82	8.68	21.52	1.82	0.33	6.38	4.09	7.43			
1	1		97117	UK GILT														
				RS GBP BlackRock Government Securities (USD)	2.67	4.98	16.75	-1.62	-2.64	8.59	-1.62	-5.66	4.90	5.38	5.84			
				Sector Average	2.49	5.11	17.56	-0.89	0.59	15.76	-0.89	-3.59	5.28	6.21	8.34			
2			97100	DEFENSIVE MANAGED														
				RS GBP Newton Phoenix Multi-Asset (USD)	2.31	7.54	26.54	-19.10	-21.43		-19.10	-12.63	11.17					
				Sector Average	2.31	7.15	23.83	-3.15	2.85	19.87	-3.15	-2.12	8.49	7.36	8.56			
3	3	✓	97339	CAUTIOUS MANAGED														
	3	✓	85113	RS USD Fidelity Multi Asset Strategic	1.28	8.95	25.16	-8.77			-8.77					AA	3	
	3	✓	97150	RS USD Investec Cautious Managed	3.56	9.69	26.62	-4.87	0.28	21.81	-4.87	-5.48	11.52	9.72	10.71			
	7	✓	96885	RS GBP Lloyds TSB Multi Strategy Conservative (USD)	4.26	10.71	29.01	-8.22	-14.17		-8.22	-10.67	4.68					
				RS GBP New Star Managed Distribution (USD)	5.51	20.53	56.22	-16.48	-32.97	-14.07	-16.48	-24.87	6.83	14.06	12.39			
				Sector Average	2.74	8.82	29.14	-10.52	-11.88	9.70	-10.52	-10.77	10.36	11.41	11.75			
3	3		96936	STERLING CORPORATE BOND														
	3		97743	RS GBP Fidelity Money Builder Income (USD)	3.13	12.36	32.66	-2.99	-9.50	3.95	-2.99	-10.23	3.93	5.87	8.49	AAA		
	3		97158	RS GBP Invesco Sterling Bond (USD)	3.55											AA		
	3		97146	RS GBP Lloyds TSB Offshore Funds High Income (USD)	4.01	14.17	31.29	-10.07	-17.11		-10.07	-10.88	3.43					
	3		96610	RS GBP Lloyds TSB Offshore Funds Sterling Bond (USD)	4.03	12.78	28.24	-13.13	-19.29		-13.13	-9.99	3.21					
	3		97759	RS GBP M&G Offshore Corporate Bond (USD)	2.62	12.26	32.28	2.74	0.08	19.13	2.74	-6.97	4.71	8.48	9.74			Y
				RS GBP Threadneedle UK Corporate Bond (USD)	Launched: 17/08/2009													
				Sector Average	3.18	12.14	31.24	-7.61	-13.65	-1.03	-7.61	-10.38	4.30	7.38	6.73			
3	3	✓	97755	BALANCED MANAGED														
	4	✓	97716	RS GBP CF Miton Special Situations (USD)	Launched: 17/08/2009											A		Y
	4	✓	97154	RS USD Invesco Asia Balanced	2.22													
	4	✓	96602	RS GBP Lloyds TSB Multi Strategy Growth (USD)	6.37	12.39	41.03	-12.15	-18.03		-12.15	-13.96	8.43					
				RS GBP Sarasin GlobalSar IIID (USD)	2.83	7.23	28.41	-20.42	-14.26	17.44	-20.42	-6.35	15.04	17.15	16.92			
				Sector Average	2.94	8.49	29.83	-9.95	-7.83	18.52	-9.95	-9.75	13.42	12.64	14.15			
4	4		96775	UK DIRECT PROPERTY														
	4		96952	RS GBP Aviva Investors Property (USD)	-1.39	1.16	7.91	-35.78	-50.70	-28.65	-35.78	-27.99	6.62	22.66	17.99			
	4		96952	RS GBP M&G Property (USD)	-1.33	1.62	9.92	-29.23	-51.76	-37.07	-29.23	-35.33	5.40	17.89	10.66			
	4		96956	RS GBP New Star Property (USD)	-0.95	2.28	8.64	-32.28	-49.20	-30.63	-32.28	-28.68	5.18	21.66	12.23			
	4		97107	RS GBP Property (USD)	-0.29	3.63	13.43	-26.98	-44.28		-26.98	-31.49	11.37					
				Sector Average	-0.46	-2.32	2.31	-36.28	-46.77	-31.63	-36.28	-23.59	9.32	16.29	10.46			
4	4		96766	STERLING FIXED INTEREST														
	5		96576	RS GBP Artemis High Income (USD)	2.45	14.76	39.63	-14.93	-22.11	2.22	-14.93	-17.38	10.81	13.41	15.72	AA		
	5		96634	RS GBP M&G Offshore High Yield Corporate Bond (USD)	1.24	11.94	46.89	-4.30	-10.65	8.05	-4.30	-13.27	7.65	9.36	10.58			
	5		96899	RS GBP New Star Fixed Interest (USD)	3.97	15.33	40.11	-17.01	-26.87	-12.19	-17.01	-17.29	6.53	9.90	9.26	AA		
	7		96889	RS GBP New Star High Yield Bond (USD)	4.21	22.82	56.49	-16.86	-26.86	-12.26	-16.86	-17.91	7.17	9.34	9.71	AA		
	7		96985	RS GBP Threadneedle Strategic Bond (USD)	2.43	13.43	38.82	-7.50	-15.53		-7.50	-12.41	4.25	6.77				Y
				Sector Average	2.87	13.18	35.45	-6.03	-10.55	5.30	-6.03	-9.84	5.57	7.53	9.49			
5	2	✓	96229	GLOBAL HIGH YIELD														
	7	✓	96931	RS USD Baring High Yield Bond	-0.55	7.78	25.97	-2.35	0.34	10.23	-2.35	-2.04	4.90	3.87	5.76			Y
				RS USD Fortis L Fund Bond Best Selection World Emerging	4.07	13.91	36.34	-18.15	-22.53	7.84	-18.15	-2.16	-3.25	23.77	12.46			Y
				Sector Average	2.32	13.13	40.85	-6.14	-5.69	16.01	-6.14	-4.42	5.12	12.82	9.03			
6	6	✓	97221	NORTH AMERICA														
	6	✓	96252	RS USD BlackRock GF US Flexible	1.35	9.93	23.85	-20.87			-20.87	-13.22				AA		Y
	6	✓	96614	RS USD Fidelity American Growth	2.30	10.30	25.39	-25.42	-26.77	-10.02	-25.42	-9.22	8.15	7.72	14.07		1	
	5	✓	96828	RS GBP Fidelity American Special Situations (USD)	5.77	15.63	31.42	-18.57	-20.87	-2.67	-18.57	-9.59	7.49	7.50	14.42		1	Y
	5	✓	97056	RS USD Franklin Mutual Beacon	4.75	14.49	38.61	-19.35	-24.95	-5.78	-19.35	-15.02	9.50	12.16	11.92		1	Y
	4	✓	97588	RS USD Franklin US Equity	3.46	11.44	35.05	-15.00	-11.80		-15.00	-9.41	14.55	2.40		A	3	Y
	4	✓	97307	RS USD GAM Star US All Cap Equity	3.38	13.73	39.23	-13.59			-13.59							Y
	4	✓	85120	RS USD JPM America Equity	2.56	14.34	32.43	-18.82	-17.76	-7.86	-18.82	-13.59	17.22	2.95	8.83		2	Y
	4	✓	97307	RS USD Lazard North American Equity	5.20	15.33	34.79	-18.51			-18.51							
	4	✓	97708	RS USD Pictet Funds (Lux) USA Index	5.60	13.97												
	7	✓	96618	RS GBP Schroder US Smaller Companies (USD)	3.50	14.72	42.03	-17.39	-5.95	28.44	-17.39	-3.16	17.58	13.70	20.11	AAA		Y
	7	✓	96981	RS GBP Threadneedle American (USD)	4.33	14.58	32.58	-15.32	-13.50		-15.32	-9.68	13.10	3.50		AA		Y
	4	✓	97410	RS USD US All Cap Value	5.89	12.88	40.48	-22.88			-22.88							
	4	✓	96440	RS GBP US Index Tracker (USD)	2.70	12.87	33.73	-18.61	-19.36	-3.73	-18.61	-11.17	11.54	7.07	11.50			Y
				Sector Average	3.65	12.84	38.59	-18.88	-17.60	0.41	-18.88	-11.05	14.19	6.85	14.05			
7	7	✓	97076	GLOBAL EQUITIES														
	7	✓	96487	RS USD Aberdeen Global World Equity	4.80	13.83	47.65	-13.89	-7.38		-13.89	-6.50	15.04	17.44		2		
	7	✓	97650	RS GBP Aberdeen World Equity (USD)	4.97	13.67	48.34	-14.89	-10.70	35.81	-14.89	-7.14	12.99	23.31	23.34			
	7	✓	97640	RS EUR Allianz dtt Global Eco Trends (USD)	1.26	2.82	35.30											Y
	7	✓																

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	■ self select	CUMULATIVE					ANNUAL					OBSR Fund Rating	Financial Express Growth Rating	SFC authorised*	
					1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006				2005
GLOBAL EQUITIES (continued)																		
	✓		97568	RS USD HSBC Climate Change	4.35	11.17	38.84	-29.75				-29.75						
	✓		97160	RS USD HSBC Global Absolute	-0.36	5.01	17.70	-21.24	-17.76			-21.24	-1.85	6.38			†	
7			97356	RS GBP Invesco International Equity (USD)	5.76	15.85	54.66	-11.98	-15.95	13.75		-11.98	-19.57	18.72	15.78	16.89		
6	✓		96442	RS USD Investec Global Growth	5.34	11.97	34.60	-20.09	-19.97	5.75		-20.09	-17.04	20.72	13.85	16.07	1	
7	✓		85143	RS USD Investec Global Strategic Equity	6.26	14.96	42.52	-21.77	-25.97	17.38		-21.77	-17.07	14.10	21.46	30.55	AA	
			97388	RS EUR Jupiter Climate Change Solutions (USD) ▲	4.39	9.72	40.92	-26.17				-26.17					AA	
8			96301	RS GBP Jupiter Ecology (USD) ▲	4.23	11.54	39.05	-23.11	-14.03	45.28		-23.11	-13.89	29.86	29.89	30.10	AA	
3			97355	RS GBP Newton Absolute Intrepid (USD)	2.21	5.02	19.78	-6.55	7.63	50.07		-6.55	-1.63	17.08	12.50	23.93	A	
			97242	RS GBP Newton International Growth (USD)	4.03	9.30	35.22	-20.11				-20.11	-9.02				A	
6			96606	RS GBP Sarasin EquiSar Global Thematic (USD)	4.51	11.16	38.27	-20.24	-10.71	28.49		-20.24	-5.19	18.07	22.00	17.95	A	
	✓		97662	RS USD Schroder ISF Global Climate Change Equity	3.99	8.93	42.48										Y	
	✓		97666	RS USD Schroder ISF QEP Global Active Value	6.00	15.53	58.16										Y	
3			96510	RS GBP Schroder Medical Discovery (USD)	2.60	14.50	27.16	-5.33	-8.56	13.82		-5.33	-4.85	1.52	12.24	10.90		
	✓		97426	RS USD Technology	3.12	18.01	49.61	-20.08				-20.08						
6	✓		85139	RS USD Templeton Global Fund	4.55	16.42	48.07	-19.14	-21.83	6.92		-19.14	-16.07	15.18	16.24	17.67	1	
				Sector Average	4.11	11.73	40.92	-14.57	-11.75	23.76		-14.57	-11.49	16.70	16.31	20.58		Y
JAPAN																		
			97261	RS JPY Aberdeen Global Japanese Smaller Companies (USD)	7.69	23.27	39.64	15.03				15.03	-26.18					
6	✓		96231	RS USD BNY Mellon Japan Equity	4.29	9.89	29.24	-21.88	-41.06	-36.85		-41.06	-22.15	-11.06	8.73	-1.46	1	
6			96626	RS GBP Fidelity Japan Smaller Companies (USD)	3.82	15.63	40.36	8.88	-23.52	-10.88		8.88	-19.31	-12.95	0.86	15.54	1	
	✓		97119	RS USD Franklin Templeton Japan	4.06	8.73	30.23	-20.52	-43.44			-20.52	-29.70	1.23			1	
5			97358	RS GBP Schroder Tokyo (USD)	5.67	12.78	39.05	0.38	-21.50	-4.49		0.38	-20.89	-1.14	14.39	6.36	AA	
				Sector Average	3.93	11.85	37.76	-7.34	-30.89	-11.61		-7.34	-21.60	-4.87	15.36	10.87		Y
UK EQUITY INCOME																		
5			96752	RS GBP Artemis Income (USD)	5.39	11.83	38.82	-16.15	-21.13	19.99		-16.15	-18.29	15.12	21.11	25.62	AAA	
7			96568	RS GBP GLG UK Income (USD)	5.16	14.00	48.46	-21.93	-38.14	-9.00		-21.93	-28.04	10.11	17.57	25.12		
5			96646	RS GBP Invesco High Income (USD)	3.96	10.16	28.77	-17.03	-19.80	35.86		-17.03	-17.22	16.75	34.44	26.01	AAA	
5			96254	RS GBP Jupiter Income Trust (USD)	5.07	12.85	39.85	-14.78	-26.95	12.75		-14.78	-25.49	15.04	23.74	24.74	AAA	
6			96779	RS GBP Liontrust First Income (USD)	7.35	13.71	43.51	-20.76	-39.12	-11.90		-20.76	-31.02	11.37	22.87	17.78		
8			96736	RS GBP New Star Higher Income (USD)	6.48	6.62	45.51	-24.28	-48.25	-25.91		-24.28	-37.48	9.32	21.93	17.42		
				Sector Average	5.80	12.80	44.77	-15.97	-24.50	12.70		-15.97	-22.13	15.40	22.79	21.56		Y
GLOBAL PROPERTY																		
	✓		97102	RS USD Global Real Estate Securities (La Salle)	13.66	24.51	59.00	-36.01	-48.52			-36.01	-22.07	3.23				
				Sector Average	6.13	5.69	28.37	-35.03	-42.22	-7.96		-35.03	-18.10	8.59	27.79	24.65		Y
UK ALL COMPANIES																		
			97070	RS GBP Aberdeen UK Growth (USD)	6.07	16.18	48.66	-18.68	-28.32			-18.68	-23.88	15.79	19.33			
7			96748	RS GBP Artemis UK Special Situations (USD)	4.53	10.24	46.13	-14.13	-18.93	19.32		-14.13	-21.37	20.07	17.59	25.16	AAA	
7			96846	RS GBP AXA Framlington UK Select Opportunities (USD)	5.93	16.85	50.47	-17.13	-20.59	21.86		-17.13	-16.74	15.09	22.20	25.58	AAA	
7			97084	RS GBP BlackRock United Kingdom (USD)	4.85	12.70	47.61	-20.01	-23.52	12.93		-20.01	-15.31	12.89	22.70	20.34	AAA	
			97169	RS GBP Fidelity UK Special Situations (USD)	10.67	23.36	66.03	-4.46				-4.46	-19.71				A	
9			96673	RS GBP Gartmore UK Focus (USD)	6.33	12.05	46.95	-39.41	-50.04	-25.50		-39.41	-27.44	13.63	22.79	21.45	A	
7			96564	RS GBP GLG UK Growth (USD)	6.21	15.66	47.52	-25.51	-41.65	-15.25		-25.51	-30.42	12.57	12.82	28.74		
6			96638	RS GBP HSBC UK Freestyle (USD)	5.78	12.79	43.49	-21.88	-26.98	2.04		-21.88	-18.06	14.07	14.83	21.69		
6			96642	RS GBP HSBC UK Growth & Income (USD)	6.22	13.99	48.03	-16.17	-26.81	6.15		-16.17	-18.83	7.55	18.28	22.62		
7			97359	RS GBP Invesco UK Equity (USD)	7.61	16.71	45.57	-17.71	-32.52	-3.22		-17.71	-30.60	18.16	21.90	17.64		
8			96783	RS GBP Liontrust First Growth (USD)	4.09	12.68	36.71	-32.11	-23.27	15.19		-32.11	-7.60	22.31	25.42	19.70		
6			96821	RS GBP Liontrust First Large Cap (USD)	5.93	13.29	35.94	-25.44	-25.82	10.23		-25.44	-11.10	11.92	25.28	18.61		
8			96630	RS GBP M&G Recovery (USD)	5.36	15.39	55.13	-10.78	-6.69	45.15		-10.78	-15.45	23.70	21.92	27.59	AAA	
9			96689	RS GBP New Star UK Alpha (USD)	10.00	19.05	50.75	-29.06	-28.48	9.85		-29.06	-18.07	23.06	25.48	22.18	AA	
9			96591	RS GBP New Star UK Growth (USD)	7.31	15.61	47.85	-31.10	-51.63	-25.57		-31.10	-36.60	10.74	22.61	25.49		
9			96804	RS GBP Schroder UK Alpha Plus (USD)	7.11	20.23	75.83	-12.76	-14.46	39.76		-12.76	-17.20	18.41	34.75	21.25	AA	
9			96514	RS GBP Schroder UK Mid 250 (USD)	10.09	20.85	68.27	-16.31	-27.03	23.06		-16.31	-29.13	23.03	31.88	27.88	AA	
7			96255	RS GBP UK Index Tracker (USD)	5.51	13.79	47.50	-18.81	-25.52	10.79		-18.81	-18.72	12.86	23.18	20.77		
				Sector Average	5.84	13.73	50.64	-18.66	-23.75	14.03		-18.66	-19.74	16.80	22.06	22.52		Y
EUROPE INCLUDING UK																		
			97416	RS EUR European Equity (USD)	6.37	13.03	44.65	-21.06				-21.06						
8	✓		85144	RS USD Gartmore SICAV Pan European	4.06	11.94	40.69	-28.88	-28.41	8.57		-28.88	-14.42	17.62	23.04	23.27	1	
			97392	RS EUR Jupiter European Opportunities (USD)	6.21	11.60	44.01	-15.45				-15.45					AA	
			97384	RS EUR Jupiter New Europe (USD)	8.73	12.83	85.27	-33.60				-33.60					AA	
			97702	RS EUR Pictet Funds (Lux) Europe Index (USD)	9.10	14.66												
				Sector Average	6.72	13.80	52.75	-19.42	-18.06	27.15		-19.42	-16.04	21.11	23.03	26.12		Y
EUROPE EXCLUDING UK																		
8	✓		85151	RS USD Baring Europe Select	9.03	18.13	56.57	-10.41	-1.46	88.62		-10.41	-14.78	29.07	30.91	46.23	A	
			97082	RS EUR BlackRock GF Continental European Flexible (USD)	12.44	20.83	68.72	-3.73	4.53			-3.73	-9.58	20.09	26.91		A	
7	✓		96253	RS USD BNY Mellon Continental European Equity	7.53	11.43	41.39	-18.32	-12.29	39.10		-18.32	-7.09	15.58	25.76	26.10	3	
8			96659	RS GBP Fidelity European (USD)	5.32	9.38	39.49	-25.01	-20.06	33.13		-25.01	-8.72	16.79	21.72	36.82	AA	
			97585	RS GBP GAM Star Continental European Equity (USD)	7.92	13.26	46.53	-11.90				-11.90						
8			96584	RS EUR Gartmore SICAV Continental European (USD)	6.52	15.82	50.56	-13.58	-8.28	48.85		-13.58	-10.91	19.13	27.54	27.24	AA	
9			96572	RS GBP GLG European Continental Europe (USD)	8.92	13.99	62.38	-10.90	-13.95	40.98		-10.90	-16.92	16.25	27.76	28.23		
			97182	RS EUR HSBC Euroland Equity (USD)	9.95	16.27	65.84	-14.26				-14.26	-14.62					
9	✓		96759	RS USD Investec Continental European Equity	6.09	15.20	50.94	-22.35	-25.50	15.84		-22.35	-16.34	14.67	23.16	26.25	1	
8			96757	RS EUR Lazard European Equity (USD)	7.62	12.89	53.10	-16.25	-13.20	38.60		-16.25	-12.60	18.59	24.26	28.51	A	
8			96595	RS GBP New Star European Growth (USD)	7.53	11.36	51.22	-14.27	-14.04	46.06		-14.27	-15.74	19.00	31.33	29.38	AAA	
10			96483	RS SEK Swedish Equity (USD)	6.58	27.86	85.42	-5.19	-1.61	58.12		-5.19	-16.44	24.19	30.01	23.60		
				Sector Average	7.06	14.17	55.23	-16.43	-11.48	43.35		-16.43	-13.94	23.09	24.54	30.04		Y
ASIA PACIFIC INCLUDING JAPAN																		

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE						ANNUAL					OBSR Fund Rating	Financial Express Crown Rating	SFC authorised	
				1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005				
MultiManager – Skandia																		
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.																		
RISK CONTROLLED																		
5	✓		96910	RS USD Aggressive	6.18	14.37	43.34	-15.02	-17.73	7.82	-15.02	-13.97	12.52	13.33	15.64		1	Y
	✓		97518	RS USD Alternatives	0.36	0.72	3.30	-5.91			-5.91							
4	✓		96527	RS USD Balanced	5.86	13.94	39.47	-13.36	-16.15	4.21	-13.36	-12.36	10.44	9.69	13.30		1	Y
4	✓		96902	RS GBP Bond Income (USD)	4.10	16.08	44.27	-5.93	-12.14	1.21	-5.93	-11.83	5.94	6.29	8.38	A		
3	✓		96528	RS USD Cautious	4.78	12.12	30.88	-7.21	-8.13	6.17	-7.21	-8.01	7.64	5.00	10.06		2	Y
	✓		96971	RS USD Diversified Managed	6.31	13.19	38.67	-9.77	-11.59		-9.77	-11.84	11.13	12.06		2	Y	
6			96898	RS GBP Equity Income (USD)	5.49	13.86	45.27	-13.75	-29.43	1.11	-13.75	-24.52	8.40	20.37	19.02			
			97087	RS GBP Ethical (USD) ▲	6.07	12.97	46.72	-17.64	-24.34		-17.64	-21.45	16.95					
3			96892	RS EUR Euro Bond (USD)	3.41	11.10	28.81	1.43	11.18	20.52	1.43	4.24	5.15	2.08	6.19			
			97416	RS EUR European Equity (USD)	6.37	13.03	44.65	-21.06			-21.06							
			97747	RS GBP Global Dynamic Equity (USD)	6.18													
	✓		97053	RS USD Global Fixed Interest Blend	2.19	10.59	24.97	-2.42	2.19		-2.42	0.70	3.99	3.73		2	Y	
9	✓		96545	RS USD Pacific Equity	2.15	13.95	64.90	-8.24	9.68	64.48	-8.24	-9.94	32.74	16.60	28.61		1	
8			96458	RS GBP UK Equity (USD)	6.55	14.81	50.66	-20.16	-31.52	0.55	-20.16	-22.36	10.48	22.24	20.11			
			97049	RS GBP UK Fixed Interest Blend (USD)	3.38	15.75	34.60	-10.37	-18.40		-10.37	-12.25	3.76	6.97				
UNCONSTRAINED																		
FLEXIBLE MANAGED																		
5			97133	RS GBP Global Best Ideas (USD)	6.43	14.62	51.76	-19.73	-22.82		-19.73	-18.43	17.88			A		
				Sector Average	3.62	10.03	35.81	-13.46	-12.34	17.77	-13.46	-11.64	14.63	15.22	16.60			
UK ALL COMPANIES																		
8			97210	RS GBP UK Best Ideas (USD)	7.16	15.14	44.25	-31.36			-31.36	-27.99				A		
8			97278	RS GBP UK Strategic Best Ideas (USD)	4.95	10.67	28.97	-15.85			-15.85							
				Sector Average	5.84	13.73	50.64	-18.66	-23.75	14.03	-18.66	-19.74	16.80	22.06	22.52			
EUROPE INCLUDING UK																		
8			97439	RS EUR European Best Ideas (USD)	8.25	17.03	64.12	-8.96			-8.96							
				Sector Average	6.72	13.80	52.75	-19.42	-18.06	27.15	-19.42	-16.04	21.11	23.03	26.12			
MultiManager – other																		
BALANCED MANAGED																		
3	✓		96116	RS USD Balanced Fidelity Managed	3.14	11.56	33.80	-13.21	-11.14	17.73	-13.21	-9.76	13.47	10.67	19.71		1	Y
4	✓		85114	RS USD Balanced Gartmore Managed	4.19	11.34	31.74	-13.97	-10.89	11.71	-13.97	-8.49	13.19	10.03	13.93		1	Y
				Sector Average	2.94	8.49	29.83	-9.95	-7.83	18.52	-9.95	-9.75	13.42	12.64	14.15			
FLEXIBLE MANAGED																		
5	✓		96118	RS USD Aggressive Invesco Managed	5.11	14.49	40.35	-11.07	-16.37	7.48	-11.07	-16.42	12.51	16.07	10.72		1	Y
				Sector Average	3.62	10.03	35.81	-13.46	-12.34	17.77	-13.46	-11.64	14.63	15.22	16.60			
GLOBAL EQUITIES																		
7			97357	RS GBP F&C Investment Trust (USD)	0.60	4.57	40.55	-23.83	-17.36	34.24	-23.83	-11.13	22.07	26.99	27.92			
				Sector Average	4.11	11.73	40.92	-14.57	-11.75	23.76	-14.57	-11.49	16.70	16.31	20.58			

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.

* Funds marked with Y are authorised by the Hong Kong Securities and Futures Commission (SFC), and can therefore be promoted to Hong Kong investors.

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 (✓).

§ 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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Hong Kong Dollar (HK\$)

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector/Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE						ANNUAL					OBSR Fund Rating	Financial Express Crown Rating	SFC authorised*
				1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005			
self select																	
MONEY MARKET																	
1	1	✓	96226	RS HKD Deposit	0.00	0.00	0.00	0.19	5.12	6.95	-0.19	1.65	3.21	1.74	0.00	1	Y
	3		96851	RS GBP M&G High Interest (HKD)	-1.51	5.01	21.65	-12.26	-9.57	1.16	-12.26	-6.29	9.98	9.63	2.04		
				Sector Average	-0.09	1.24	9.97	-4.69	4.67	14.12	-4.69	1.79	7.89	6.16	2.71		
GLOBAL FIXED INTEREST																	
1	1		96795	RS USD Baring Global Aggregate Bond (HKD)	1.25	5.47	11.06	9.16	19.60	24.45	9.16	5.38	3.97	-0.03	4.09		Y
	1		97657	RS USD BlackRock GF World Bond (HKD)	1.63	4.17	4.41	5.59	9.38	13.42	5.59	0.83	2.74	0.25	3.44		Y
1	1		96843	RS USD BNY Mellon Global Bond (HKD)	2.90	4.74	8.94	2.89	15.80	24.41	2.89	5.92	6.25	0.33	7.09		Y
	1		97425	RS USD Emerging Markets Debt (HKD)	3.55	9.33	27.81	2.60			2.60						
1	1		96711	RS USD Franklin US Government (HKD)	0.36	2.12	2.45	5.47	15.01	15.82	5.47	4.36	4.49	0.27	0.44	AA	Y
	1		97187	RS USD HSBC Global Core Plus Bond (HKD)	5.30	5.73	9.32	-0.07			-0.07	3.82					Y
1	1		96224	RS USD Invesco Bond (HKD)	1.79	5.65	7.17	6.13	19.05	24.92	6.13	7.26	4.59	-0.16	5.10	A	Y
	1		97635	RS USD Investec Emerging Markets Debt (HKD)	0.70	7.04	29.09										Y
1	1		97248	RS GBP Newton International Bond (HKD)	2.59	4.71	11.15	5.97			5.97	3.15					Y
	1		97677	RS USD Schroder ISF Asian Bond (HKD)	1.11	3.80	7.76										Y
1	1		97673	RS USD Schroder ISF Emg Market Debt Absolute Return (HKD)	1.28	6.12	16.31										Y
	1		97539	RS USD Templeton Global Bond (HKD)	0.48	4.40	18.08	14.94			14.94					AA	Y
1	1		96978	RS GBP Threadneedle Dollar Bond (HKD)	3.84	9.14	19.58	3.10	1.52		3.10	-2.98	1.48	-1.76			Y
	1		97433	RS USD Total Return Bond (HKD)	2.87	6.64	13.17	8.55			8.55						
				Sector Average	2.00	6.80	20.69	1.11	8.20	20.92	1.11	0.45	6.54	3.94	7.52		
UK GILT																	
1	1		96218	RS GBP BlackRock Government Securities (HKD)	2.70	5.00	16.57	-2.31	-3.07	8.05	-2.31	-5.54	5.05	5.24	5.93		
					Sector Average	2.51	5.14	17.38	-1.59	0.16	15.18	-1.59	-3.48	5.43	6.06	8.43	
DEFENSIVE MANAGED																	
2	1		97101	RS GBP Newton Phoenix Multi-Asset (HKD)	2.33	7.57	26.35	-19.67	-21.77		-19.67	-12.53	11.33				
					Sector Average	2.34	7.17	23.64	-3.82	2.40	19.28	-3.82	-2.01	8.65	7.21	8.65	
CAUTIOUS MANAGED																	
3	2		97342	RS USD Fidelity Multi Asset Strategic (HKD)	1.29	8.94	25.10	-9.40			-9.40					AA	
	2		96287	RS USD Investec Cautious Managed (HKD)	3.58	9.68	26.56	-5.53	-0.05	21.03	-5.53	-5.38	11.80	9.79	10.30		
3	7		97151	RS GBP Lloyds TSB Multi Strategy Conservative (HKD)	4.28	10.74	28.81	-8.86	-14.55		-8.86	-10.56	4.84				
	7		96886	RS GBP New Star Managed Distribution (HKD)	5.53	20.55	55.99	-17.07	-33.26	-14.50	-17.07	-24.78	6.99	13.90	12.48		
				Sector Average	2.77	8.85	28.94	-11.14	-12.27	9.16	-11.14	-10.67	10.52	11.26	11.83		
STERLING CORPORATE BOND																	
3	3		96938	RS GBP Fidelity Money Builder Income (HKD)	3.15	12.39	32.46	-3.67	-9.89	3.44	-3.67	-10.13	4.09	5.72	8.58	AAA	
	3		97745	RS GBP Invesco Sterling Bond (HKD)	3.57											AA	
3	3		97159	RS GBP Lloyds TSB Offshore Funds High Income (HKD)	4.03	14.19	31.09	-10.70	-17.47		-10.70	-10.78	3.58				
	3		97147	RS GBP Lloyds TSB Offshore Funds Sterling Bond (HKD)	4.05	12.81	28.05	-13.73	-19.64		-13.73	-9.88	3.37				
3	3		96611	RS GBP M&G Offshore Corporate Bond (HKD)	2.64	12.28	32.08	2.02	-0.36	18.54	2.02	-6.86	4.87	8.33	9.83		
	3		97761	RS GBP Threadneedle UK Corporate Bond (HKD)	Launched: 17/08/2009												
				Sector Average	3.21	12.17	31.04	-8.26	-14.02	-1.52	-8.26	-10.27	4.45	7.23	6.81		
BALANCED MANAGED																	
3	3		97757	RS GBP CF Miton Special Situations (HKD)	Launched: 17/08/2009											A	
	3		97719	RS USD Invesco Asia Balanced (HKD)	2.23												Y
4	4		97155	RS GBP Lloyds TSB Multi Strategy Growth (HKD)	6.39	12.41	40.82	-12.76	-18.39		-12.76	-13.86	8.59				
	4		96603	RS GBP Sarasin GlobalSar IIRD (HKD)	2.85	7.25	28.21	-20.97	-14.64	16.86	-20.97	-6.24	15.21	16.99	17.01		
				Sector Average	2.97	8.51	29.63	-10.58	-8.23	17.93	-10.58	-9.65	13.58	12.48	14.25		
UK DIRECT PROPERTY																	
4	4		96776	RS GBP Aviva Investors Property (HKD)	-1.37	1.18	7.75	-36.23	-50.91	-29.00	-36.23	-27.91	6.78	22.49	18.08		
	4		96954	RS GBP M&G Property (HKD)	-1.31	1.65	9.75	-29.73	-51.97	-37.38	-29.73	-35.26	5.56	17.73	10.75		
4	4		96958	RS GBP New Star Property (HKD)	-0.93	2.30	8.47	-32.75	-49.42	-30.98	-32.75	-28.60	5.33	21.49	12.32		
	4		97108	RS GBP Property (HKD)	-0.27	3.65	13.26	-27.49	-44.52		-27.49	-31.41	11.54				
				Sector Average	-0.43	-2.30	2.15	-36.73	-47.01	-31.97	-36.73	-23.50	9.48	16.13	10.55		
STERLING FIXED INTEREST																	
4	4		96767	RS GBP Artemis High Income (HKD)	2.47	14.78	39.42	-15.52	-22.45	1.71	-15.52	-17.28	10.97	13.25	15.81	AA	
	4		96577	RS GBP M&G Offshore High Yield Corporate Bond (HKD)	1.26	11.96	46.66	-4.96	-11.04	7.51	-4.96	-13.17	7.81	9.20	10.67		
4	5		96635	RS GBP New Star Fixed Interest (HKD)	4.00	15.35	39.90	-17.59	-27.19	-12.62	-17.59	-17.19	6.68	9.75	9.35	AA	
	4		96890	RS GBP New Star High Yield Bond (HKD)	4.23	22.85	56.25	-17.44	-27.18	-12.70	-17.44	-17.81	7.32	9.19	9.80	AA	
4	7		96986	RS GBP Threadneedle Strategic Bond (HKD)	2.45	13.45	38.61	-8.14	-15.90		-8.14	-12.30	4.40	6.63			Y
	4			Sector Average	2.90	13.21	35.25	-6.68	-10.94	4.78	-6.68	-9.73	5.73	7.38	9.57		
GLOBAL HIGH YIELD																	
5	2		96238	RS USD Baring High Yield Bond (HKD)	-0.53	7.76	25.91	-3.03	0.01	9.52	-3.03	-1.93	5.16	3.94	5.36		Y
	7		96934	RS USD Fortis L Fund Bond Best Selection World Emg (HKD)	4.09	13.89	36.28	-18.72	-22.79	7.15	-18.72	-2.06	-3.00	23.85	12.04		Y
				Sector Average	2.34	13.16	40.64	-6.80	-6.10	15.44	-6.80	-4.30	5.28	12.66	9.12		
NORTH AMERICA																	
6	6		97224	RS USD BlackRock GF US Flexible (HKD)	1.37	9.92	23.79	-21.42			-21.42	-13.13				AA	Y
	6		96262	RS USD Fidelity American Growth (HKD)	2.32	10.28	25.33	-25.94	-27.01	-10.60	-25.94	-9.12	8.43	7.79	13.64		
6	6		96815	RS GBP Fidelity American Special Situations (HKD)	5.80	15.66	31.22	-19.14	-21.21	-3.15	-19.14	-9.49	7.65	7.35	14.51		
	6		96830	RS USD Franklin Mutual Beacon (HKD)	4.76	14.47	38.55	-19.90	-25.20	-6.39	-19.90	-14.92	9.77	12.23	11.51		Y
6	5		97058	RS USD Franklin US Equity (HKD)	3.48	11.42	34.98	-15.59	-12.09		-15.59	-9.32	14.84	2.46			Y
	5		97591	RS USD GAM Star US All Cap Equity (HKD)	3.40	13.72	39.16	-14.19			-14.19					A	Y
6	4		96219	RS USD JPM America Equity (HKD)	2.57	14.32	32.37	-19.38	-18.04	-8.45	-19.38	-13.49	17.52	3.01	8.43		Y
	4		97310	RS USD Lazard North American Equity (HKD)	5.22	15.31	34.73	-19.08			-19.08						Y
6	7		97711	RS USD Pictet Funds (Lux) USA Index (HKD)	5.62	13.95											Y
	7		96619	RS GBP Schroder US Smaller Companies (HKD)	3.53	14.74	41.81	-17.97	-6.36	27.80	-17.97	-3.05	17.75	13.54	20.20	AAA	Y
6	4		96982	RS GBP Threadneedle American (HKD)	4.35	14.61	32.38	-15.91	-13.87		-15.91	-9.57	13.26	3.36		AA	Y
	4		97413	RS USD US All Cap Value (HKD)	5.91	12.87	40.41	-23.42			-23.42						Y
6	4		96441	RS GBP US Index Tracker (HKD)	2.72	12.89	33.53	-19.18	-19.71	-4.21	-19.18	-11.06	11.70	6.92	11.59		Y
	4			Sector Average	3.68	12.87	38.38	-19.45	-17.96	-0.09	-19.45	-10.94	14.36	6.70	14.15		
GLOBAL EQUITIES																	
7	7		97079	RS USD Aberdeen Global World Equity (HKD)	4.82	13.81	47.58	-14.49	-7.69		-14.49	-6.39	15.33	17.52			
	7		96489	RS GBP Aberdeen World Equity (HKD)	5.00	13.69	48.12	-15.48	-11.09	35.14	-15.48	-7.03	13.15	23.14	23.43		
7	7		97651	RS EUR Allianz dlt Global Eco Trends (HKD)	1.28	2.80	35.16										Y
	7		97643	RS USD Allianz RCM Global Agricultural Trends (HKD)	5.70	8.52	42.55										Y
7	8		97753	RS USD Aviva Investors Global Convertibles (HKD)	1.54											A	
	8		96531	RS GBP AXA Framlington Global Opportunities (HKD)	3.59	11.40											

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number		CUMULATIVE						ANNUAL					OBSR Fund Rating	Financial Express Growth Rating	SFC authorised*	
					1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005				
self select																			
GLOBAL EQUITIES (continued)																			
	6		96683	RS GBP Henderson Industries of the Future (HKD) ▲	4.80	13.33	34.95	-19.56	-10.31	17.87	-19.56	-9.31	22.94	12.99	16.31				
			97143	RS USD HSBC Amanah Global Equity (HKD)	2.07	11.20	28.44	-17.28	-14.79		-17.28	-9.06	13.27						
			97571	RS USD HSBC Climate Change (HKD)	4.37	11.15	38.78	-30.24			-30.24							Y	
			97163	RS USD HSBC Global Absolute (HKD)	-0.34	5.00	17.64	-21.79	-18.04		-21.79	-1.74	6.65						
	6		96444	RS USD Investec Global Growth (HKD)	5.35	11.96	34.53	-20.64	-20.24	5.08	-20.64	-16.95	21.03	13.92	15.64			Y	
	7		96703	RS USD Investec Global Strategic Equity (HKD)	6.28	14.94	42.45	-22.31	-26.22	16.63	-22.31	-16.98	14.39	21.54	30.06			Y	
			97389	RS EUR Jupiter Climate Change Solutions (HKD) ▲	4.41	9.70	40.78	-26.68			-26.68								
	8		96467	RS GBP Jupiter Ecology (HKD) ▲	4.25	11.57	38.84	-23.65	-14.40	44.56	-23.65	-13.79	30.05	29.71	30.20			AA	
	3		96225	RS GBP Newton Absolute Intrepid (HKD)	2.23	5.05	19.60	-7.20	7.17	49.32	-7.20	-1.51	17.25	12.34	24.03			A	
			97244	RS GBP Newton International Growth (HKD)	4.05	9.32	35.02	-20.66			-20.66	-8.91						A	
	6		96607	RS GBP Sarasin EquiSar Global Thematic (HKD)	4.53	11.19	38.06	-20.79	-11.10	27.86	-20.79	-5.08	18.24	21.83	18.05			A	
			97865	RS USD Schroder ISF Global Climate Change Equity (HKD)	4.00	8.91	42.42											Y	
			97669	RS USD Schroder ISF QEP Global Active Value (HKD)	6.02	15.51	58.08											Y	
	3		96512	RS GBP Schroder Medical Discovery (HKD)	2.62	14.52	26.97	-5.99	-8.96	13.25	-5.99	-4.74	1.67	12.08	10.99				
			97429	RS USD Technology (HKD)	3.14	17.99	49.53	-20.64			-20.64								
	6		96222	RS USD Templeton Global Fund (HKD)	4.56	16.40	48.00	-19.70	-22.09	6.24	-19.70	-15.97	15.47	16.32	17.23			Y	
				Sector Average	4.14	11.76	40.71	-15.16	-12.14	23.15	-15.16	-11.39	16.87	16.14	20.68				
JAPAN																			
	7		97264	RS JPY Aberdeen Global Japanese Smaller Companies (HKD)	7.71	23.24	39.50	14.22			14.22	-26.10							
	6		96240	RS USD BNY Mellon Japan Equity (HKD)	4.30	9.87	29.17	-15.47	-41.26	-37.25	-15.47	-22.06	-10.84	8.80	-1.83			Y	
	6		96627	RS GBP Fidelity Japan Smaller Companies (HKD)	3.84	15.65	40.15	8.12	-23.86	-11.32	8.12	-19.21	-12.83	0.72	15.64				
			97122	RS USD Franklin Templeton Japan (HKD)	4.08	8.71	30.16	-21.07	-43.62		-21.07	-29.62	1.48					Y	
	5		96220	RS GBP Schroder Tokyo (HKD)	5.70	12.81	38.84	-0.32	-21.84	-4.96	-0.32	-20.80	-0.99	14.23	6.44			AA	
				Sector Average	3.95	11.87	37.55	-7.99	-31.19	-12.05	-7.99	-21.51	-4.73	15.20	10.96				
UK EQUITY INCOME																			
	5		96753	RS GBP Artemis Income (HKD)	5.42	11.85	38.61	-16.74	-21.47	19.40	-16.74	-18.20	15.29	20.94	25.72			AAA	
	7		96569	RS GBP GLG UK Income (HKD)	5.18	14.03	48.23	-22.48	-38.41	-9.45	-22.48	-27.96	10.27	17.41	25.22				
	5		96647	RS GBP Invesco High Income (HKD)	3.98	10.18	28.58	-17.61	-20.15	35.19	-17.61	-17.12	16.92	34.25	26.11			AAA	
	5		96259	RS GBP Jupiter Income Trust (HKD)	5.09	12.88	39.64	-15.37	-27.27	12.19	-15.37	-25.40	15.21	23.56	24.84			AAA	
	6		96780	RS GBP Liontrust First Income (HKD)	7.37	13.74	43.30	-21.31	-39.39	-12.34	-21.31	-30.93	11.53	22.70	17.87				
	8		96737	RS GBP New Star Higher Income (HKD)	6.50	6.64	45.29	-24.80	-48.47	-26.27	-24.80	-37.41	9.48	21.76	17.51				
				Sector Average	5.82	12.82	44.56	-16.56	-24.83	12.14	-16.56	-22.04	15.56	22.62	21.66				
GLOBAL PROPERTY																			
	8		97104	RS USD Global Real Estate Securities (La Salle) (HKD)	13.68	24.49	58.93	-36.45	-48.69		-36.45	-21.98	3.49					Y	
				Sector Average	6.16	5.71	28.18	-35.49	-42.47	-8.42	-35.49	-18.00	8.75	27.61	24.75				
UK ALL COMPANIES																			
	6		97071	RS GBP Aberdeen UK Growth (HKD)	6.09	16.20	48.43	-19.25	-28.63		-19.25	-23.79	15.96	19.17					
	6		96749	RS GBP Artemis UK Special Situations (HKD)	4.55	10.26	45.91	-14.73	-19.28	18.73	-14.73	-21.27	20.24	17.43	25.26			AAA	
	7		96847	RS GBP AXA Framlington UK Select Opportunities (HKD)	5.95	16.88	50.25	-17.70	-20.93	21.26	-17.70	-16.64	15.26	22.03	25.68			AAA	
	7		96296	RS GBP BlackRock United Kingdom (HKD)	4.87	12.72	47.39	-20.56	-23.86	12.37	-20.56	-15.21	13.06	22.53	20.44			Y	
			97171	RS GBP Fidelity UK Special Situations (HKD)	10.69	23.39	65.78	-5.13			-5.13	-19.62						A	
	9		96675	RS GBP Gartmore UK Focus (HKD)	6.36	12.08	46.73	-39.83	-50.26	-25.87	-39.83	-27.36	13.80	22.62	21.55			A	
	7		96565	RS GBP GLG UK Growth (HKD)	6.24	15.68	47.30	-26.03	-41.90	-15.67	-26.03	-30.34	12.74	12.66	28.84				
	6		96639	RS GBP HSBC UK Freestyle (HKD)	5.80	12.82	43.28	-22.42	-27.29	1.54	-22.42	-17.96	14.24	14.67	21.79				
	6		96643	RS GBP HSBC UK Growth & Income (HKD)	6.24	14.02	47.81	-16.76	-27.13	5.62	-16.76	-18.73	7.71	18.12	22.72				
	8		96784	RS GBP Liontrust First Growth (HKD)	4.11	12.71	36.50	-32.58	-23.61	14.62	-32.58	-7.49	22.49	25.25	19.80				
	6		96822	RS GBP Liontrust First Large Cap (HKD)	5.96	13.31	35.74	-25.96	-26.14	9.68	-25.96	-10.99	12.08	25.10	18.70				
	8		96631	RS GBP M&G Recovery (HKD)	5.39	15.42	54.90	-11.40	-7.09	44.44	-11.40	-15.35	23.88	21.75	27.69				
	9		96691	RS GBP New Star UK Alpha (HKD)	10.03	19.07	50.52	-29.56	-28.79	9.11	-29.56	-17.97	23.24	25.31	22.28			AA	
	9		96592	RS GBP New Star UK Growth (HKD)	7.34	15.64	47.63	-31.59	-51.84	-25.94	-31.59	-36.52	10.90	22.44	25.59				
	9		96805	RS GBP Schroder UK Alpha Plus (HKD)	7.13	20.25	75.56	-13.37	-14.83	39.07	-13.37	-17.10	18.59	34.56	21.35			AA	
	9		96515	RS GBP Schroder UK Mid 250 (HKD)	10.11	20.88	68.02	-16.89	-27.35	22.45	-16.89	-29.05	23.21	31.70	27.99			AA	
	7		96260	RS GBP UK Index Tracker (HKD)	5.53	13.82	47.27	-19.37	-25.85	10.25	-19.37	-18.62	13.02	23.01	20.86			Y	
				Sector Average	5.86	13.76	50.41	-19.23	-24.08	13.46	-19.23	-19.65	16.97	21.89	22.62				
EUROPE INCLUDING UK																			
	8		97417	RS EUR European Equity (HKD)	6.39	13.01	44.50	-21.61			-21.61								
			97393	RS EUR Jupiter European Opportunities (HKD)	6.23	11.58	43.86	-16.04			-16.04							AA	
			97385	RS EUR Jupiter New Europe (HKD)	8.75	12.80	85.07	-34.07			-34.07							AA	
			97703	RS EUR Pictet Funds (Lux) Europe Index (HKD)	9.12	14.64													
				Sector Average	6.75	13.83	52.52	-19.98	-18.41	26.52	-19.98	-15.94	21.29	22.86	26.22				
EUROPE EXCLUDING UK																			
	9		96217	RS GBP Baring Europe Select (HKD)	9.40	18.00	58.88	-10.18	-1.00	88.83	-10.18	-15.08	29.78	29.53	47.26			Y	
			97083	RS EUR BlackRock GF Continental European Flexible (HKD)	12.46	20.81	68.54	-4.40	4.09		-4.40	-9.48	20.28	26.65				Y	
	7		96263	RS USD BNY Mellon Continental European Equity (HKD)	7.55	11.41	41.32	-18.89	-12.58	38.21	-18.89	-6.99	15.87	25.84	25.63			Y	
	8		96660	RS GBP Fidelity European (HKD)	5.34	9.41	39.28	-25.53	-20.41	32.47	-25.53	-8.62	16.96	21.55	36.93			AA	
			97587	RS GBP GAM Star Continental European Equity (HKD)	7.94	13.28	46.31	-12.51			-12.51							Y	
	8		96585	RS EUR Gartmore SICAV Continental European (HKD)	6.54	15.79	50.40	-14.18	-8.67	48.06	-14.18	-10.81	19.32	27.29	27.36			AA	
	9		96573	RS GBP GLG European Continental Europe (HKD)	8.95	14.02	62.13	-11.52	-14.32	40.29	-11.52	-16.83	16.42	27.59	28.33				
			97183	RS EUR HSBC Euroland Equity (HKD)	9.97	16.25	65.67	-14.86			-14.86	-14.53						Y	
	9		96761	RS USD Investec Continental European Equity (HKD)	6.10	15.18	50.87	-22.88	-25.75	15.10	-22.88	-16.24	14.96	23.24	25.78			Y	
	8		96758	RS EUR Lazard European Equity (HKD)	7.64	12.86	52.94	-16.84	-13.57	37.87	-16.84	-12.50	18.79	24.01	28.63			A	
	8		96596	RS GBP New Star European Growth (HKD)	7.55	11.39	51.00	-14.87	-14.42	45.34	-14.87	-15.64	19.18	31.15	29.49			AAA	
	10		96484	RS SEK Swedish Equity (HKD)	6.59	27.86	85.49	-5.84	-1.92	57.13	-5.84	-16.32	24.48	30.10	23.14			Y	

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector/Risk Number
 Fund/Risk Number
 Available to Portfolio Bonds
 RS ID Number

CUMULATIVE
 1 3 6 1 Year 3 Years 5 Years
 Month Months Months

ANNUAL
 2009 2008 2007 2006 2005

OBSR Fund Rating
 Financial Express Growth Rating
 SFC authorised*

self select (continued)

Sector/Risk Number	Fund/Risk Number	Available to Portfolio Bonds	RS ID Number	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005	OBSR Fund Rating	Financial Express Growth Rating	SFC authorised*
ASIA PACIFIC EXCLUDING JAPAN (continued)																	
8	97220		RS GBP Fidelity India Focus (HKD)	2.19	8.45	93.78	-19.57			-19.57	-15.26						Y
	96924		RS GBP First State Asia Pacific Leaders (HKD)	2.62	10.81	51.15	-0.67	36.64	117.53	-0.67	-2.21	40.67	18.98	33.80	AAA		Y
	97127		RS USD First State Hong Kong Growth (HKD)	-0.43	12.00	57.50	1.33	37.50		1.33	-13.30	56.52			AA		Y
	97421		RS USD Greater China Equity (HKD)	-2.40	8.74	49.65	-5.05			-5.05							Y
10	96236		RS USD HSBC Chinese Equity (HKD)	-2.84	10.31	56.45	-2.21	35.54	117.98	-2.21	-25.71	86.58	-33.06	20.87			Y
9	96237		RS USD HSBC Hong Kong Equity (HKD)	-0.47	12.97	54.03	-0.88	24.77	77.35	-0.88	-16.76	51.22	13.94	24.75			Y
10	96950		RS USD HSBC India Equity (HKD)	4.97	21.18	122.91	-6.82	23.71	147.94	-6.82	-6.58	42.12	32.99	50.71			Y
	97579		RS USD HSBC Korean Equity (HKD)	3.46	17.14	76.21	-11.00			-11.00							Y
	97195		RS USD HSBC Singapore Equity (HKD)	1.27	13.65	77.92	-5.88			-5.88	-35.08						Y
	97139		RS USD HSBC Thai Equity (HKD)	9.39	23.98	77.38	-4.82	3.85		-4.82	-15.97	29.85					Y
9	96223		RS USD Invesco Asean Equity (HKD)	0.94	19.14	68.79	-6.33	15.00	58.69	-6.33	-14.27	43.20	19.54	15.44			Y
	97727		RS USD Invesco Asia Consumer Demand (HKD)	-1.13													Y
	97731		RS USD Invesco Asia Infrastructure Fund (HKD)	0.21													Y
9	96221		RS USD Invesco Asia Opportunities Equity (HKD)	-1.29	11.72	50.85	-5.58	18.77	65.68	-5.58	-23.28	63.96	15.82	20.45			Y
	97723		RS USD Invesco PRC Equity (HKD)	-3.85													Y
	97551		RS USD JF Asean (HKD)	0.94	14.91	69.25	-11.18			-11.18					A		Y
	97555		RS USD JF Australia (HKD)	6.66	19.12	57.57	-14.64			-14.64							Y
10	96291		RS USD JF Eastern Smaller Companies (HKD)	-0.85	9.52	86.13	1.97	-0.06	51.18	1.97	-32.56	45.32	11.57	35.59			Y
10	96293		RS USD JF Greater China (HKD)	-3.32	8.23	57.20	0.62	37.58	86.91	0.62	-18.46	67.69	20.16	13.06			Y
9	96292		RS USD JF Hong Kong (HKD)	-2.49	10.77	55.70	2.12	27.51	71.37	2.12	-15.60	47.94	10.55	21.57			Y
	97563		RS USD JF Korea (HKD)	2.03	18.60	81.71	-3.21			-3.21							Y
	97559		RS USD JF Taiwan (HKD)	-6.51	-4.78	47.79	-15.77			-15.77							Y
10	96294		RS USD JF Thailand (HKD)	6.26	22.47	75.51	-4.11	24.94	67.02	-4.11	-6.38	39.16	16.96	14.29			Y
	97405		RS USD Kotak India Growth (HKD)	1.35	5.71	68.56	-3.79			-3.79							Y
	97397		RS USD Kotak India Mid Cap (HKD)	3.52	15.67	98.56	-12.94			-12.94							Y
	97509		RS USD Kotak India Multicap (HKD)	2.60	8.79	72.85	-5.70			-5.70							Y
	97202		RS USD New Star Asian Opportunities (HKD)	-3.20	8.55	58.83	-13.64			-13.64	-21.09						Y
	97445		RS GBP Old Mutual Asian Select (HKD)	0.06	13.29	56.45	0.64			0.64							Y
	97707		RS USD Pictet Funds (Lux) Pacific (ex Japan) Index (HKD)	5.10	19.81												Y
	97112		RS USD Templeton Asian Growth (HKD)	2.49	16.74	79.56	2.56	27.87		2.56	-24.90	66.02					Y
			Sector Average	-0.35	12.27	64.92	-3.25	22.56	95.94	-3.25	-15.62	50.14	24.86	28.04			
COMMODITY/ENERGY																	
10	97409		RS USD Baring Global Resources (HKD)	2.30	7.63	41.19	-41.85			-41.85							Y
	96623		RS USD BlackRock GF New Energy (HKD)	1.11	2.21	30.81	-38.35	-13.25	58.70	-38.35	8.06	30.22	29.62	41.14	A		Y
	97501		RS USD BlackRock GF World Energy (HKD)	1.85	2.77	27.30	-27.80			-27.80					AA		Y
10	97228		RS USD BlackRock GF World Mining (HKD)	2.09	12.69	65.41	-34.41			-34.41	8.69				AAA		Y
	96664		RS GBP BlackRock Gold & General (HKD)	1.13	-2.83	29.43	-2.55	14.18	105.31	-2.55	1.53	15.39	66.21	8.18	AAA		Y
	97595		RS USD Castlestone Aliquot Commodity (HKD)	4.72	2.49	17.73	-48.51			-48.51							Y
	97286		RS EUR Fortis L Fund Equity Materials World (HKD)	5.77	9.77	55.33	-39.77			-39.77							Y
	97459		RS USD Investec Global Dynamic Resources (HKD)	1.82	1.64	46.03	-11.22			-11.22							Y
	97463		RS USD Investec Global Energy (HKD)	4.14	2.87	41.19	-25.24			-25.24					A		Y
	97467		RS USD Investec Global Gold (HKD)	2.06	-5.17	24.10	-7.81			-7.81							Y
10	96946		RS GBP JPM Natural Resources (HKD)	4.24	12.29	73.82	-17.91	-4.49	107.27	-17.91	-10.81	30.46	47.30	47.33	AA		Y
	97699		RS USD Pictet Funds (Lux) Water (HKD)	2.81	8.66												Y
			Sector Average	2.22	3.86	38.90	-18.49	8.29	108.67	-18.49	9.18	21.68	46.82	31.25			
GLOBAL EMERGING MARKETS																	
10	96289		RS USD Baring Eastern Europe (HKD)	9.75	18.16	109.13	-31.68	-18.68	85.89	-31.68	-7.00	27.99	40.91	62.23	AA		Y
10	96288		RS GBP Baring Global Emerging Markets (HKD)	2.74	11.63	64.56	-3.14	17.99	114.79	-3.14	-11.03	36.92	33.97	35.88	A		Y
	97497		RS USD BlackRock GF Latin America (HKD)	4.91	17.34	80.20	-15.73			-15.73					A		Y
	97615		RS USD CS B F (LUX) Emerging Markets Aberdeen (HKD)	4.14	21.99	59.96											Y
	97631		RS EUR CS E F (LUX) Russia Explorer Aberdeen (HKD)	4.41	3.59	104.29											Y
	97513		RS GBP Fidelity Emerging Europe, Middle East & Africa (HKD)	2.94	10.69	70.26	-13.73			-13.73							Y
	97326		RS USD Fidelity Latin America (HKD)	3.02	15.55	72.17	-12.05			-12.05							Y
8	96920		RS GBP First State Global Emerging Markets Leaders (HKD)	2.89	13.58	57.51	1.87	32.32	118.95	1.87	-3.85	35.10	24.95	32.43	AA		Y
	97290		RS USD Fortis L Fund Equity Brazil (HKD)	6.18	17.06	80.48	-18.85			-18.85							Y
	97294		RS EUR Fortis L Fund Equity Russia (HKD)	10.06	5.94	112.02	-32.18			-32.18							Y
	97302		RS USD Fortis L Fund Equity World Emerging (HKD)	4.11	13.90	71.80	-28.62			-28.62							Y
	97567		RS USD Franklin Middle East & Africa (HKD)	3.81	10.31	48.40	-47.08			-47.08							Y
	97575		RS USD HSBC Brazil Equity (HKD)	10.07	26.98	98.96	-24.66			-24.66							Y
	97179		RS USD HSBC BRIC Markets Equity (HKD)	2.25	9.76	68.12	-13.30			-13.30	-5.80						Y
	97191		RS USD HSBC Global Emerging Markets Equity (HKD)	2.45	11.01	66.17	-21.00			-21.00	-9.74						Y
	97583		RS USD HSBC Russia Equity (HKD)	9.48	7.33	107.77	-31.28			-31.28							Y
	97603		RS USD JPM Emerging Europe, M Et & Africa Equity (HKD)	6.08	14.66	78.49											Y
10	97123		RS GBP JPM Emerging Markets Investment Trust (HKD)	0.04	13.36	69.82	-13.51	12.42	152.38	-13.51	-5.16	37.05	31.36	70.91			Y
	97611		RS USD JPM Middle East Equity (HKD)	6.78	14.91	51.58											Y
	97306		RS GBP Lazard Emerging Markets (HKD)	5.17	15.69	73.46	-12.96			-12.96					A		Y
	97715		RS USD Pictet Funds (Lux) Emerging Markets Index (HKD)	3.24	13.95												Y
	97661		RS USD Schroder ISF Middle East (HKD)	4.01	13.69	49.46											Y
	97547		RS USD Templeton BRIC (HKD)	0.01	7.35	67.28	-20.63			-20.63							Y
	97543		RS USD Templeton Emerging Markets Smaller Cos (HKD)	3.96	16.94	86.75	-10.08			-10.08					A		Y
	97092		RS GBP Threadneedle Latin America (HKD)	7.06	19.50	75.46	-17.62	24.13		-17.62	7.67	39.96					Y
			Sector Average	3.84	12.47	72.94	-18.38	5.36	97.14	-18.38	-4.48	35.15	31.19	42.63			
SPECIALIST																	
7	96464		RS USD Aberdeen Global Technology (HKD)	2.74	16.80	49.08	-14.04	-5.35	12.58	-14.04	-9.13	21.17	9.95	8.18			Y
	97647		RS EUR Allianz RCM BRIC Equity (HKD)	3.65	7.41	83.92											Y
7	96707		RS GBP AXA Framlington Biotech (HKD)	-0.43	17.22	15.03	-6.39	4.81	22.20	-6.39	4.92	6.71	-3.01	20.21	A		Y
9	96553		RS GBP AXA Framlington Financial (HKD)	10.51	18.31	65.90	-20.16	-42.39	-16.57	-20.16	-31.74	5.71	19.10	21.59	A		Y
	97489		RS USD BlackRock GF Global Allocation (HKD)	2.45	7.37	23.02	-7.19										

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk
Number
Fund Risk
Number
Available to
Portfolio Bonds
RS ID NumberCUMULATIVE
1 3 6 1 Year 3 Years 5 Years
Month Months MonthsANNUAL
2009 2008 2007 2005OBSR
Fund
Rating
Financial
Express
Crown
Rating
SFC
authorised*

■ MultiManager – Skandia

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.

RISK CONTROLLED

6	96930	RS GBP Aggressive (HKD)	5.67	13.57	42.67	-18.38	-24.72	1.79	-18.38	-18.13	12.65	15.13	17.45		
5	96913	RS USD Aggressive (HKD)	6.20	14.35	43.27	-15.61	-18.01	7.13	-15.61	-13.87	12.81	13.41	15.21		Y
	97521	RS USD Alternatives (HKD)	0.37	0.70	3.26	-6.56			-6.56						
5	96468	RS GBP Balanced (HKD)	5.11	13.36	40.02	-19.28	-26.55	-0.13	-19.28	-18.20	11.24	16.27	16.94		
4	96914	RS USD Balanced (HKD)	5.87	13.92	39.40	-13.96	-16.43	3.55	-13.96	-12.26	10.72	9.76	12.88		Y
4	96903	RS GBP Bond Income (HKD)	4.13	16.10	44.05	-6.59	-12.52	0.71	-6.59	-11.73	6.09	6.14	8.47	A	
4	96915	RS GBP Cautious (HKD)	3.79	13.04	37.70	-13.48	-17.22	7.96	-13.48	-13.47	10.58	13.97	14.43		Y
3	96916	RS USD Cautious (HKD)	4.79	12.11	30.81	-7.86	-8.43	5.49	-7.86	-7.91	7.91	5.07	9.65		Y
	96973	RS USD Diversified Managed (HKD)	6.32	13.17	38.61	-10.39	-11.89		-10.39	-11.74	11.41	12.13			Y
6	96899	RS GBP Equity Income (HKD)	5.51	13.88	45.05	-14.35	-29.74	0.61	-14.35	-24.43	8.55	20.20	19.12		
	97088	RS GBP Ethical (HKD) ▲	6.10	12.99	46.50	-18.21	-24.66		-18.21	-21.36	17.12				
	97417	RS EUR European Equity (HKD)	6.39	13.01	44.50	-21.61			-21.61						
	97749	RS GBP Global Dynamic Equity (HKD)	6.20												
	97054	RS USD Global Fixed Interest Blend (HKD)	2.21	10.57	24.91	-3.09	1.85		-3.09	0.81	4.26	3.80			Y
9	96547	RS USD Pacific Equity (HKD)	2.16	13.93	64.83	-8.88	9.32	63.43	-8.88	-9.85	33.07	16.67	28.13		
8	96459	RS GBP UK Equity (HKD)	6.57	14.84	50.44	-20.72	-31.81	0.05	-20.72	-22.26	10.64	22.07	20.20		
	97050	RS GBP UK Fixed Interest Blend (HKD)	3.41	15.78	34.40	-11.00	-18.75		-11.00	-12.14	3.91	6.82			

UNCONSTRAINED

FLEXIBLE MANAGED

5	97135	RS GBP Global Best Ideas (HKD)	6.46	14.65	51.53	-20.29	-23.16		-20.29	-18.34	18.05			A	
		Sector Average	3.64	10.05	35.61	-14.06	-12.72	17.18	-14.06	-11.54	14.80	15.06	16.69		
8	97212	UK ALL COMPANIES												A	
	97280	RS GBP UK Strategic Best Ideas (HKD)	4.98	10.70	28.78	-16.43			-16.43						
		Sector Average	5.86	13.76	50.41	-19.23	-24.08	13.46	-19.23	-19.65	16.97	21.89	22.62		
8	97440	EUROPE INCLUDING UK													
		RS EUR European Best Ideas (HKD)	8.27	17.01	63.95	-9.59			-9.59						
		Sector Average	6.75	13.83	52.52	-19.98	-18.41	26.52	-19.98	-15.94	21.29	22.86	26.22		

■ MultiManager – other

BALANCED MANAGED

3	4	96283	RS USD Balanced Fidelity Managed (HKD)	3.15	11.54	33.73	-13.81	-11.43	16.97	-13.81	-9.67	13.76	10.74	19.27	
	4	96284	RS USD Balanced Gartmore Managed (HKD)	4.21	11.32	31.68	-14.57	-11.19	10.99	-14.57	-8.39	13.48	10.10	13.51	
		Sector Average	2.97	8.51	29.63	-10.58	-8.23	17.93	-10.58	-9.65	13.58	12.48	14.25		
5	4	96281	FLEXIBLE MANAGED												
		RS USD Aggressive Invesco Managed (HKD)	5.13	14.47	40.29	-11.69	-16.65	6.79	-11.69	-16.33	12.80	16.14	10.31		
		Sector Average	3.64	10.05	35.61	-14.06	-12.72	17.18	-14.06	-11.54	14.80	15.06	16.69		

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

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

◆ Figures unavailable.

▲ Ethical profile.

* 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 Y are authorised by the Hong Kong Securities and Futures Commission (SFC), and can therefore 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.

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 (✓).

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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Euro (€)

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector/Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	Fund Name	CUMULATIVE					ANNUAL					OBSR Fund Rating	Financial Express Crown Rating	SFC authorised*
					1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006			
self select																	
GLOBAL FIXED INTEREST																	
1	3		96796	RS USD Baring Global Aggregate Bond (EUR)	-0.13	3.87	-1.82	12.59	6.87	5.92	12.59	-2.51	-2.63	-4.01	3.24		Y
	2		96727	RS USD BlackRock GF World Bond (EUR)	0.25	2.59	-7.69	8.90	-2.26	-3.48	8.90	-6.73	-3.78	-3.74	2.59		Y
	1		96844	RS USD BNY Mellon Global Bond (EUR)	1.49	3.15	-3.69	6.12	3.47	5.88	6.12	-2.01	-0.50	-3.66	6.21		Y
			97424	RS USD Emerging Markets Debt (EUR)	2.14	7.66	12.99	5.82			5.82						
	3		96712	RS USD Franklin US Government (EUR)	-1.00	0.57	-9.42	8.78	2.77	-1.43	8.78	-3.46	-2.14	-3.72	-0.38	AA	Y
			97186	RS USD HSBC Global Core Plus Bond (EUR)	3.86	4.12	-3.35	3.07			3.07	-3.96					
	1		96211	RS USD Invesco Bond (EUR)	0.40	4.04	-5.25	9.46	6.38	6.31	9.46	-0.78	-2.05	-4.13	4.24	A	Y
			97634	RS USD Investec Emerging Markets Debt (EUR)	-0.68	5.41	14.12										
			97247	RS GBP Newton International Bond (EUR)	1.19	3.09	-1.66	9.31			9.31	-4.60					
			97676	RS USD Schroder ISF Asian Bond (EUR)	-0.27	2.22	-4.73										Y
			97672	RS USD Schroder ISF Emg Mkt Debt Absolute Return (EUR)	-0.10	4.50	2.83										Y
			97538	RS USD Templeton Global Bond (EUR)	-0.89	2.81	4.39	18.56			18.56					AA	Y
			96976	RS GBP Threadneedle Dollar Bond (EUR)	2.42	7.45	5.80	6.35	-9.19		6.35	-10.26	-4.85	-5.48			Y
			97432	RS USD Total Return Bond (EUR)	1.46	5.01	0.06	11.96			11.96						
			Sector Average	0.60	5.14	6.77	4.29	-3.21	2.77	4.29	-7.09	-0.11	0.01	6.17			
DEFENSIVE MANAGED																	
1			97099	RS GBP Newton Phoenix Multi-Asset (EUR)	0.93	5.90	11.78	-17.14	-30.02		-17.14	-19.10	4.38				
				Sector Average	0.94	5.51	9.39	-0.80	-8.40	1.37	-0.80	-9.36	1.87	3.15	7.29		
MONEY MARKET																	
2	1	✓	96202	RS EUR Deposit	0.00	0.00	0.00	1.17	7.38	10.12	1.17	3.36	2.68	1.46	1.08	1	Y
	3		96852	RS GBP M&G High Interest (EUR)	-2.86	3.38	7.63	-9.49	-19.11	-14.03	-9.49	-13.32	3.11	5.47	0.76		
			Sector Average	-1.45	-0.33	-2.71	-1.69	-6.37	-3.02	-1.69	-5.85	1.15	2.14	1.42			
UK GILT																	
2	2		96726	RS GBP BlackRock Government Securities (EUR)	1.29	3.37	3.13	0.76	-13.29	-8.17	0.76	-12.63	-1.50	1.25	4.60		
				Sector Average	1.11	3.51	3.85	1.51	-10.41	-2.11	1.51	-10.72	-1.15	2.05	7.07		
CAUTIOUS MANAGED																	
3	4		96715	RS GBP Aberdeen Managed Distribution (EUR)	4.74	12.55	22.24	-8.31	-27.56	-11.15	-8.31	-22.71	2.22	8.58	12.96		
			97341	RS USD Fidelity Multi Asset Strategic (EUR)	-0.09	7.28	10.60	-6.55			-6.55						
	2	✓	96201	RS EUR Investec Cautious Managed	3.33	9.40	18.42	-2.24	-10.64	8.13	-2.24	-12.51	4.47	6.77	13.33	AA	2
			97149	RS GBP Lloyds TSB Multi Strategy Conservative (EUR)	2.85	9.02	13.96	-5.99	-23.56		-5.99	-17.28	-1.70				
	7		96887	RS GBP New Star Managed Distribution (EUR)	4.09	18.68	38.00	-14.45	-40.30	-27.34	-14.45	-30.43	0.31	9.58	11.07		
			Sector Average	1.36	7.16	14.08	-8.35	-21.52	-7.23	-8.35	-17.37	3.63	7.05	10.43			
STERLING CORPORATE BOND																	
3	3		96937	RS GBP Fidelity Money Builder Income (EUR)	1.74	10.65	17.19	-0.64	-19.39	-12.09	-0.64	-16.88	-2.41	1.71	7.22	AAA	
			97744	RS GBP Invesco Sterling Bond (EUR)	2.16										AA		
			97157	RS GBP Lloyds TSB Offshore Funds High Income (EUR)	2.61	12.42	15.98	-7.89	-26.17		-7.89	-17.47	-2.88				
			97145	RS GBP Lloyds TSB Offshore Funds Sterling Bond (EUR)	2.63	11.06	13.28	-11.02	-28.12		-11.02	-16.65	-3.08				
	3		96612	RS GBP M&G Offshore Corporate Bond (EUR)	1.24	10.54	16.86	5.23	-10.87	0.74	5.23	-13.85	-1.68	4.22	8.45		
			97760	RS GBP Threadneedle UK Corporate Bond (EUR)	Launched: 17/08/2009												Y
			Sector Average	1.80	10.43	15.93	-5.37	-23.09	-16.31	-5.37	-17.01	-2.07	3.17	5.47			
BALANCED MANAGED																	
3			97756	RS GBP CF Miton Special Situations (EUR)	Launched: 17/08/2009										A		
			97718	RS USD Invesco Asia Balanced (EUR)	0.84												
			97153	RS GBP Lloyds TSB Multi Strategy Growth (EUR)	4.94	10.67	24.59	-10.01	-27.00		-10.01	-20.32	1.81				Y
	3		96604	RS GBP Sarasin GlobalSar IIID (EUR)	1.44	5.59	13.43	-18.49	-23.64	-0.69	-18.49	-13.28	8.02	12.56	15.55		
			Sector Average	1.56	6.83	14.69	-7.76	-17.91	0.23	-7.76	-16.43	6.50	8.23	12.81			
STERLING FIXED INTEREST																	
4	4		96768	RS GBP Artemis High Income (EUR)	1.07	13.00	23.34	-12.86	-30.63	-13.56	-12.86	-23.49	4.05	8.97	14.36	AA	
	4		96578	RS GBP M&G Offshore High Yield Corporate Bond (EUR)	-0.12	10.23	29.76	-1.97	-20.42	-8.63	-1.97	-19.69	1.08	5.07	9.28		
	5		96636	RS GBP New Star Fixed Interest (EUR)	2.58	13.56	23.77	-14.99	-34.87	-25.74	-14.99	-23.40	0.03	5.59	7.98	AA	
	7		96891	RS GBP New Star High Yield Bond (EUR)	2.81	20.94	38.24	-14.84	-34.86	-25.80	-14.84	-23.98	0.63	5.05	8.42	AA	
			96984	RS GBP Threadneedle Strategic Bond (EUR)	1.05	11.69	22.63	-5.25	-24.77		-5.25	-18.89	-2.11	2.59			Y
			Sector Average	1.49	11.45	19.66	-3.74	-20.34	-10.95	-3.74	-16.51	-0.87	3.31	8.20			
UK DIRECT PROPERTY																	
5	4		96777	RS GBP Aviva Investors Property (EUR)	-2.72	-0.39	-4.67	-34.22	-56.09	-39.66	-34.22	-33.32	0.11	17.85	16.60		
	5		96953	RS GBP M&G Property (EUR)	-2.65	0.07	-2.90	-27.51	-57.04	-46.79	-27.51	-40.12	-1.03	13.27	9.36		
	4		96957	RS GBP New Star Property (EUR)	-2.28	0.72	-4.03	-30.63	-54.75	-41.34	-30.63	-33.96	-1.24	16.89	10.91		
			97106	RS GBP Property (EUR)	-1.63	2.04	0.20	-25.20	-50.37		-25.20	-36.56	4.58				
			Sector Average	-1.79	-3.82	-9.62	-34.74	-52.60	-42.18	-34.74	-29.24	2.65	11.73	9.17			
GLOBAL HIGH YIELD																	
6	3		96700	RS USD Baring High Yield Bond (EUR)	-1.89	6.12	11.32	0.02	-10.63	-6.79	0.02	-9.28	-1.51	-0.20	4.50		Y
	8		96933	RS USD Fortis L Fund Bond Best Selection World Emg (EUR)	2.67	12.16	20.48	-16.17	-31.00	-8.81	-16.17	-9.40	-9.16	18.93	11.13		Y
			Sector Average	0.94	11.40	24.42	-3.86	-16.00	-1.89	-3.86	-11.49	-1.29	8.39	7.75			
GLOBAL EQUITIES																	
6			97078	RS USD Aberdeen Global World Equity (EUR)	3.39	12.08	30.47	-11.80	-17.51		-11.80	-13.41	8.01	12.85			
			96488	RS GBP Aberdeen World Equity (EUR)	3.56	11.93	31.04	-12.82	-20.47	14.85	-12.82	-14.01	6.09	18.47	21.89		
		✓	97648	RS EUR Allianz dtt Global Eco Trends	-0.10	1.24	19.56										Y
			97642	RS USD Allianz RCM Global Agricultural Trends (EUR)	4.26	6.87	26.03										Y
			97752	RS USD Aviva Investors Global Convertibles (EUR)	0.15											A	
	8		96532	RS GBP AXA Framlington Global Opportunities (EUR)	2.18	9.67	25.13	-25.00	-35.19	-14.46	-25.00	-18.59	6.15	7.29	23.02		
	5		96536	RS USD AXA World Funds Framlington Health (EUR)	1.02	13.43	9.57	-12.79	-21.17	-17.20	-12.79	-12.55	3.37	-8.70	15.05	AA	
	9		96544	RS USD Baring Global Select (EUR)	1.33	5.50	20.37	-19.22	-12.97	18.61	-19.22	-10.02	19.74	20.39	13.20		Y
			97492	RS USD BlackRock GF World Health Science (EUR)	-1.02	11.26	0.88	-5.85			-5.85						Y
	6		96472	RS GBP BlackRock Global Equity (EUR)	2.08	10.50	25.70	-12.59	-16.53	1.36	-12.59	-14.10	11.16	5.13	15.50		
			97174	RS GBP Fidelity Global Special Situations (EUR)	2.54	9.28	32.86	-26.00			-26.00	-17.53				A	
	5		96860	RS GBP First State Global Growth (EUR)	4.59	12.47	21.25	-15.46	-24.77	-7.67	-15.46	-18.40	9.06	5.36	16.48		
	10		96562	RS GBP GLG Technology Equity (EUR)	4.07	12.39	37.81	-6.57	-22.26	-3.45	-6.57	-23.23	8.39	2.17	21.56		
			97436	RS USD Healthcare (EUR)	0.33	10.73	-1.33	-16.86			-16.86						
6		96685	RS GBP Henderson Industries of the Future (EUR)@	3.36	11.57	19.40	-17.02	-19.77	0.17	-17.02	-16.12	15.27	8.71	14.85			
		97142	RS USD HSBC Amanah Global Equity (EUR)	0.68	9.50	13.56	-14.68	-23.85		-14.68	-15.87	6.08					
		97570	RS USD HSBC Climate Change (EUR)	2.95	9.46	22.69	-28.04			-28.04						Y	
		97162	RS USD HSBC Global Absolute (EUR)	-1.70	3.40	4.00	-19.33	-26.76		-19.33	-9.10	-0.12					
6		96730	RS GBP Invesco International Equity (EUR)	4.33	14.08	36.82	-9.84	-25.14	-3.81	-9.84	-25.52	11.48	11.24	15.51			
6		96445	RS USD Investec Global Growth (EUR)	3.91	10.25	18.94	-18.15	-28.72	-10.57	-18.15	-23.17	13.34	9.39	14.69		Y	
7		96720	RS USD Investec Global Strategic Equity (EUR)	4.83	13.19	25.94											

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	self select	CUMULATIVE						ANNUAL					OBSR Fund Rating	Financial Express Crown Rating	SFC authorised*		
					1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005					
				GLOBAL EQUITIES (continued)																
6	7		96210	RS GBP Jupiter Ecology (EUR) ▲	2.83	9.84	22.83	-21.24	-23.43	22.86	-21.24	-20.26	21.93	24.80	28.57	AA				
	2		96729	RS GBP Newton Absolute Intrepid (EUR)	0.84	3.42	5.82	-4.28	-4.14	26.90	-4.28	-8.91	9.94	8.09	22.47	A				
			97243	RS GBP Newton International Growth (EUR)	2.63	7.63	19.45	-18.17			-18.17	-15.75				A				
	5		96608	RS GBP Sarasin EquiSar Global Thematic (EUR)	3.10	9.46	22.15	-18.30	-20.48	8.66	-18.30	-12.20	10.86	17.22	16.57	A				
			97664	RS USD Schroder ISF Global Climate Change Equity (EUR)	2.59	7.25	25.91											Y		
			97668	RS USD Schroder ISF QEP Global Active Value (EUR)	4.57	13.75	39.76											Y		
	4		96511	RS GBP Schroder Medical Discovery (EUR)	1.22	12.75	12.33	-3.03	-18.56	-3.75	-3.03	-11.89	-4.68	7.84	9.60					
			97428	RS USD Technology (EUR)	1.73	16.20	32.20	-18.14			-18.14									
	6		96209	RS USD Templeton Global Fund (EUR)	3.13	14.63	30.84	-17.18	-30.38	-9.59	-17.18	-22.27	8.14	11.69	16.27			Y		
				Sector Average	2.72	10.02	24.49	-12.49	-21.41	4.66	-12.49	-18.04	9.58	11.75	19.17					
				JAPAN																
	6		97263	RS JPY Aberdeen Global Japanese Smaller Companies (EUR)	6.24	21.37	23.40	17.82			17.82	-31.64								
			96669	RS USD BNY Mellon Japan Equity (EUR)	2.88	8.20	14.20	-12.81	-47.51	-46.60	-12.81	-27.90	-16.50	4.48	-2.63			Y		
	6		96628	RS GBP Fidelity Japan Smaller Companies (EUR)	2.42	13.86	23.99	11.52	-31.89	-24.63	11.52	-25.28	-18.27	-3.10	14.19					
			97121	RS USD Franklin Templeton Japan (EUR)	2.66	7.05	15.08	-18.59	-49.62		-18.59	-34.89	-4.96					Y		
	5		96207	RS GBP Schroder Tokyo (EUR)	4.25	11.06	22.83	2.82	-30.08	-19.23	2.82	-26.75	-7.17	9.91	5.11	AA				
				Sector Average	2.53	10.14	21.70	-5.09	-38.45	-25.25	-5.09	-27.40	-10.67	10.83	9.57					
				UK EQUITY INCOME																
	5		96754	RS GBP Artemis Income (EUR)	3.98	10.12	22.63	-14.12	-29.76	1.47	-14.12	-24.34	8.10	16.36	24.14	AAA				
	8		96570	RS GBP GLG UK Income (EUR)	3.75	12.26	31.14	-20.04	-44.91	-23.05	-20.04	-33.36	3.39	12.96	23.65					
	5		96648	RS GBP Invesco High Income (EUR)	2.56	8.47	13.76	-15.01	-28.57	14.89	-15.01	-23.34	9.63	29.17	24.53	AAA				
	6		96725	RS GBP Jupiter Income Trust (EUR)	3.66	11.12	23.54	-12.71	-34.94	-4.65	-12.71	-31.00	8.02	18.89	23.28	AAA				
	7		96781	RS GBP Liontrust First Income (EUR)	5.90	11.98	26.78	-18.84	-45.78	-25.50	-18.84	-36.12	4.57	18.06	16.40					
	8		96746	RS GBP New Star Higher Income (EUR)	5.05	4.99	28.54	-22.44	-53.91	-37.34	-22.44	-42.11	2.65	17.15	16.04					
				Sector Average	4.37	11.07	27.89	-13.93	-32.75	-4.70	-13.93	-27.89	8.35	17.98	20.13					
				NORTH AMERICA																
	7		97223	RS USD BlackRock GF US Flexible (EUR)	-0.02	8.24	9.44	-18.95			-18.95	-19.64				AA		Y		
			96701	RS USD Fidelity American Growth (EUR)	0.92	8.60	10.80	-23.61	-34.78	-23.91	-23.61	-15.93	1.55	3.50	12.71					
	7		96616	RS GBP Fidelity American Special Situations (EUR)	4.35	13.87	16.10	-16.59	-29.52	-17.69	-16.59	-16.28	0.93	3.28	13.07					
	6		96831	RS USD Franklin Mutual Beacon (EUR)	3.33	12.73	22.49	-17.39	-33.16	-20.33	-17.39	-21.30	2.81	7.77	10.59			Y		
			97055	RS USD Franklin US Equity (EUR)	2.06	9.73	19.34	-12.94	-21.45		-12.94	-16.11	7.55	-1.61		A		Y		
			97590	RS USD GAM Star US All Cap Equity (EUR)	1.99	11.99	23.03	-11.49			-11.49							Y		
	5		96206	RS USD JPM America Equity (EUR)	1.17	12.58	17.03	-16.85	-26.76	-22.09	-16.85	-19.97	10.06	-1.08	7.54			Y		
			97309	RS USD Lazard North American Equity (EUR)	3.78	13.56	19.11	-16.54			-16.54							Y		
			97710	RS USD Pictet Funds (Lux) USA Index (EUR)	4.17	12.22												Y		
	8		96620	RS GBP Schroder US Smaller Companies (EUR)	2.11	12.96	25.46	-15.39	-16.23	8.61	-15.39	-10.33	10.40	9.24	18.70	AAA		Y		
			96980	RS GBP Threadneedle American (EUR)	2.92	12.83	17.12	-13.26	-22.96		-13.26	-16.36	6.19	-0.56		AA		Y		
			97412	RS USD US All Cap Value (EUR)	4.46	11.15	24.14	-21.01			-21.01							Y		
	5		96667	RS GBP US Index Tracker (EUR)	1.32	11.14	18.14	-16.64	-28.18	-18.59	-16.64	-17.74	4.73	2.87	10.19			Y		
				Sector Average	2.26	11.12	22.43	-16.91	-26.62	-15.09	-16.91	-17.63	7.22	2.66	12.71					
				GLOBAL PROPERTY																
	8		97103	RS USD Global Real Estate Securities (La Salle) (EUR)	12.13	22.60	40.50	-34.46	-54.15		-34.46	-27.83	-3.08					Y		
				Sector Average	4.71	4.07	13.40	-33.46	-48.54	-22.17	-33.46	-24.16	1.97	22.78	23.19					
				EUROPE INCLUDING UK																
	8	✓	97414	RS EUR European Equity	4.94	11.29	27.82	-19.14			-19.14									
		✓	97390	RS EUR Jupiter European Opportunities	4.78	9.89	27.26	-13.39			-13.39					AA				
		✓	97382	RS EUR Jupiter New Europe	7.26	11.09	63.71	-31.99			-31.99					AA				
		✓	97700	RS EUR Pictet Funds (Lux) Europe Index	7.63	12.90														
				Sector Average	5.29	12.06	34.94	-17.46	-27.02	7.52	-17.46	-22.25	13.72	18.20	24.64					
				UK ALL COMPANIES																
	6		97069	RS GBP Aberdeen UK Growth (EUR)	4.64	14.40	31.32	-16.71	-36.16		-16.71	-29.51	8.72	14.66						
			96750	RS GBP Artemis UK Special Situations (EUR)	3.12	8.55	29.09	-12.05	-27.80	0.91	-12.05	-27.19	12.74	12.98	23.69	AAA				
	7		96848	RS GBP AXA Framlington UK Select Opportunities (EUR)	4.50	15.07	32.93	-15.11	-29.27	3.05	-15.11	-22.90	8.07	17.41	24.10	AAA				
	7		96203	RS GBP BlackRock United Kingdom (EUR)	3.44	10.97	30.40	-18.06	-31.89	-4.50	-18.06	-21.58	6.00	17.89	18.93	AAA		Y		
			97170	RS GBP Fidelity UK Special Situations (EUR)	9.18	21.47	46.67	-2.14			-2.14	-25.65				A				
	9		96677	RS GBP Gartmore UK Focus (EUR)	4.90	10.34	29.81	-37.94	-55.51	-37.00	-37.94	-32.81	6.70	17.97	20.03	A				
	8		96566	RS GBP GLG UK Growth (EUR)	4.78	13.89	30.32	-23.70	-48.03	-28.33	-23.70	-35.57	5.70	8.39	27.23					
	6		96640	RS GBP HSBC UK Freestyle (EUR)	4.36	11.07	26.76	-19.98	-34.96	-13.71	-19.98	-24.12	7.11	10.33	20.26					
	6		96644	RS GBP HSBC UK Growth & Income (EUR)	4.79	12.25	30.77	-14.14	-34.82	-10.24	-14.14	-24.83	0.99	13.64	21.18					
	7		96731	RS GBP Invesco UK Equity (EUR)	6.17	14.93	28.59	-15.71	-39.90	-18.16	-15.71	-35.73	10.95	17.12	16.26					
	8		96785	RS GBP Liontrust First Growth (EUR)	2.69	10.96	20.77	-30.46	-31.66	-2.59	-30.46	-14.44	14.84	20.51	18.30					
	6		96823	RS GBP Liontrust First Large Cap (EUR)	4.51	11.56	20.09	-23.63	-33.93	-6.79	-23.63	-17.67	5.09	20.37	17.21					
	7		96632	RS GBP M&G Recovery (EUR)	3.95	13.63	37.04	-8.61	-16.89	22.75	-8.61	-21.71	16.15	17.14	26.09	AAA				
	9		96693	RS GBP New Star UK Alpha (EUR)	8.52	17.23	33.17	-27.34	-36.30	-7.27	-27.34	-24.13	15.55	20.56	20.74	AA				
	9		96593	RS GBP New Star UK Growth (EUR)	5.87	13.84	30.61	-29.43	-37.06		-29.43	-41.29	3.98	17.80	24.02	AA				
	9		96806	RS GBP Schroder UK Alpha Plus (EUR)	5.67	18.39	55.32	-10.64	-23.81	18.19	-10.64	-23.32	11.19	29.47	19.83	AA				
	9		96516	RS GBP Schroder UK Mid 250 (EUR)	8.61	19.01	48.65	-14.27	-35.01	4.07	-14.27	-34.38	15.52	26.71	26.38	AA				
	7		96666	RS GBP UK Index Tracker (EUR)	4.09	12.05	30.30	-16.84	-33.67	-6.31	-16.84	-24.73	5.97	18.35	19.35			Y		
				Sector Average	4.41	12.00	33.07	-16.69	-32.09	-3.57	-16.69	-25.68	9.68	17.27	21.09					
				EUROPE EXCLUDING UK																
	8		96204	RS GBP Baring Europe Select (EUR)	7.90	16.17	40.57	-7.35	-11.45	60.48	-7.35	-21.45	21.68	24.63	45.41	A		Y		
	✓		97080	RS EUR BlackRock GF Continental European Flexible	10.93	18.97	49.09	-1.39	-6.90		-1.39	-16.27	12.75	21.94		A	3	Y		
	5		96728	RS USD BNY Mellon Continental European Equity (EUR)	6.08	9.72	24.94	-16.34	-21.88	17.62	-16.34	-13.96	8.52	20.84	24.61			Y		
	7		96661	RS GBP Fidelity European (EUR)	3.91	7.71	23.22	-23.19	-28.80	12.58	-23.19	-15.48	9.66	16.95	35.21	AA				
			97586	RS GBP GAM Star Continental European Equity (EUR)	6.47	11.52	29.44	-9.76			-9.76									

Euro (€)

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector/Risk Number	Fund/Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE						ANNUAL					OBSR Fund Rating	Financial Express Growth Rating	SFC authorised*		
				1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005					
self select (continued)																			
				ASIA PACIFIC EXCLUDING JAPAN															
	9		96900	RS USD Aberdeen Global China Opportunities (EUR)	-2.73	11.03	45.88	0.53	7.48	45.65	0.53	-16.56	28.14	11.66	21.36		Y		
			97452	RS USD Baring China Select (EUR)	-5.64	10.21	45.20	11.89			11.89						Y		
			97130	RS USD Baring Hong Kong & China (EUR)	-5.43	10.47	40.63	6.49	41.88		6.49	-35.00	104.97				Y		
	10		96714	RS GBP Baring Korea (EUR)	2.83	13.78	60.68	-7.99	-24.34	33.81	-7.99	-40.03	37.12	28.97	37.13		Y		
			97504	RS USD BlackRock GF India (EUR)	0.63	8.24	52.74	-0.57			-0.57						Y		
			97198	RS USD BNY Mellon Asian Equity (EUR)	-0.37	9.20	37.62	-6.57			-6.57	-14.24				A	Y		
			97516	RS USD Fidelity Asian Aggressive (EUR)	-2.35	15.32	40.56	-10.64			-10.64						Y		
			97215	RS USD Fidelity China Focus (EUR)	-5.10	12.23	38.79	8.73			8.73	-23.45					Y		
			97219	RS GBP Fidelity India Focus (EUR)	0.79	6.77	71.44	-17.03			-17.03	-21.62					Y		
	7		96923	RS GBP First State Asia Pacific Leaders (EUR)	1.22	9.10	33.73	2.46	22.23	84.87	2.46	-9.55	31.89	14.47	32.13	AAA	Y		
			97126	RS USD First State Hong Kong Growth (EUR)	-1.79	10.29	39.24	4.52	22.87		4.52	-19.80	46.58			AA	Y		
			97420	RS USD Greater China Equity (EUR)	-3.74	7.09	32.30	-2.06			-2.06						Y		
	10		96698	RS USD HSBC Chinese Equity (EUR)	-4.16	8.63	38.32	0.86	21.12	85.51	0.86	-31.28	74.74	27.77	19.88		Y		
	10		96949	RS USD HSBC India Equity (EUR)	3.54	19.34	97.07	-3.89	10.55	111.01	-3.89	-13.58	33.10	27.70	49.47		Y		
			97578	RS USD HSBC Korea Equity (EUR)	2.05	15.36	55.78	-8.21			-8.21						Y		
			97194	RS USD HSBC Singapore Equity (EUR)	-0.12	11.92	57.29	-2.92			-2.92	-39.94					Y		
			97138	RS USD HSBC Thai Equity (EUR)	7.90	22.09	56.81	-1.83	-7.20		-1.83	-22.26	21.60				Y		
			96718	RS USD Invesco ASEAN Equity (EUR)	-0.44	17.33	49.23	-3.38	2.76	35.05	-3.38	-20.69	34.11	14.78	14.49		Y		
			97726	RS USD Invesco Asia Consumer Demand (EUR)	-2.48												Y		
			97730	RS USD Invesco Asia Infrastructure Fund (EUR)	-1.16												Y		
	9		96208	RS USD Invesco Asia Opportunities Equity (EUR)	-2.63	10.02	33.36	-2.61	6.13	41.01	-2.61	-29.03	53.55	11.22	19.46		Y		
			97722	RS USD Invesco PRC Equity (EUR)	-5.17												Y		
			97550	RS USD JF ASEAN (EUR)	-0.44	13.16	49.63	-8.39			-8.39					A	Y		
			97554	RS USD JF Australia (EUR)	5.21	17.31	39.30	-11.96			-11.96						Y		
	10		96721	RS USD JF Eastern Smaller Companies (EUR)	-2.20	7.85	64.56	5.18	-10.70	28.66	5.18	-37.61	36.10	7.13	34.48		Y		
	10		96722	RS USD JF Greater China (EUR)	-4.64	6.59	38.98	3.78	22.94	59.07	3.78	-24.57	57.05	15.39	12.13		Y		
	9		96723	RS USD JF Hong Kong (EUR)	-3.82	9.09	37.65	5.33	13.95	45.85	5.33	-21.92	38.55	6.15	20.58		Y		
			97562	RS USD JF Korea (EUR)	0.64	16.80	60.65	-0.16			-0.16						Y		
			97558	RS USD JF Taiwan (EUR)	-7.78	-6.23	30.66	-13.12			-13.12						Y		
	10		96724	RS USD JF Thailand (EUR)	4.81	20.61	55.17	-1.09	11.64	42.14	-1.09	-13.39	30.33	12.31	13.36		Y		
			97404	RS USD Kotak India Growth (EUR)	-0.03	4.10	49.02	-0.77			-0.77						Y		
			97396	RS USD Kotak India Mid Cap (EUR)	2.11	13.91	75.54	-10.20			-10.20						Y		
			97508	RS USD Kotak India Multicap (EUR)	1.20	7.13	52.82	-2.73			-2.73						Y		
			97201	RS GBP New Star Asian Opportunities (EUR)	-4.20	6.85	43.21	-9.65			-9.65	-28.18					Y		
			97444	RS GBP Old Mutual Asian Select (EUR)	-1.31	11.54	38.41	3.81			3.81						Y		
			97706	RS USD Pictet Funds (Lux) Pacific (ex Japan) Index (EUR)	3.67	17.99											Y		
			97111	RS USD Templeton Asian Growth (EUR)	1.09	14.96	58.75	5.78	14.26		5.78	-30.53	55.48				Y		
				Sector Average	-1.71	10.52	45.91	-0.20	9.63	66.52	-0.20	-21.96	40.77	20.13	26.43				
COMMODITY/ENERGY																			
	10		97408	RS USD Baring Global Resources (EUR)	0.90	5.99	24.83	-40.03			-40.03						Y		
			96624	RS USD BlackRock GF New Energy (EUR)	-0.27	0.65	15.64	-36.41	-22.48	35.06	-36.41	-0.04	21.96	24.46	39.98	A	Y		
			97500	RS USD BlackRock GF World Energy (EUR)	0.46	1.20	12.54	-25.53			-25.53					AA	Y		
			97227	RS USD BlackRock GF World Mining (EUR)	0.69	10.97	46.23	-32.35			-32.35	0.55				AAA	Y		
	10		96665	RS GBP BlackRock Gold & General (EUR)	-0.25	-4.33	14.50	0.52	2.14	74.48	0.52	-6.09	8.19	59.92	6.83	AAA	Y		
			97594	RS USD Castlestone Aliquot Commodity (EUR)	3.29	0.93	4.09	-46.89			-46.89						Y		
			97283	RS EUR Fortis L Fund Equity Materials World	4.32	8.10	37.40	-37.87			-37.87						Y		
			97458	RS USD Investec Global Dynamic Resources (EUR)	0.44	0.09	29.11	-8.43			-8.43					A	Y		
			97462	RS USD Investec Global Energy (EUR)	2.72	1.30	24.83	-22.89			-22.89						Y		
			97466	RS USD Investec Global Gold (EUR)	0.67	-6.61	9.71	-4.92			-4.92						Y		
	10		96945	RS GBP JPM Natural Resources (EUR)	2.81	10.55	53.78	-15.33	-14.56	76.15	-15.33	-17.51	22.32	41.72	45.49	AA	Y		
			97698	RS USD Pictet Funds (Lux) Water (EUR)	1.40	7.01											Y		
				Sector Average	0.82	2.25	22.88	-15.92	-3.13	77.34	-15.92	0.99	14.08	41.26	29.60				
GLOBAL EMERGING MARKETS																			
	10		96432	RS USD Baring Eastern Europe (EUR)	8.25	16.36	84.89	-29.53	-27.33	58.20	-29.53	-13.97	19.86	35.30	60.90	AA	Y		
	10		96824	RS USD Baring Global Emerging Markets (EUR)	0.95	9.89	43.91	-1.91	3.92	75.63	-1.91	-16.91	27.49	29.59	30.42	A	Y		
			97496	RS USD BlackRock GF Latin America (EUR)	3.47	15.55	59.32	-13.08			-13.08					A	Y		
			97614	RS USD CS B F (LUX) Emerging Markets Aberdeen (EUR)	2.72	20.14	41.42										Y		
			97628	RS EUR CS E F (LUX) Russia Explorer Aberdeen	2.99	2.02	80.71										Y		
			97512	RS GBP Fidelity Emerging Europe, Middle East & Africa (EUR)	1.53	8.97	50.63	-11.02			-11.02						Y		
			97325	RS USD Fidelity Latin America (EUR)	1.61	13.79	52.21	-9.29			-9.29						Y		
	8		96919	RS GBP First State Global Emerging Markets Leaders (EUR)	1.48	11.82	39.61	5.07	18.36	86.07	5.07	-11.07	26.67	20.22	30.76	AA	Y		
			97289	RS USD Fortis L Fund Equity Brazil (EUR)	4.73	15.28	59.56	-16.30			-16.30						Y		
			97291	RS EUR Fortis L Fund Equity Russia	8.56	4.33	87.55	-30.04			-30.04						Y		
			97301	RS USD Fortis L Fund Equity World Emerging (EUR)	2.69	12.16	51.89	-26.38			-26.38						Y		
			97566	RS USD Franklin Middle East & Africa (EUR)	2.39	8.63	31.20	-9.42			-9.42						Y		
			97574	RS USD HSBC Brazil Equity (EUR)	8.57	25.05	75.90	-22.29			-22.29						Y		
			97178	RS USD HSBC BRIC Markets Equity (EUR)	0.85	8.09	48.63	-10.58			-10.58	-12.85					Y		
			97190	RS USD HSBC Global Emerging Markets Equity (EUR)	1.05	9.32	46.91	-18.51			-18.51	-16.50					Y		
			97582	RS USD HSBC Russia Equity (EUR)	7.99	5.70	83.68	-29.12			-29.12						Y		
	10		96699	RS USD Invesco Emerging Markets Equity (EUR)	2.84	12.59	44.78	-8.69	-4.46	62.28	-8.69	-18.15	27.83	25.24	35.63		Y		
			97602	RS USD JPM Emerging Europe, M E & Africa Equity (EUR)	4.63	12.92	57.80										Y		
	10		96446	RS GBP JPM Emerging Markets Investment Trust (EUR)	-1.32	11.60	50.24	-10.78	0.56	114.49	-10.78	-12.28	28.49	26.39	68.77		Y		
			97610	RS USD JPM Middle East Equity (EUR)	5.32	13.16	34.01										Y		
			97305	RS GBP Lazard Emerging Markets (EUR)	3.73	13.90	53.46	-10.22			-10.22					A	Y		
			97714	RS USD Pictet Funds (Lux) Emerging Markets Index (EUR)	1.83	12.22											Y		
			97660	RS USD Schroder ISF Middle East (EUR)	2.59	11.96	32.14										Y		
			97546	RS USD Templeton BRIC (EUR)	-1.35	5.72	47.89	-18.13			-18.13						Y		
	10		96732	RS USD Templeton Emerging Markets (EUR)	1.88	11.17	42.95	-8.66	-12.98	35.95	-8.66	-19.08	17.73	20.17	30.01		Y		
			97542	RS USD Templeton Emerging Markets Smaller Cos (EUR)	2.54	15.16	65.10	-7.25			-7.25					A	Y		

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	CUMULATIVE					ANNUAL				OBSR Fund Rating	Financial Express Crown Rating	SFC authorised	
				1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007				2006
MultiManager – Skandia																
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.																
RISK CONTROLLED																
6	✓		96911	5.12	12.82	30.46	-13.31	-28.10	-8.98	-13.31	-22.09	6.46	10.63	14.43		
			97520	-1.00	-0.83	-8.71	-3.62			-3.62						
4	✓		96000	4.59	12.27	27.78	-12.28	-25.93	-4.03	-12.28	-20.59	6.32	11.67	16.02		
4			96904	2.71	14.30	27.45	-3.65	-21.75	-14.41	-3.65	-18.36	-0.53	2.12	7.11	A	
3	✓		96912	3.95	11.18	22.27	-7.25	-18.49	-1.54	-7.25	-15.72	4.28	8.07	11.77		
			96974	4.87	11.45	22.54	-7.57	-21.26		-7.57	-18.35	4.34	7.68			Y
6			96900	4.07	12.12	28.33	-11.65	-37.15	-14.50	-11.65	-30.10	1.78	15.65	17.63		
			97086	4.65	11.24	29.61	-15.64	-32.61		-15.64	-27.26	9.82				
1	✓		96902	2.01	9.40	13.82	3.90	-0.98	1.91	3.90	-3.47	-1.27	-1.92	4.93		
			97414	4.94	11.29	27.82	-19.14			-19.14						
			97748	4.74												Y
			97052	1.04	8.78	11.47	2.59	-6.48		2.59	-7.15	-1.82	-1.15			
9			96548	0.77	12.20	45.72	-6.02	-2.31	39.08	-6.02	-16.60	24.63	12.04	27.08		
8			96460	5.11	13.06	33.09	-18.23	-39.01	-14.97	-18.23	-28.10	3.74	17.45	18.70		
			97048	2.00	13.98	18.91	-8.20	-27.32		-8.20	-18.74	-2.58	2.77			
7			96733	2.51	10.10	16.57	-21.92	-34.18	-29.78	-21.92	-19.30	4.46	-2.36	9.25		
UNCONSTRAINED																
FLEXIBLE MANAGED																
4			97134	5.00	12.87	34.06	-17.78	-31.26		-17.78	-24.47	10.69			A	
				2.23	8.35	19.97	-11.36	-21.93	-0.41	-11.36	-18.18	7.64	10.71	15.23		
EUROPE INCLUDING UK																
8	✓		97437	6.79	15.23	45.03	-6.74			-6.74						
				5.29	12.06	34.94	-17.46	-27.02	7.52	-17.46	-22.25	13.72	18.20	24.64		
UK ALL COMPANIES																
8			97211	5.72	13.38	27.43	-29.69			-29.69	-33.32				A	
			97279	3.54	8.98	13.93	-13.80			-13.80						
				4.41	12.00	33.07	-16.69	-32.09	-3.57	-16.69	-25.68	9.68	17.27	21.09		
MultiManager – other																
BALANCED MANAGED																
3	4		96437	1.75	9.85	18.23	-11.10	-20.86	-0.45	-11.10	-16.43	6.53	6.34	18.29		
	4	✓	96003	3.41	9.72	19.84	-9.06	-16.65	10.06	-9.06	-14.86	7.66	12.47	17.41		2
				1.56	6.83	14.69	-7.76	-17.91	0.23	-7.76	-16.43	6.50	8.23	12.81		
SPECIALIST																
	✓		97691	0.11	-1.19	-2.04										

Source for all performance information and Crown Ratings: Financial Express Limited, bid to bid 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.

▲ Ethical profile.

* Funds marked with Y are authorised by the Hong Kong Securities and Futures Commission (SFC), and can therefore 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.

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 (✓).

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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OBSR ratings: Source and Copyright Old Broad Street Research Limited.

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Available To Portfolio Bonds	Skandia Ireland ID Number	CUMULATIVE					ANNUAL			OBSR Fund Rating	Financial Express Crown Rating	Available to Spanish residents*		
			1 Month	3 Months	6 Months	1 Year	3 Years	2009	2008	2007					
self select															
			GLOBAL FIXED INTEREST												
1	✓	10256	Skandia EUR Allianz DIT Bondspezial IRL	0.10	3.35	-0.21	11.42	7.54	11.42	0.00	-3.49	1	Y		
	✓	10259	Skandia EUR Allianz DIT Euro Bond Total Return IRL	1.83	7.08	6.57	0.91	-2.09	0.91	-0.67	-2.31	1	Y		
	✓	10172	Skandia EUR Credit Suisse Bond Corporate European IRL	1.06	4.05	3.26	4.62	2.15	4.62	-0.98	-1.40	1	Y		
		10381	Skandia USD Emerging Markets Debt IRL (EUR)	2.03	7.65	13.11	5.93		5.93				Y		
	✓	10181	Skandia EUR Fortis L Fund Bond Euro IRL	1.52	4.38	5.37	7.64	5.82	7.64	-0.21	-1.48	1	Y		
	✓	10097	Skandia USD Invesco Bond IRL (EUR)	1.95	4.53	-4.42	9.91	5.84	9.91	-0.95	-2.78	A	Y		
	✓	10089	Skandia EUR Invesco European Bond IRL	1.00	4.75	4.21	6.74	3.47	6.74	-1.76	-1.33	1	Y		
		10516	Skandia USD Schroder ISF Asian Bond IRL (EUR)	-0.27	2.33	-4.42							Y		
		10513	Skandia USD Schroder ISF Emg Mkt Debt Absolute Return IRL (EUR)	-0.10	4.60	3.04							Y		
		10422	Skandia USD Templeton Global Bond IRL (EUR)	-0.80	2.90	4.68	18.76		18.76			AA	Y		
		10398	Skandia USD Total Return Bond IRL (EUR)	1.65	5.41	0.43	12.63		12.63				Y		
			Sector Average	0.60	5.14	6.77	4.29	-3.21	4.29	-7.09	-0.11				
1		DEFENSIVE MANAGED													
	✓	10044	Skandia EUR JPM Global Capital Preservation IRL	0.49	4.44	6.81	-0.77	2.07	-0.77	-0.86	3.75	2	Y		
			Sector Average	0.94	5.51	9.39	-0.80	-8.40	-0.80	-9.36	1.87				
2		MONEY MARKET													
	✓	10043	Skandia EUR Deposit IRL	0.00	0.00	0.20	0.20	5.93	0.20	2.94	2.71	1	Y		
			Sector Average	-1.45	-0.33	-2.71	-1.69	-6.37	-1.69	-5.85	1.15				
3		CAUTIOUS MANAGED													
		10357	Skandia USD Fidelity Multi Asset Strategic IRL (EUR)	1.06	8.39	11.79	-5.84		-5.84				Y		
			Sector Average	1.36	7.16	14.08	-8.35	-21.52	-8.35	-17.37	3.63				
3		STERLING CORPORATE BOND													
		10303	Skandia GBP Gartmore SICAV Sterling Corporate Bond IRL (EUR)	17.35	27.45	26.89	-13.53		-13.53	-22.21			Y		
			Sector Average	1.80	10.43	15.93	-5.37	-23.09	-5.37	-17.01	-2.07				
3		BALANCED MANAGED													
		10554	Skandia GBP CF Miton Special Situations IRL (EUR)	Launched: 17/08/2009								A		Y	
	✓	10047	Skandia EUR JPM Europe Balanced IRL	4.07	8.59	17.12	-4.53	-10.05	-4.53	-6.41	0.67	2	Y		
		10055	Skandia USD Templeton Global Balanced IRL (EUR)	2.73	10.70	21.10	-7.33	-20.18	-7.33	-16.11	2.68		Y		
			Sector Average	1.56	6.83	14.69	-7.76	-17.91	-7.76	-16.43	6.50				
4		STERLING FIXED INTEREST													
		10094	Skandia GBP Invesco Sterling Bond IRL (EUR)	2.29	14.78	30.52	3.00	-13.17	3.00	-15.58	-0.15	AA	Y		
			Sector Average	1.49	11.45	19.66	-3.74	-20.34	-3.74	-16.51	-0.87				
5		UK DIRECT PROPERTY													
		10147	Skandia GBP M&G Property IRL (EUR)	3.17	5.90	2.93	-23.87	-55.48	-23.87	-41.27	-0.43				
			Sector Average	-1.79	-3.82	-9.62	-34.74	-52.60	-34.74	-29.24	2.65				
6		GLOBAL HIGH YIELD													
	✓	10268	Skandia EUR HSBC Euro High Yield Bond IRL	2.94	14.41	38.97	7.39		7.39	-4.97			Y		
			Sector Average	0.94	11.40	24.42	-3.86	-16.00	-3.86	-11.49	-1.29				
6		GLOBAL EQUITIES													
	✓	10315	Skandia USD Aberdeen Global World Equity IRL (EUR)	4.45	13.28	31.94	-10.88		-10.88	-13.37			Y		
	✓	10496	Skandia EUR Allianz DIT Global Eco Trends IRL	0.00	1.25	19.49							Y		
		10492	Skandia USD Allianz RCM Global Agricultural Trends IRL (EUR)	4.28	7.10	26.53							Y		
		10058	Skandia USD BlackRock GF Global Allocation IRL (EUR)	1.69	6.59	9.80	-2.87	-6.53	-2.87	-8.17	4.80	A	Y		
		10416	Skandia USD BlackRock GF World Health Science IRL (EUR)	-0.23	12.28	1.80	-5.11		-5.11				Y		
		10394	Skandia USD Healthcare IRL (EUR)	0.85	11.47	-0.68	-16.52		-16.52				Y		
		10447	Skandia USD HSBC Climate Change IRL (EUR)	3.42	10.14	23.71	-27.52		-27.52				Y		
		10300	Skandia USD JPM Global Dynamic IRL (EUR)	4.20	13.58	24.71	-16.88		-16.88	-21.84			Y		
	✓	10364	Skandia EUR Jupiter Climate Change Solutions IRL ▲	3.80	9.19	26.20	-23.31		-23.31				Y		
	✓	10358	Skandia EUR Jupiter Global Financials IRL	10.51	14.09	40.34	4.81		4.81			AA	Y		
		10480	Skandia GBP New Star Tactical Portfolio IRL (EUR)	0.59	13.60	22.32						AAA	Y		
		10507	Skandia USD Schroder ISF Global Climate Change Equity IRL (EUR)	3.65	8.55	27.55						A	Y		
		10510	Skandia USD Schroder ISF QEP Global Active Value IRL (EUR)	5.28	14.41	40.70							Y		
		10378	Skandia USD Technology IRL (EUR)	1.87	16.02	32.20	-17.97		-17.97				Y		
		10088	Skandia USD Templeton Global Fund IRL (EUR)	4.50	15.00	31.53	-16.84	-30.18	-16.84	-22.42	8.22		Y		
			Sector Average	2.72	10.03	24.49	-12.49	-21.40	-12.49	-18.04	9.58				
7		JAPAN													
		10227	Skandia JPY Aberdeen Global Japanese Equity IRL (EUR)	3.51	9.29	22.25	0.28	-37.58	0.28	-30.00	-11.08		Y		
		10085	Skandia USD BlackRock GF Japan IRL (EUR)	1.97	8.97	18.69	-13.20	-46.07	-13.20	-29.15	-12.32		Y		
		10171	Skandia USD JF Japan Equity IRL (EUR)	2.62	12.67	16.60	-13.34	-44.50	-13.34	-30.98	-7.20		Y		
			Sector Average	2.53	10.14	21.70	-5.09	-38.45	-5.09	-27.40	-10.67				
7		NORTH AMERICA													
		10192	Skandia USD Fortis L Fund Equity Growth USA IRL (EUR)	2.59	13.42	18.44	-9.82	-5.45	-9.82	-4.49	9.78		Y		
		10073	Skandia USD Franklin US Equity IRL (EUR)	1.92	9.59	19.26	-12.84	-21.80	-12.84	-16.25	7.13	A	Y		
		10453	Skandia USD GAM Star US All Cap Equity IRL (EUR)	2.10	12.09	23.28	-11.35		-11.35				Y		
		10306	Skandia USD HSBC US Index IRL (EUR)	6.28	12.60	16.60	-18.71		-18.71				Y		
		10076	Skandia USD JPM America Equity IRL (EUR)	2.36	13.72	18.20	-16.22	-25.66	-16.22	-19.40	10.08		Y		
		10542	Skandia USD Pictet Funds (Lux) USA Index IRL (EUR)	3.52	11.38								Y		
		10276	Skandia USD Schroder ISF US Smaller Companies IRL (EUR)	1.72	12.74	22.71	-16.34		-16.34	-9.18		AAA	Y		
		10390	Skandia USD US All Cap Value IRL (EUR)	4.93	11.48	24.82	-20.90		-20.90				Y		
			Sector Average	2.26	11.12	22.43	-16.91	-26.62	-16.91	-17.63	7.22				
8		GLOBAL PROPERTY													
	✓	10101	Skandia EUR Aviva Investors European REIT IRL	15.67	26.70	51.86	-13.86	-43.16	-13.86	-34.61	0.91		Y		
	✓	10175	Skandia EUR Credit Suisse Equity European Property IRL	18.64	26.19	39.80	-22.08	-52.24	-22.08	-35.43	-5.09		Y		
		10267	Skandia USD Global Real Estate Securities IRL (EUR)	14.11	24.52	43.10	-33.35	-53.43	-33.35	-27.91	-3.08		Y		
			Sector Average	4.71	4.07	13.40	-33.46	-48.54	-33.46	-24.16	1.97				
8		EUROPE INCLUDING UK													
	✓	10385	Skandia EUR European Equity IRL	5.82	12.54	29.40	-17.84		-17.84				Y		
	✓	10184	Skandia EUR Fortis L Fund Equity Europe IRL	6.40	11.04	34.05	-19.70	-33.90	-19.70	-23.28	7.30	1	Y		
	✓	10166	Skandia EUR JPM European Small Cap IRL	7.47	14.69	35.90	-24.96	-36.71	-24.96	-28.92	18.67	1	Y		
	✓	10367	Skandia EUR Jupiter European Opportunities IRL	5.99	10.86	28.80	-12.53		-12.53			AA	Y		
	✓	10361	Skandia EUR Jupiter New Europe IRL	8.32	12.59	66.85	-31.07		-31.07			AA	Y		
	✓	10534	Skandia EUR Pictet Funds (Lux) Europe Index IRL	6.55	11.77								Y		
			Sector Average	5.29	12.06	34.94	-17.46	-27.02	-17.46	-22.25	13.72				

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number

Available to Portfolio Bonds

Skandia Ireland ID Number

		CUMULATIVE					ANNUAL			OBSR Fund Rating	Financial Express Crown Rating	Available to Spanish residents*
		1 Month	3 Months	6 Months	1 Year	3 Years	2009	2008	2007			
self select (continued)												
	UK ALL COMPANIES											
8	10061	Skandia GBP Aberdeen UK Growth IRL (EUR)	5.69	15.56	32.54	-15.86	-35.44	-15.86	-29.34	8.59		Y
	10064	Skandia GBP BlackRock United Kingdom IRL (EUR)	4.27	11.94	31.61	-16.60	-31.32	-16.60	-21.58	5.02	AAA	Y
	10066	Skandia GBP Invesco UK Equity IRL (EUR)	6.10	14.76	27.40	-14.82	-40.01	-14.82	-36.64	11.16		Y
	10297	Skandia GBP JPM UK Equity IRL (EUR)	4.16	12.61	26.89	-27.59		-27.59	-25.13			Y
	10012	Skandia GBP UK Index Tracker IRL (EUR)	4.93	13.04	31.19	-16.33	-34.18	-16.33	-25.24	5.23		Y
		Sector Average	4.41	12.00	33.07	-16.69	-32.09	-16.69	-25.68	9.68		
	EUROPE EXCLUDING UK											
9	10250	Skandia EUR Axa Europe ex-UK Alpha IRL	6.99	14.88	31.11	-23.02	-33.01	-23.02	-23.79	14.19	1	Y
	10262	Skandia EUR BlackRock GF Continental European Flexible IRL	14.03	22.16	53.00	1.29	-4.19	1.29	-16.37	13.10	3	Y
	10020	Skandia GBP Continental European IRL (EUR)	5.89	10.04	29.44	-13.27	-26.03		-13.27	10.67		Y
	10450	Skandia GBP GAM Star Continental European Equity IRL (EUR)	6.97	12.14	30.18	-9.16		-9.16				Y
	10199	Skandia EUR Gartmore SICAV Continental European IRL	6.05	14.85	34.36	-10.47	-17.62	-10.47	-17.49	11.51	AA	2
	10205	Skandia EUR Gartmore SICAV European Smaller Companies IRL	11.35	21.75	60.69	-5.42	-15.85	-5.42	-26.91	21.73	2	Y
	10080	Skandia EUR JPM Euroland Equity IRL	6.37	14.43	41.10	-22.07	-34.52	-22.07	-24.22	10.87	1	Y
	10273	Skandia EUR Schroder ISF Euro Equity IRL	7.34	14.24	40.00	-14.32		-14.32	-20.58			Y
		Sector Average	5.63	12.42	37.13	-14.41	-21.16	-14.41	-20.31	15.58		
	ASIA PACIFIC INCLUDING JAPAN											
9	10489	Skandia USD Allianz RCM Oriental Income IRL (EUR)	1.49	9.73	25.53							Y
	10523	Skandia EUR DWS Invest Top 50 Asia IRL	-1.54	7.84	44.03							Y
	10100	Skandia USD JPM Pacific Equity IRL (EUR)	0.36	11.18	30.68	-3.39	-18.21	-3.39	-23.04	10.02		Y
		Sector Average	-0.29	11.44	39.29	-0.72	-5.91	-0.72	-23.30	23.56		
	UK SMALLER COMPANIES											
9	10069	Skandia GBP Invesco UK Smaller Companies Europe IRL (EUR)	5.98	12.14	29.29	-20.05	-30.86	-20.05	-25.54	16.15		Y
		Sector Average	5.10	14.05	38.84	-17.89	-34.20	-17.89	-31.42	16.85		
	ASIA PACIFIC EXCLUDING JAPAN											
10	10404	Skandia USD Baring China Select IRL (EUR)	-7.34	8.48	43.43	9.82		9.82				Y
	10413	Skandia USD BlackRock GF India IRL (EUR)	1.80	9.48	54.94	0.74		0.74				Y
	10384	Skandia USD Greater China Equity IRL (EUR)	-4.09	6.82	32.71	-2.19		-2.19				Y
	10312	Skandia USD HSBC Chinese Equity IRL (EUR)	-5.28	7.37	36.53	-0.62		-0.62	-30.51			Y
	10309	Skandia USD HSBC Indian Equity IRL (EUR)	4.33	20.66	99.86	-2.31		-2.31	-13.97			Y
	10441	Skandia USD HSBC Korean IRL (EUR)	3.42	16.95	58.18	-7.12		-7.12				Y
	10150	Skandia USD JF Greater China IRL (EUR)	-5.15	5.79	38.12	3.11	21.71	3.11	-24.58	56.51		Y
	10432	Skandia USD JF Taiwan IRL (EUR)	-6.05	-4.36	33.41	-11.15		-11.15				Y
	10401	Skandia GBP Old Mutual Asian Select IRL (EUR)	-1.78	11.30	38.20	3.32		3.32				Y
	10539	Skandia USD Pictet Funds (Lux) Pacific (ex Japan) Index IRL (EUR)	4.00	18.51								Y
	10165	Skandia USD Templeton Asia Growth IRL (EUR)	1.49	15.19	59.18	6.44	16.02	6.44	-30.74	57.38		Y
		Sector Average	-1.71	10.52	45.91	-0.20	9.63	-0.20	-21.96	40.77		
	COMMODITY/ENERGY											
10	10288	Skandia USD BlackRock GF World Energy IRL (EUR)	1.62	2.46	14.47	-24.81		-24.81	-2.04		AA	Y
	10294	Skandia USD BlackRock GF World Mining IRL (EUR)	3.30	14.00	49.76	-30.54		-30.54	-1.69		AAA	Y
	10322	Skandia EUR Fortis L Fund Equity Materials World IRL	4.71	8.96	38.48	-37.30		-37.30				Y
	10532	Skandia EUR Pictet Funds (Lux) Water IRL	2.43	9.51	16.84							Y
		Sector Average	0.82	2.25	22.88	-15.92	-3.13	-15.92	0.99	14.08		
	GLOBAL EMERGING MARKETS											
10	10397	Skandia USD Baring Global Resources IRL (EUR)	2.35	7.87	27.01	-38.91		-38.91				Y
	10285	Skandia USD BlackRock GF Latin American IRL (EUR)	4.36	16.32	61.26	-12.16		-12.16	-0.42		A	Y
	10465	Skandia USD CS B F (Lux) Emerging Markets Aberdeen IRL (EUR)	2.93	20.47	41.95							Y
	10475	Skandia EUR CS E F (Lux) Russia Explorer Aberdeen IRL	4.06	3.08	82.66							Y
	10345	Skandia USD Fidelity Latin America IRL (EUR)	3.00	15.27	54.43	-7.86		-7.86				Y
	10327	Skandia USD Fortis L Fund Equity Brazil IRL (EUR)	4.55	15.01	60.23	-16.04		-16.04				Y
	10189	Skandia USD Fortis L Fund Equity Latin America IRL (EUR)	5.72	15.33	49.87	-19.21	6.76	-19.21	-1.93	34.75		Y
	10328	Skandia EUR Fortis L Fund Equity Russia IRL	9.19	4.73	89.49	-28.91		-28.91				Y
	10180	Skandia USD Fortis L Fund Equity World Emerging IRL (EUR)	2.12	11.62	50.40	-26.71	-23.94	-26.71	-18.56	27.43		Y
	10435	Skandia USD Franklin Middle East & Africa IRL (EUR)	2.64	8.93	31.80	-45.48		-45.48				Y
	10202	Skandia EUR Gartmore SICAV Emerging Markets IRL	2.15	7.62	42.21	-20.77	-9.19	-20.77	-18.55	40.73	AA	1
	10438	Skandia USD HSBC Brazil Equity IRL (EUR)	8.02	24.11	75.62	-22.41		-22.41				Y
	10444	Skandia USD HSBC Russia Equity IRL (EUR)	9.18	6.65	86.03	-28.39		-28.39				Y
	10156	Skandia USD JPM Emerging Europe, M E & Africa Equity IRL (EUR)	6.37	14.94	60.94	-25.85	-19.16	-25.85	-10.25	21.47		Y
	10459	Skandia USD JPM Middle East Equity IRL (EUR)	5.42	13.39	34.45							Y
	10545	Skandia USD Pictet Funds (Lux) Emerging Markets Index IRL (EUR)	0.92	11.08								Y
	10504	Skandia USD Schroder ISF Middle East IRL (EUR)	2.31	11.74	32.02							Y
	10429	Skandia USD Templeton BRIC IRL (EUR)	-1.50	5.72	48.28	-18.13		-18.13				Y
	10162	Skandia USD Templeton Emerging Markets IRL (EUR)	2.30	11.88	43.68	-7.74	-12.25	-7.74	-19.27	17.81		Y
	10425	Skandia USD Templeton Emerging markets Smaller Cos IRL (EUR)	3.24	15.94	67.06	-6.62		-6.62			A	Y
		Sector Average	2.44	10.74	53.03	-15.80	-5.73	-15.80	-11.65	26.71		
	SPECIALIST											
	10493	Skandia EUR Allianz RCM BRIC Equity IRL	1.82	5.66	63.24							Y
	10551	Skandia USD Aviva Investors Global Convertibles IRL (EUR)	-0.30								A	Y
	10472	Skandia EUR Credit Suisse Equity Fund (Lux) Global Prestige IRL	7.25	19.10	48.22							Y
	10469	Skandia EUR CS E F (Lux) Future Energy Aberdeen IRL	-1.76	-2.55	19.41							Y
	10468	Skandia USD CS E F (Lux) Infrastructure Aberdeen IRL (EUR)	0.08	11.18	43.13							Y
	10520	Skandia EUR DWS Global Agribusiness IRL	2.88	11.48	41.86							Y
	10517	Skandia EUR DWS Invest Climate Change IRL	-1.28	3.53	24.45							Y
	10331	Skandia EUR Fortis L Fund Equity Utilities World IRL	3.77	6.06	5.09	-23.85		-23.85				Y
	10482	Skandia USD JF India IRL (EUR)	0.57	7.06	52.01							Y
	10501	Skandia USD JPM Highbridge Statistical Market Neutral IRL (EUR)	-2.90	-2.60	-15.10							Y
	10419	Skandia USD Jupiter India IRL (EUR)	3.78	16.05	70.97	2.32		2.32				Y
	10483	Skandia GBP New Star Global Financials IRL (EUR)	11.68	18.81	46.06						A	Y
	10456	Skandia USD New Star India Equity IRL (EUR)	2.85	9.48	59.86							Y
	10529	Skandia USD Pictet Funds (Lux) Timber IRL (EUR)	6.91	15.80	48.63							Y
	10411	Skandia GBP Sarasin AgriSar IRL (EUR)	1.45	5.29	23.13	-17.61		-17.61				Y

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number
Available to Portfolio Bonds
Skandia Ireland ID Number

CUMULATIVE
1 3 6 1 Year 3 Years
Month Months Months

ANNUAL
2009 2008 2007

OBSR Fund Rating
Financial Express Crown Rating
Available to Spanish residents*

MultiManager – Skandia

Skandia Ireland 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 Skandia Ireland and are separate to the OEIC funds offered by SIML and SGF, although they may be invested wholly or partially through these funds.

RISK CONTROLLED

		1 Month	3 Months	6 Months	1 Year	3 Years	2009	2008	2007	OBSR Fund Rating	Financial Express Crown Rating	Available to Spanish residents*
✓	10143 Skandia EUR Aggressive IRL	5.02	12.20	31.19	-10.67	-24.46	-10.67	-20.39	6.23		2	Y
✓	10002 Skandia EUR Balanced IRL	4.28	11.37	28.03	-10.21	-23.94	-10.21	-19.61	5.36		1	Y
✓	10035 Skandia EUR Biased Global Bond IRL	-0.40	3.51	2.48	5.36	-2.68	5.36	-3.25	-4.53		1	Y
✓	10005 Skandia EUR Cautious IRL	2.58	9.38	21.17	-6.18	-16.94	-6.18	-14.44	3.48		1	Y
✓	10029 Skandia EUR Euro Bond IRL	-1.99	5.32	9.45	-0.16	-5.19	-0.16	-4.05	-1.04		1	Y
	10548 Skandia GBP Global Dynamic Equity IRL (EUR)	4.93										Y
	10248 Skandia GBP Global Fixed Interest Blend IRL (EUR)	1.28	6.13	9.05	0.45	-8.40	0.45	-7.23	-1.71			Y
	10024 Skandia GBP Japanese Equity IRL (EUR)	2.19	7.75	28.77	-1.25	-37.15	-1.25	-29.64	-9.54			Y
	10028 Skandia USD Pacific Equity IRL (EUR)	0.89	10.31	42.57	-0.65	3.15	-0.65	-16.04	23.68			Y
	10009 Skandia GBP UK Equity IRL (EUR)	5.99	11.66	29.96	-19.10	-40.18	-19.10	-27.44	1.90			Y
	10245 Skandia GBP UK Fixed Interest Blend IRL (EUR)	4.28	12.98	17.95	-8.40	-26.91	-8.40	-19.13	-1.35			Y
	10015 Skandia GBP US Equity IRL (EUR)	2.07	9.10	19.34	-17.31	-28.08	-17.31	-18.14	6.25			Y

UNCONSTRAINED

FLEXIBLE MANAGED

	10279 Skandia GBP Global Best Ideas IRL (EUR)	6.24	14.21	35.13	-16.84		-16.84	-24.91		A		Y	
	Sector Average	2.23	8.35	19.97	-11.36	-21.93	-11.36	-18.18	7.64				
	EUROPE INCLUDING UK												
✓	10370 Skandia EUR European Best Ideas IRL	6.80	14.92	44.58	-6.86		-6.86					Y	
	Sector Average	5.29	12.06	34.94	-17.46	-27.02	-17.46	-22.25	13.72				
	UK ALL COMPANIES												
	10282 Skandia GBP UK Best Ideas IRL (EUR)	7.45	15.22	29.77	-28.11		-28.11	-33.33		A		Y	
	10321 Skandia GBP UK Strategic Best Ideas IRL (EUR)	4.12	9.44	14.54	-13.29		-13.29					Y	
	Sector Average	4.41	12.00	33.07	-16.69	-32.09	-16.69	-25.68	9.68				

MultiManager – other

SPECIALIST												
✓	10526 Skandia EUR DWS Best Global FX Selection Plus IRL	-0.11	-1.30	-2.15								Y

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

Source: Financial Express Limited, bid to bid with **gross** income reinvested back into the fund.

▲ Ethical profile.

*Funds marked with Y are available for investment to residents of Spain.

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 Skandia Ireland's Annual Management Charge, however, they exclude product charges.

The currency that features at the beginning of the Skandia Ireland fund names indicates the currency that the funds are denominated in (the base currency). For example, the Skandia **GBP** Balanced Portfolio is denominated in **Sterling**.

Skandia Ireland's multi-currency pricing system allows Skandia Ireland to take the price of a fund and, by applying an exchange rate to it, produce equivalent prices in other currencies.

For example, the Skandia GBP UK Equity Blend IRL fund has been repriced in Euro and USD and are listed with the relevant currency shown after the fund name in brackets.

Skandia Ireland Portfolio Bond products must invest directly into the base currency funds which, for the purpose of clarity have been marked with a tick (✓).

Skandia Ireland products are only available in certain countries within the European Economic Area. For more information regarding the statistics shown in *informer* please see the fund news page.

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September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Available To Portfolio Bonds	Skandia Ireland ID Number	CUMULATIVE					ANNUAL			OBSR Fund Rating	Financial Express Crown Rating	Available to Spanish residents*			
			1 Month	3 Months	6 Months	1 Year	3 Years	2009	2008	2007						
self select																
1	✓	10041	MONEY MARKET													
			Skandia GBP Deposit IRL	0.00	0.00	0.00	0.45	9.30	0.45	4.32	4.31		2	Y		
			Sector Average	1.55	0.06	-3.76	7.32	22.61	7.32	12.46	1.59					
1	✓	10301	STERLING CORPORATE BOND													
			Skandia GBP Gartmore SICAV Sterling Corporate Bond IRL	20.92	27.95	25.52	-5.60		-5.60	-7.09				Y		
			Sector Average	4.89	10.86	14.68	3.30	0.72	3.30	-0.87	-1.65					
2	✓	10092	STERLING FIXED INTEREST													
			Skandia GBP Invesco Sterling Bond IRL	5.40	15.22	29.10	12.44	13.71	12.44	0.84	0.28		AA	2	Y	
			Sector Average	4.58	11.88	18.36	5.08	4.33	5.08	-0.27	-0.44					
2	✓	10144	UK DIRECT PROPERTY													
			Skandia GBP M&G Property IRL	6.31	6.31	1.81	-16.89	-41.70	-16.89	-29.84	0.00					
			Sector Average	1.19	-3.44	-10.60	-28.75	-37.92	-28.75	-15.48	3.09					
3		10046	DEFENSIVE MANAGED													
			Skandia EUR JPM Global Capital Preservation IRL (GBP)	3.54	4.84	5.65	8.33	33.67	8.33	18.43	4.20				Y	
			Sector Average	4.01	5.92	8.20	8.30	19.96	8.30	8.27	2.31					
3		10257	GLOBAL FIXED INTEREST													
			Skandia EUR Allianz DIT Bondspezial IRL (GBP)	3.15	3.75	-1.29	21.63	40.83	21.63	19.45	-3.07				Y	
			Skandia EUR Allianz DIT Euro Bond Total Return IRL (GBP)	4.92	7.50	5.42	10.15	28.23	10.15	18.64	-1.88				Y	
			Skandia EUR Credit Suisse Bond Corporate European IRL (GBP)	4.14	4.45	2.14	14.21	33.77	14.21	18.28	-0.97				Y	
			Skandia USD Emerging Markets Debt IRL (GBP)	5.13	8.08	11.85	15.64		15.64						Y	
			Skandia EUR Fortis L Fund Bond Euro IRL (GBP)	4.61	4.79	4.23	17.51	38.58	17.51	19.19	-1.06				Y	
			Skandia USD Invesco Bond IRL (GBP)	5.06	4.95	-5.48	19.98	38.61	19.98	18.30	-2.34		A		Y	
			Skandia EUR Invesco European Bond IRL (GBP)	4.07	5.16	3.08	16.52	35.50	16.52	17.35	-0.90				Y	
			Skandia USD Schroder ISF Asian Bond IRL (GBP)	2.76	2.73	-5.48									Y	
			Skandia USD Schroder ISF Emg Mkt Debt Absolute Return IRL (GBP)	2.94	5.02	1.89									Y	
			Skandia USD Templeton Global Bond IRL (GBP)	2.22	3.30	3.51	29.64		29.64				AA		Y	
			Skandia USD Total Return Bond IRL (GBP)	4.75	5.83	-0.70	22.95		22.95						Y	
			Sector Average	3.66	5.55	5.62	13.85	26.76	13.85	10.98	0.32					
3		10356	CAUTIOUS MANAGED													
			Skandia USD Fidelity Multi Asset Strategic IRL (GBP)	4.14	8.82	10.54	2.79		2.79						Y	
			Sector Average	4.45	7.57	12.84	0.05	2.77	0.05	-1.30	4.07					
5	✓	10552	BALANCED MANAGED													
			Skandia GBP CF Miton Special Situations IRL	Launched: 17/08/2009												
			Skandia EUR JPM Europe Balanced IRL (GBP)	7.23	9.02	15.85	4.22	17.80	4.22	11.80	1.11		A		Y	
			Skandia USD Templeton Global Balanced IRL (GBP)	5.86	11.14	19.75	1.16	4.54	1.16	0.20	3.14				Y	
			Sector Average	4.65	7.24	13.44	0.69	7.51	0.69	-0.18	6.96					
6		10269	GLOBAL HIGH YIELD													
			Skandia EUR HSBC Euro High Yield Bond IRL (GBP)	6.07	14.85	37.46	17.23		17.23	13.51					Y	
			Sector Average	4.01	11.84	23.07	4.95	10.00	4.95	5.73	-0.87					
7		10314	GLOBAL EQUITIES													
			Skandia USD Aberdeen Global World Equity IRL (GBP)	7.63	13.73	30.47	-2.71		-2.71	3.48					Y	
			Skandia EUR Allianz DIT Global Eco Trends IRL (GBP)	3.04	1.64	18.19									Y	
			Skandia USD Allianz FOM Global Agricultural Trends IRL (GBP)	7.46	7.52	25.12									Y	
			Skandia USD BlackRock GF Global Allocation IRL (GBP)	4.79	7.02	8.58	6.03	22.41	6.03	9.68	5.26		A		Y	
			Skandia USD BlackRock GF World Health Science IRL (GBP)	2.81	12.72	0.67	3.59		3.59						Y	
			Skandia USD Healthcare IRL (GBP)	3.92	11.91	-1.79	-8.86		-8.86						Y	
			Skandia USD HSBC Climate Change IRL (GBP)	6.57	10.57	22.33	-20.88		-20.88						Y	
			Skandia USD JPM Global Dynamic IRL (GBP)	7.37	14.04	23.32	-9.26		-9.26	-6.65					Y	
			Skandia EUR Jupiter Climate Change Solutions IRL (GBP) ▲	6.96	9.61	24.83	-16.28		-16.28						Y	
			Skandia EUR Jupiter Global Financials IRL (GBP)	13.87	14.53	38.82	14.42		14.42						Y	
			Skandia GBP New Star Tactical Portfolio IRL	3.65	14.04	20.99									Y	
			Skandia USD Schroder ISF Global Climate Change Equity IRL (GBP)	6.80	8.98	26.13									Y	
			Skandia USD Schroder ISF QEP Global Active Value IRL (GBP)	8.49	14.86	39.13									Y	
			Skandia USD Technology IRL (GBP)	4.97	16.48	30.73	-10.45		-10.45						Y	
			Skandia USD Templeton Global Fund IRL (GBP)	7.68	15.46	30.06	-9.22	-8.56	-9.22	-7.34	8.70				Y	
			Sector Average	5.84	10.45	23.14	-4.47	2.93	-4.47	-2.10	10.05					
7	✓	10059	UK ALL COMPANIES													
			Skandia GBP Aberdeen UK Growth IRL	8.90	16.00	31.11	-8.15	-15.45	-8.15	-15.60	9.06			1	Y	
			Skandia GBP BlackRock United Kingdom IRL	7.44	12.37	30.18	-8.96	-10.05	-8.96	-6.33	5.48		AAA	2	Y	
			Skandia GBP Invesco UK Equity IRL	9.32	15.20	26.02	-7.01	-21.44	-7.01	-24.32	11.64			1	Y	
			Skandia GBP JPM UK Equity IRL	7.33	13.05	25.51	-20.95		-20.95	-10.57					Y	
			Skandia GBP UK Index Tracker IRL	8.12	13.48	29.76	-8.67	-13.80	-8.67	-10.70	5.69			1	Y	
			Sector Average	7.59	12.43	31.63	-9.05	-11.07	-9.05	-11.23	10.15					
7		10191	NORTH AMERICA													
			Skandia USD Fortis L Fund Equity Growth USA IRL (GBP)	5.71	13.87	17.12	-1.56	23.83	-1.56	14.07	10.27				Y	
			Skandia USD Franklin US Equity IRL (GBP)	5.03	10.03	17.93	-4.85	2.42	-4.85	0.03	7.61		A		Y	
			Skandia USD GAM Star US All Cap Equity IRL (GBP)	5.22	12.53	21.90	-3.22		-3.22						Y	
			Skandia USD HSBC US Index IRL (GBP)	9.51	13.05	15.30	-11.26		-11.26	-3.17					Y	
			Skandia USD JPM America Equity IRL (GBP)	5.47	14.17	16.88	-8.54	-2.64	-8.54	-3.73	10.57				Y	
			Skandia USD Pictet Funds (Lux) USA Index IRL (GBP)	6.67	11.81										Y	
			Skandia USD Schroder ISF US Smaller Companies IRL (GBP)	4.82	13.19	21.34	-8.67		-8.67	8.47			AAA		Y	
			Skandia USD US All Cap Value IRL (GBP)	8.12	11.93	23.42	-13.65		-13.65						Y	
			Sector Average	5.37	11.55	21.10	-9.30	-3.90	-9.30	-1.61	7.69					
7		10102	GLOBAL PROPERTY													
			Skandia EUR Aviva Investors European REIT IRL (GBP)	19.19	27.19	50.21	-5.96	-25.56	-5.96	-21.89	1.35				Y	
			Skandia EUR Credit Suisse Equity European Property IRL (GBP)	22.24	26.68	38.29	-14.93	-37.46	-14.93	-22.87	-4.68				Y	
			Skandia GBP Global Property Securities (La Salle) IRL	15.38	21.88	46.98	-36.07	-49.48	-36.07	-21.73	0.95				Y	
			Sector Average	7.89	4.48	12.17	-27.36	-32.61	-27.36	-9.41	2.41					
8		10226	JAPAN													
			Skandia JPY Aberdeen Global Japanese Equity IRL (GBP)	6.65	9.71	20.92	9.47	-18.26	9.47	-16.39	-10.69				Y	
			Skandia USD BlackRock GF Japan IRL (GBP)	5.07	9.40	17.37	-5.24	-29.37	-5.24	-15.38	-11.93				Y	
			Skandia USD JF Japan Equity IRL (GBP)	5.75	13.11	15.30	-5.40	-27.31	-5.40	-17.57	-6.79				Y	
			Sector Average	5.65	10.56	20.38	3.61	-19.39	3.61	-13.28	-10.29					
8	✓	10068	UK SMALLER COMPANIES													
			Skandia GBP Invesco UK Smaller Companies Europe IRL	9.20	12.58	27.89	-12.73	-9.45	-12.73	-11.06	16.66			2	Y	
			Sector Average	8.29	14.50	37.33	-10.36	-13.82	-10.36	-18.08	17.36					
9		10386	EUROPE INCLUDING UK													
			Skandia EUR European Equity IRL (GBP)	9.04	12.98	28.00	-10.31		-10.31						Y	
			Skandia EUR Fortis L Fund Equity Europe IRL (GBP)	9.63	11.47	32.59	-12.35	-13.44	-12.35	-8.36	7.76				Y	
			Skandia EUR JPM European Small Cap IRL (GBP)	10.74	15.14	34.42	-18.09	-17.11	-18.09	-15.10	19.18				Y	
			Skandia EUR Jupiter European Opportunities IRL (GBP)	9.21	11.29	27.41	-4.51		-4.51						Y	
			Skandia EUR Jupiter New Europe IRL (GBP)	11.61	13.03	65.04	-24.75		-24.75						Y	
			Skandia EUR Pictet Funds (Lux) Europe Index IRL (GBP)	9.79	12.20										Y	
			Sector Average	8.49	12.50	33.47	-9.90	-4.43	-9.90	-7.13	14.21					

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk
Number
Available to
Portfolio Bonds
Skandia Ireland
ID Number

	CUMULATIVE					ANNUAL			OBSR Fund Rating	Financial Express Crown Rating	Available to Spanish residents*
	1 Month	3 Months	6 Months	1 Year	3 Years	2009	2008	2007			
self select (continued)											
EUROPE EXCLUDING UK											
10251	Skandia EUR Axa Europe ex-UK Alpha IRL (GBP)	10.25	15.33	29.69	-15.96	-12.27	-15.96	-8.97	14.69		Y
10263	Skandia EUR BlackRock GF Continental European Flexible IRL (GBP)	17.50	22.63	51.34	10.58	25.47	10.58	-0.11	13.59	A	Y
10019	Skandia GBP Continental European IRL	9.11	10.47	28.03	-5.32	-3.13	-5.32	-7.95	11.15	2	Y
10448	Skandia GBP GAM Star Continental European Equity IRL	10.22	12.57	28.77	-0.84		-0.84				Y
10200	Skandia EUR Gartmore SICAV Continental European IRL (GBP)	9.27	15.29	32.90	-2.26	7.89	-2.26	-1.44	11.99	AA	Y
10206	Skandia EUR Gartmore SICAV European Smaller Cos IRL (GBP)	14.74	22.22	58.94	3.25	10.20	3.25	-12.70	22.26		Y
10081	Skandia EUR JPM Euroland Equity IRL (GBP)	9.60	14.88	39.57	-14.92	-14.25	-14.92	-9.49	11.35		Y
10271	Skandia EUR Schroder ISF Euro Equity IRL (GBP)	10.60	14.68	38.48	-6.47		-6.47	-5.13			Y
	Sector Average	8.84	12.86	35.64	-6.56	3.24	-6.56	-4.81	16.08		
ASIA PACIFIC INCLUDING JAPAN											
10488	Skandia USD Allianz RCM Oriental Income IRL (GBP)	4.58	10.17	24.13							Y
10524	Skandia EUR DWS Invest Top 50 Asia IRL (GBP)	1.45	8.26	42.47							Y
10099	Skandia USD JPM Pacific Equity IRL (GBP)	3.41	11.62	29.22	5.46	7.12	5.46	-8.08	10.51		Y
	Sector Average	2.75	11.87	37.78	8.38	23.22	8.38	-8.39	24.10		
ASIA PACIFIC EXCLUDING JAPAN											
10403	Skandia USD Baring China Select IRL (GBP)	-4.52	8.91	41.83	19.88		19.88				Y
10412	Skandia USD BlackRock GF India IRL (GBP)	4.90	9.92	53.21	9.97		9.97				Y
10383	Skandia USD Greater China Equity IRL (GBP)	-1.17	7.25	31.23	6.78		6.78				Y
10311	Skandia USD HSBC Chinese Equity IRL (GBP)	-2.40	7.80	35.01	8.49		8.49	-17.00			Y
10308	Skandia USD HSBC Indian Equity IRL (GBP)	7.50	21.14	97.63	6.65		6.65	2.76			Y
10440	Skandia USD HSBC Korean IRL (GBP)	6.57	17.42	56.42	1.40		1.40				Y
10149	Skandia USD JF Greater China IRL (GBP)	-2.26	6.21	36.58	12.56	59.40	12.56	-9.92	57.21		Y
10431	Skandia USD JF Taiwan IRL (GBP)	-3.19	-3.98	31.92	-3.00		-3.00				Y
10399	Skandia GBP Old Mutual Asian Select IRL	1.21	11.73	36.70	12.79		12.79				Y
10538	Skandia USD Pictet Funds (Lux) Pacific (ex Japan) Index IRL (GBP)	7.17	18.97								Y
10164	Skandia USD Templeton Asia Growth IRL (GBP)	4.58	15.65	57.40	16.19	51.95	16.19	-17.27	58.08		Y
	Sector Average	1.28	10.95	44.33	8.94	43.58	8.94	-6.78	41.38		
GLOBAL EMERGING MARKETS											
10396	Skandia USD Baring Global Resources IRL (GBP)	5.47	8.30	25.59	-33.31		-33.31				Y
10284	Skandia USD BlackRock GF Latin American IRL (GBP)	7.54	16.79	59.46	-4.10		-4.10	18.93		A	Y
10464	Skandia USD CS B F (Lux) Emerging Markets Aberdeen IRL (GBP)	6.07	20.95	40.36							Y
10476	Skandia EUR CS E F (Lux) Russia Explorer Aberdeen IRL (GBP)	7.22	3.48	80.68							Y
10344	Skandia USD Fidelity Latin America IRL (GBP)	6.14	15.72	52.71	0.58		0.58				Y
10326	Skandia USD Fortis L Fund Equity Brazil IRL (GBP)	7.73	15.46	58.45	-8.35		-8.35				Y
10188	Skandia USD Fortis L Fund Equity Latin America IRL (GBP)	8.94	15.79	48.20	-11.81	39.81	-11.81	17.13	35.35		Y
10329	Skandia EUR Fortis L Fund Equity Russia IRL (GBP)	12.51	5.14	87.44	-22.39		-22.39				Y
10179	Skandia USD Fortis L Fund Equity World Emerging IRL (GBP)	5.24	12.06	48.72	-19.99	-0.39	-19.99	-2.73	27.99		Y
10434	Skandia USD Franklin Middle East & Africa IRL (GBP)	5.77	9.36	30.33	-40.48		-40.48				Y
10203	Skandia EUR Gartmore SICAV Emerging Markets IRL (GBP)	5.26	8.04	40.66	-13.51	18.93	-13.51	-2.71	41.34	AA	Y
10437	Skandia USD HSBC Brazil Equity IRL (GBP)	11.31	24.60	73.67	-15.30		-15.30				Y
10443	Skandia USD HSBC Russia Equity IRL (GBP)	12.50	7.08	83.96	-21.83		-21.83				Y
10155	Skandia USD JPM Emerging Europe, M E & Africa Equity IRL (GBP)	9.61	15.40	59.14	-19.05	5.87	-19.05	7.20	22.01		Y
10458	Skandia USD JPM Middle East Equity IRL (GBP)	8.63	13.84	32.95							Y
10544	Skandia USD Pictet Funds (Lux) Emerging Markets Index IRL (GBP)	3.98	11.51								Y
10503	Skandia USD Schroder ISF Middle East IRL (GBP)	5.42	12.19	30.55							Y
10428	Skandia USD Templeton BRIC IRL (GBP)	1.50	6.14	46.63	-10.63		-10.63				Y
10161	Skandia USD Templeton Emerging Markets IRL (GBP)	5.41	12.32	42.07	0.72	14.93	0.72	-3.57	18.34		Y
10424	Skandia USD Templeton Emg Mkts Smaller Cos IRL (GBP)	6.38	16.40	65.20	1.94		1.94			A	Y
	Sector Average	5.56	11.17	51.37	-8.08	23.45	-8.08	5.53	27.26		
COMMODITY/ENERGY											
10287	Skandia USD BlackRock GF World Energy IRL (GBP)	4.72	2.87	13.19	-17.91		-17.91	17.00		AA	Y
10293	Skandia USD BlackRock GF World Mining IRL (GBP)	6.45	14.45	48.09	-24.17		-24.17	17.42		AAA	Y
10323	Skandia EUR Fortis L Fund Equity Materials World IRL (GBP)	7.90	9.38	36.98	-31.55		-31.55				Y
10531	Skandia EUR Pictet Funds (Lux) Water IRL (GBP)	5.54	9.94	15.57							Y
	Sector Average	3.89	2.65	21.55	-8.22	26.85	-8.22	20.63	14.58		
SPECIALIST											
10494	Skandia EUR Allianz RCM BRIC Equity IRL (GBP)	4.91	6.07	61.48							Y
10550	Skandia USD Aviva Investors Global Convertibles IRL (GBP)	2.73								A	Y
10473	Skandia EUR C S E F (Lux) Global Prestige IRL (GBP)	10.51	19.56	46.61							Y
10470	Skandia EUR CS E F (Lux) Future Energy Aberdeen IRL (GBP)	1.23	-2.17	18.11							Y
10467	Skandia USD CS E F (Lux) Infrastructure Aberdeen IRL (GBP)	3.13	11.63	41.53							Y
10521	Skandia EUR DWS Global Agribusiness IRL (GBP)	6.00	11.92	40.32							Y
10518	Skandia EUR DWS Invest Climate Change IRL (GBP)	1.73	3.94	23.11							Y
10332	Skandia EUR Fortis L Fund Equity Utilities World IRL (GBP)	6.93	6.47	3.95	-16.87		-16.87				Y
10461	Skandia USD JF India IRL (GBP)	3.63	7.49	50.31							Y
10500	Skandia USD JPM Highbridge Statistical Market Neutral IRL (GBP)	0.06	-2.22	-16.05							Y
10418	Skandia USD Jupiter India IRL (GBP)	6.95	16.51	69.07				11.70			Y
10481	Skandia GBP New Star Global Financials IRL	15.07	19.27	44.48						A	Y
10455	Skandia USD New Star India Equity IRL (GBP)	5.98	9.91	58.07							Y
10533	Skandia USD Pictet Funds (Lux) Timber IRL (GBP)	10.16	16.24	47.02							Y
10408	Skandia GBP Sarasin AgriSar IRL	4.54	5.70	21.79	-10.06		-10.06				Y

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Available to Portfolio Bonds	Skandia Ireland ID Number	CUMULATIVE					ANNUAL			OBSR Fund Rating	Financial Express Crown Rating	Available to Spanish residents*
			1 Month	3 Months	6 Months	1 Year	3 Years	2009	2008	2007			
MultiManager – Skandia													
Skandia Ireland 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 Skandia Ireland and are separate to the OEIC funds offered by SIML and SGF, although they may be invested wholly or partially through these funds.													
✓		10141	8.41	13.36	27.32	-5.95	-9.92	-5.95	-8.11	4.23		1	Y
✓		10001	8.26	13.04	25.58	-5.87	-11.23	-5.87	-8.13	2.64		1	Y
		10037	2.62	3.92	1.36	15.02	27.44	15.02	15.56	-4.12			Y
✓		10004	7.34	11.25	18.36	-3.35	-7.98	-3.35	-5.37	0.62		1	Y
		10031	1.00	5.73	8.27	8.99	24.16	8.99	14.62	-0.61			Y
✓		10546	8.12										Y
✓		10247	4.36	6.54	7.87	9.66	19.96	9.66	10.81	-1.28		1	Y
✓		10022	5.30	8.16	27.37	7.80	-17.69	7.80	-15.95	-9.15		1	Y
		10027	3.96	10.74	41.03	8.45	35.09	8.45	0.28	24.21			Y
✓		10007	9.21	12.09	28.55	-11.69	-21.66	-11.69	-13.32	2.34		1	Y
✓		10244	7.45	13.42	16.67	0.00	-4.29	0.00	-3.40	-0.92			Y
✓		10014	5.18	9.52	18.05	-9.74	-5.82	-9.74	-2.22	6.71		2	Y
UNCONSTRAINED													
FLEXIBLE MANAGED													
6	✓	10277	9.47	14.66	33.67	-9.22		-9.22	-10.31		A		Y
		Sector Average	5.33	8.77	18.67	-3.23	2.24	-3.23	-2.27	8.10			
UK ALL COMPANIES													
7	✓	10280	10.71	15.67	28.36	-21.52		-21.52	-20.36		A		Y
7	✓	10319	7.28	9.86	13.30	-5.34		-5.34					Y
		Sector Average	7.59	12.43	31.63	-9.05	-11.07	-9.05	-11.23	10.15			
EUROPE INCLUDING UK													
9		10371	10.05	15.37	43.02	1.68		1.68					Y
		Sector Average	8.49	12.50	33.47	-9.90	-4.43	-9.90	-7.13	14.21			

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

Source: Financial Express Limited, bid to bid with gross income reinvested back into the fund.

▲ Ethical profile.

* Funds marked with Y are available for investment to residents of Spain.

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 Skandia Ireland's Annual Management Charge, however, they exclude product charges.

The currency that features at the beginning of the Skandia Ireland fund names indicates the currency that the funds are denominated in (the base currency). For example, the Skandia **GBP** Balanced Portfolio is denominated in **Sterling**.

Skandia Ireland's Multi-currency pricing system allows Skandia Ireland to take the price of a fund and, by applying an exchange rate to it, produce equivalent prices in other currencies.

For example, the Skandia GBP UK Equity Blend IRK fund has been repriced in Euro and USD and are listed with the relevant currency shown after the fund name in brackets.

Skandia Ireland Portfolio Bond products must invest directly into the base currency funds, which for the purpose of clarity have been marked with a tick (✓).Skandia Ireland products are only available in certain countries within the European Economic Area. For more information regarding the statistics shown in *informer* please see the fund news page.This Financial Express sourced information is provided to you by Skandia UK Group and is used at your own risk. Financial Express take care to ensure that the information provided is correct. Neither Financial Express or Skandia UK Group warrants, represents nor guarantees the contents of the information, nor do they accept any responsibility for error, inaccuracies, omissions or any inconsistencies herein. Citywire Ratings: Source & Copyright: Citywire Financial Publishers Limited. The manager's Citywire Fund Manager rating is based on their 3 year risk adjusted performance. More information at www.citywire.co.uk. OBSR Ratings: Source and copyright Old Broad Street Research Limited.

US Dollar (\$)

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Available To Portfolio Bonds	Skandia Ireland ID Number	CUMULATIVE					ANNUAL			OBSR Fund Rating	Financial Express Crown Rating	Available to Spanish residents*		
			1 Month	3 Months	6 Months	1 Year	3 Years	2009	2008	2007					
self select															
1	✓	10042	MONEY MARKET												
			Skandia USD Deposit IRL	0.00	1.62	2.11	3.29	11.73		3.29	4.03	3.98	2 🏆	Y	
			Sector Average	-0.11	1.22	10.13	-4.02	5.12		-4.02	1.67	7.73			
			GLOBAL FIXED INTEREST												
		10258	Skandia EUR Allianz DIT Bondspezial IRL (USD)	1.47	4.97	12.93	8.78	20.74		8.78	7.98	2.79		Y	
		10261	Skandia EUR Allianz DIT Euro Bond Total Return IRL (USD)	3.22	8.76	20.60	-1.49	9.94		-1.49	7.25	4.05		Y	
		10174	Skandia EUR Credit Suisse Bond Corporate European IRL (USD)	2.45	5.67	16.85	2.14	14.69		2.14	6.92	5.02		Y	
1	✓	10379	Skandia USD Emerging Markets Debt IRL	3.42	9.33	28.01	3.42			3.42				Y	
		10183	Skandia EUR Fortis L Fund Bond Euro IRL (USD)	2.91	6.01	19.25	5.09	18.82		5.09	7.75	4.93		Y	
	✓	10095	Skandia USD Invesco Bond IRL	3.34	6.17	8.17	7.30	18.84		7.30	6.95	3.55	A	1 🏆	Y
		10091	Skandia EUR Invesco European Bond IRL (USD)	2.38	6.39	17.93	4.21	16.18		4.21	6.08	5.10		Y	
	✓	10514	Skandia USD Schroder ISF Asian Bond IRL	1.09	3.92	8.17								Y	
	✓	10511	Skandia USD Schroder ISF Emg Mkt Debt Absolute Return IRL	1.27	6.24	16.61								Y	
	✓	10423	Skandia USD Templeton Global Bond IRL	0.55	4.50	18.46	15.94		15.94				AA	Y	
	✓	10373	Skandia USD Total Return Bond IRL	3.04	7.06	13.65	9.96		9.96					Y	
			Sector Average	1.97	6.77	20.87	1.82	8.68		1.82	0.33	6.38			
2			DEFENSIVE MANAGED												
		10045	Skandia EUR JPM Global Capital Preservation IRL (USD)	1.86	6.07	20.87	-3.12	14.61		-3.12	7.06	10.50		Y	
			Sector Average	2.31	7.15	23.83	-3.15	2.85		-3.15	-2.12	8.49			
3			CAUTIOUS MANAGED												
	✓	10355	Skandia USD Fidelity Multi Asset Strategic IRL	2.44	10.08	26.51	-8.07			-8.07				Y	
			Sector Average	2.74	8.82	29.14	-10.52	-11.88		-10.52	-10.77	10.36			
3			STERLING CORPORATE BOND												
		10302	Skandia GBP Gartmore SICAV Sterling Corporate Bond IRL (USD)	18.95	29.43	43.64	-15.58			-15.58	-16.00			Y	
			Sector Average	3.18	12.14	31.24	-7.61	-13.65		-7.61	-10.38	4.30			
3			BALANCED MANAGED												
		10553	Skandia GBP CF Miton Special Situations IRL (USD)	Launched: 17/08/2009									A	Y	
		10048	Skandia EUR JPM Europe Balanced IRL (USD)	5.49	10.29	32.54	-6.80	1.00		-6.80	1.06	7.22		Y	
	✓	10053	Skandia USD Templeton Global Balanced IRL	4.14	12.43	37.04	-9.53	-10.37		-9.53	-9.41	9.37	1 🏆	Y	
			Sector Average	2.94	8.49	29.83	-9.95	-7.83		-9.95	-9.75	13.42			
4			UK DIRECT PROPERTY												
		10145	Skandia GBP M&G Property IRL (USD)	4.58	7.54	16.52	-25.68	-50.01		-25.68	-36.57	6.04			
			Sector Average	-0.46	-2.32	2.31	-36.28	-46.77		-36.28	-23.59	9.32			
4			STERLING FIXED INTEREST												
		10093	Skandia GBP Invesco Sterling Bond IRL (USD)	3.68	16.56	47.75	0.56	-2.51		0.56	-8.83	6.34	AA	Y	
			Sector Average	2.87	13.18	35.45	-6.03	-10.55		-6.03	-9.84	5.57			
5			GLOBAL HIGH YIELD												
		10270	Skandia EUR HSBC Euro High Yield Bond IRL (USD)	4.35	16.19	57.27	4.84			4.84	2.62			Y	
			Sector Average	2.32	13.13	40.85	-6.14	-5.69		-6.14	-4.42	5.12			
6			NORTH AMERICA												
	✓	10190	Skandia USD Fortis L Fund Equity Growth USA IRL	3.99	15.19	34.04	-11.96	6.17		-11.96	3.13	16.93	3 🏆	Y	
	✓	10071	Skandia USD Franklin US Equity IRL	3.32	11.30	34.97	-14.90	-12.19		-14.90	-9.57	14.10	A	3 🏆	Y
	✓	10451	Skandia USD GAM Star US All Cap Equity IRL	3.50	13.84	39.51	-13.45			-13.45				Y	
	✓	10304	Skandia USD HSBC US Index IRL	7.73	14.36	31.95	-20.64			-20.64	-12.46			Y	
	✓	10074	Skandia USD JPM America Equity IRL	3.76	15.50	33.76	-18.21	-16.53		-18.21	-12.96	17.24	2 🏆	Y	
	✓	10540	Skandia USD Pictet Funds (Lux) USA Index IRL	4.94	13.12									Y	
	✓	10274	Skandia USD Schroder ISF US Smaller Companies IRL	3.11	14.50	38.86	-18.33			-18.33	-1.93		AAA	Y	
	✓	10388	Skandia USD US All Cap Value IRL	6.36	13.23	41.25	-22.77			-22.77				Y	
			Sector Average	3.65	12.84	38.59	-18.88	-17.60		-18.88	-11.05	14.19			
7			GLOBAL EQUITIES												
	✓	10313	Skandia USD Aberdeen Global World Equity IRL	5.87	15.05	49.31	-12.99			-12.99	-6.45			Y	
	✓	10498	Skandia EUR Allianz DIT Global Eco Trends IRL (USD)	1.37	2.83	35.22								Y	
	✓	10490	Skandia USD Allianz RCM Global Agricultural Trends IRL	5.71	8.77	43.19								Y	
	✓	10056	Skandia USD BlackRock GF Global Allocation IRL	3.08	8.26	24.26	-5.18	4.95		-5.18	-0.84	11.62	A	3 🏆	Y
	✓	10414	Skandia USD BlackRock GF World Health Science IRL	1.13	14.03	15.21	-7.36			-7.36				Y	
	✓	10391	Skandia USD Healthcare IRL	2.23	13.21	12.39	-18.50			-18.50				Y	
	✓	10445	Skandia USD HSBC Climate Change IRL	4.83	11.86	40.00	-29.24			-29.24				Y	
	✓	10298	Skandia USD JPM Global Dynamic IRL	5.63	15.36	41.13	-18.85			-18.85	-15.60			Y	
		10366	Skandia EUR Jupiter Climate Change Solutions IRL (USD) ▲	5.22	10.89	42.81	-25.13			-25.13			AA	Y	
		10360	Skandia EUR Jupiter Global Financials IRL (USD)	12.02	15.87	58.81	2.33			2.33			AAA	Y	
		10479	Skandia GBP New Star Tactical Portfolio IRL (USD)	1.96	15.36	38.47							A	Y	
	✓	10505	Skandia USD Schroder ISF Global Climate Change Equity IRL	5.06	10.25	44.35								Y	
	✓	10508	Skandia USD Schroder ISF QEP Global Active Value IRL	6.72	16.20	59.22								Y	
	✓	10376	Skandia USD Technology IRL	3.26	17.83	49.61	-19.92			-19.92				Y	
	✓	10086	Skandia USD Templeton Global Fund IRL	5.93	16.80	48.85	-18.81	-21.61		-18.81	-16.23	15.26	1 🏆	Y	
			Sector Average	4.12	11.74	40.93	-14.56	-11.75		-14.56	-11.49	16.70			
7			JAPAN												
		10228	Skandia JPY Aberdeen Global Japanese Equity IRL (USD)	4.92	10.99	38.39	-2.10	-29.92		-2.10	-24.41	-5.30		Y	
	✓	10083	Skandia USD BlackRock GF Japan IRL	3.36	10.67	34.32	-15.26	-39.45		-15.26	-23.49	-6.61	1 🏆	Y	
	✓	10169	Skandia USD JF Japan Equity IRL	4.02	14.43	31.95	-15.39	-37.68		-15.39	-25.47	-1.16	1 🏆	Y	
			Sector Average	3.93	11.85	37.76	-7.34	-30.89		-7.34	-21.60	-4.87			
8			GLOBAL PROPERTY												
		10103	Skandia EUR Aviva Investors European REIT IRL (USD)	17.25	28.68	71.85	-15.90	-36.17		-15.90	-29.39	7.48		Y	
		10177	Skandia EUR Credit Suisse Equity European Property IRL (USD)	20.26	28.17	58.21	-23.92	-46.38		-23.92	-30.27	1.09		Y	
	✓	10266	Skandia USD Global Real Estate Securities IRL	15.67	26.46	61.94	-34.93	-47.71		-34.93	-22.15	3.23		Y	
			Sector Average	6.13	5.69	28.37	-35.03	-42.22		-35.03	-18.10	8.59			

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number	Available to Portfolio Bonds	Skandia Ireland ID Number	CUMULATIVE					ANNUAL			OBSR Fund Rating	Financial Express Crown Rating	Available to Spanish residents*
			1 Month	3 Months	6 Months	1 Year	3 Years	2009	2008	2007			
self select (continued)													
UK ALL COMPANIES													
8		10060	Skandia GBP Aberdeen UK Growth IRL (USD)	7.13	17.35	50.04	-17.86	-27.51	-17.86	-23.70	15.65		Y
		10063	Skandia GBP BlackRock United Kingdom IRL (USD)	5.69	13.67	48.99	-18.58	-22.88	-18.58	-15.32	11.85	AAA	Y
		10067	Skandia GBP Invesco UK Equity IRL (USD)	7.54	16.54	44.22	-16.84	-32.64	-16.84	-31.58	18.38		Y
		10296	Skandia GBP JPM UK Equity IRL (USD)	5.58	14.36	43.64	-29.30		-29.30	-19.15			Y
		10011	Skandia GBP UK Index Tracker IRL (USD)	6.36	14.80	48.51	-18.32	-26.09	-18.32	-19.27	12.07		Y
			Sector Average	5.84	13.73	50.64	-18.66	-23.75	-18.66	-19.74	16.80		
EUROPE INCLUDING UK													
8		10387	Skandia EUR European Equity IRL (USD)	7.27	14.30	46.44	-19.78		-19.78				Y
		10186	Skandia EUR Fortis L Fund Equity Europe IRL (USD)	7.85	12.77	51.69	-21.61	-25.78	-21.61	-17.16	14.28		Y
		10168	Skandia EUR JPM European Small Cap IRL (USD)	8.94	16.48	53.79	-26.74	-28.93	-26.74	-23.25	26.39		Y
		10369	Skandia EUR Jupiter European Opportunities IRL (USD)	7.44	12.59	45.76	-14.60		-14.60			AA	Y
		10363	Skandia EUR Jupiter New Europe IRL (USD)	9.80	14.35	88.82	-32.70		-32.70			AA	Y
		10536	Skandia EUR Pictet Funds (Lux) Europe Index IRL (USD)	8.01	13.52								Y
			Sector Average	6.72	13.80	52.75	-19.42	-18.06	-19.42	-16.04	21.11		
EUROPE EXCLUDING UK													
9		10252	Skandia EUR Axa Europe ex-UK Alpha IRL (USD)	8.46	16.68	48.37	-24.84	-24.78	-24.84	-17.71	21.62		Y
		10264	Skandia EUR BlackRock GF Continental European Flexible IRL (USD)	15.59	24.07	73.14	-1.11	7.57	-1.11	-9.70	20.46	A	Y
		10021	Skandia GBP Continental European IRL (USD)	7.33	11.75	46.52	-15.32	-16.94	-15.32	-16.78	17.86		Y
		10449	Skandia GBP GAM Star Continental European Equity IRL (USD)	8.43	13.88	47.36	-11.32		-11.32				Y
		10201	Skandia EUR Gartmore SICAV Continental European IRL (USD)	7.50	16.64	52.04	-12.59	-7.50	-12.59	-10.90	18.77	AA	Y
		10207	Skandia EUR Gartmore SICAV European Smaller Companies IRL (USD)	12.88	23.65	81.84	-7.66	-5.52	-7.66	-21.08	29.65		Y
		10082	Skandia EUR JPM Euroland Equity IRL (USD)	7.83	16.22	59.68	-23.91	-26.48	-23.91	-18.18	18.09		Y
		10272	Skandia EUR Schroder ISF Euro Equity IRL (USD)	8.81	16.02	58.43	-16.35		-16.35	-14.24			Y
			Sector Average	7.06	14.17	55.23	-16.43	-11.48	-16.43	-13.94	23.09		
ASIA PACIFIC INCLUDING JAPAN													
9	✓	10487	Skandia USD Allianz RCM Oriental Income IRL	2.87	11.45	42.06							Y
		10525	Skandia EUR DWS Invest Top 50 Asia IRL (USD)	-0.19	9.53	62.99							Y
	✓	10098	Skandia USD JPM Pacific Equity IRL	1.73	12.91	47.89	-5.69	-8.16	-5.69	-16.90	17.18	1★	Y
			Sector Average	1.07	13.17	57.68	-3.07	5.64	-3.07	-17.18	31.60		
UK SMALLER COMPANIES													
9		10070	Skandia GBP Invesco UK Smaller Companies Europe IRL (USD)	7.43	13.88	46.36	-21.95	-22.36	-21.95	-19.59	23.70		Y
			Sector Average	6.53	15.82	57.17	-19.84	-26.12	-19.84	-25.94	24.45		
ASIA PACIFIC EXCLUDING JAPAN													
10	✓	10402	Skandia USD Baring China Select IRL	-6.07	10.17	62.31	7.21		7.21				Y
	✓	10417	Skandia USD BlackRock GF India IRL	3.20	11.19	75.34	-1.65		-1.65				Y
	✓	10382	Skandia USD Greater China Equity IRL	-2.78	8.49	50.19	-4.51		-4.51				Y
	✓	10310	Skandia USD HSBC Chinese Equity IRL	-3.98	9.05	54.50	-2.97		-2.97	-24.96			Y
	✓	10307	Skandia USD HSBC Indian Equity IRL	5.75	22.55	126.17	-4.62		-4.62	-7.10			Y
	✓	10439	Skandia USD HSBC Korean IRL	4.83	18.78	79.01	-9.32		-9.32				Y
	✓	10148	Skandia USD JF Greater China IRL	-3.85	7.45	56.30	0.66	36.65	0.66	-18.56	66.69	3★	Y
	✓	10430	Skandia USD JF Taiwan IRL	-4.77	-2.87	50.97	-13.25		-13.25				Y
	✓	10400	Skandia GBP Old Mutual Asian Select IRL (USD)	-0.44	13.03	56.45	0.87		0.87				Y
	✓	10537	Skandia USD Pictet Funds (Lux) Pacific (ex Japan) Index IRL	5.43	20.36								Y
	✓	10163	Skandia USD Templeton Asia Growth IRL	2.88	16.99	80.14	3.91	30.27	3.91	-25.21	67.62	1★	Y
			Sector Average	-0.37	12.24	65.17	-2.57	23.10	-2.57	-15.72	49.92		
COMMODITY/ENERGY													
10	✓	10286	Skandia USD BlackRock GF World Energy IRL	3.02	4.06	29.54	-26.59		-26.59	5.78		AA	Y
	✓	10292	Skandia USD BlackRock GF World Mining IRL	4.72	15.78	69.47	-32.18		-32.18	6.15		AAA	Y
		10324	Skandia EUR Fortis L Fund Equity Materials World IRL (USD)	6.15	10.66	56.71	-38.79		-38.79				Y
		10530	Skandia EUR Pictet Funds (Lux) Water IRL (USD)	3.83	11.22	32.22							Y
			Sector Average	2.20	3.84	39.11	-17.91	8.76	-17.91	9.05	21.50		
GLOBAL EMERGING MARKETS													
10	✓	10395	Skandia USD Baring Global Resources IRL	3.75	9.56	43.73	-40.36		-40.36				Y
	✓	10283	Skandia USD BlackRock GF Latin American IRL	5.79	18.14	82.49	-14.24		-14.24	7.52		A	Y
	✓	10463	Skandia USD CS B F (Lux) Emerging Markets Aberdeen IRL	4.34	22.36	60.63							Y
		10477	Skandia EUR CS E F (Lux) Russia Explorer Aberdeen IRL (USD)	5.48	4.69	106.71							Y
	✓	10343	Skandia USD Fidelity Latin America IRL	4.41	17.07	74.76	-10.05		-10.05				Y
	✓	10325	Skandia USD Fortis L Fund Equity Brazil IRL	5.98	16.80	81.33	-18.03		-18.03				Y
	✓	10187	Skandia USD Fortis L Fund Equity Latin America IRL	7.16	17.13	69.61	-21.13	19.87	-21.13	5.89	43.52	3★	Y
	✓	10330	Skandia EUR Fortis L Fund Equity Russia IRL (USD)	10.69	6.37	114.44	-30.59		-30.59				Y
	✓	10178	Skandia USD Fortis L Fund Equity World Emerging IRL	3.52	13.36	70.20	-28.44	-14.60	-28.44	-12.06	35.72	1★	Y
	✓	10433	Skandia USD Franklin Middle East & Africa IRL	4.05	10.63	49.15	-46.77		-46.77				Y
	✓	10204	Skandia EUR Gartmore SICAV Emerging Markets IRL (USD)	3.55	9.30	60.93	-22.65	1.96	-22.65	-12.05	49.89	AA	Y
	✓	10436	Skandia USD HSBC Brazil Equity IRL	9.50	26.04	98.75	-24.25		-24.25				Y
	✓	10442	Skandia USD HSBC Russia Equity IRL	10.67	8.32	110.53	-30.09		-30.09				Y
	✓	10154	Skandia USD JPM Emerging Europe, Middle East & Africa Equity IRL	7.83	16.74	82.12	-27.61	-9.23	-27.61	-3.09	29.37	1★	Y
	✓	10457	Skandia USD JPM Middle East Equity IRL	6.86	15.16	52.15							Y
	✓	10543	Skandia USD Pictet Funds (Lux) Emerging Markets Index IRL	2.30	12.82								Y
	✓	10502	Skandia USD Schroder ISF Middle East IRL	3.71	13.49	49.40							Y
	✓	10427	Skandia USD Templeton BRIC IRL	-0.16	7.37	67.80	-20.07		-20.07				Y
	✓	10160	Skandia USD Templeton Emerging Markets IRL	3.70	13.62	62.59	-9.92	-1.47	-9.92	-12.82	25.48	1★	Y
	✓	10426	Skandia USD Templeton Emerging markets Smaller Companies IRL	4.65	17.75	89.06	-8.83		-8.83			A	Y
			Sector Average	3.84	12.46	73.23	-17.79	5.84	-17.79	-4.59	34.95		
SPECIALIST													
	✓	10495	Skandia EUR Allianz RCM BRIC Equity IRL (USD)	3.21	7.31	84.74							Y
		10549	Skandia USD Aviva Investors Global Convertibles IRL	1.07								A	Y
		10474	Skandia EUR Credit Suisse Equity Fund (Lux) Global Prestige IRL (USD)	8.72	20.96	67.73							Y
		10471	Skandia EUR CS E F (Lux) Future Energy Aberdeen IRL (USD)	-0.41	-1.03	35.13							Y
	✓	10466	Skandia USD CS E F (Lux) Infrastructure Aberdeen IRL	1.45	12.92	61.97							Y
		10522	Skandia EUR DWS Global Agribusiness IRL (USD)	4.28	13.23	60.53							Y
		10519	Skandia EUR DWS Invest Climate Change IRL (USD)	0.08	5.15	40.84							Y
		10333	Skandia EUR Fortis L Fund Equity Utilities World IRL (USD)	5.19	7.71	18.93	-25.65		-25.65				Y
	✓	10460	Skandia USD JF India IRL	1.94	8.73	72.02							Y
	✓	10499	Skandia USD JPM Highbridge Statistical Market Neutral IRL	-1.57	-1.08	-3.92							Y
	✓	10420	Skandia USD Jupiter India IRL	5.20	17.87	93.48	-0.11		-0.11				Y
	✓	10482	Skandia GBP New Star Global Financials IRL (USD)	13.20	20.65	65.34						A	Y
	✓	10454	Skandia USD New Star India Equity IRL	4.26	11.18	80.90							Y
	✓	10527	Skandia USD Pictet Funds (Lux) Timber IRL	8.37	17.60	68.20							Y
		10409	Skandia GBP Sarasin AgriSar IRL (USD)	2.84	6.93	39.38	-19.56		-19.56				Y

US Dollar (\$)

September 2009

All percentage growth calculated to 28/08/09

Annual performance % over one year to end August

Sector Risk Number
Available to Portfolio Bonds
Skandia Ireland ID Number

CUMULATIVE
1 3 6 1 Year 3 Years
Month Months Months

ANNUAL
2009 2008 2007

OBSR Fund Rating
Financial Express Crown Rating
Available to Spanish residents*

MultiManager – Skandia

Skandia Ireland 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 Skandia Ireland and are separate to the OEIC funds offered by SIML and SGF, although they may be invested wholly or partially through these funds.

RISK CONTROLLED

✓	Skandia Ireland ID Number	Fund Name	1 Month	3 Months	6 Months	1 Year	3 Years	2009	2008	2007	OBSR Fund Rating	Financial Express Crown Rating	Available to Spanish residents*
✓	10142	Skandia USD Aggressive IRL	7.25	15.78	45.89	-12.54	-15.64	-12.54	-13.96	12.10		2	Y
✓	10003	Skandia USD Balanced IRL	6.86	14.98	41.48	-10.43	-13.57	-10.43	-12.19	9.90		1	Y
	10036	Skandia EUR Biased Global Bond IRL (USD)	0.95	5.12	16.00	2.86	9.27	2.86	4.48	1.68			Y
✓	10006	Skandia USD Cautious IRL	5.48	12.76	30.28	-5.58	-5.67	-5.58	-7.31	7.79		2	Y
	10030	Skandia EUR Euro Bond IRL (USD)	-0.65	6.96	23.90	-2.52	6.45	-2.52	3.62	5.39			Y
	10547	Skandia GBP Global Dynamic Equity IRL (USD)	6.37										Y
	10249	Skandia GBP Global Fixed Interest Blend IRL (USD)	2.66	7.78	23.45	-1.93	2.85	-1.93	0.18	4.68			Y
	10023	Skandia GBP Japanese Equity IRL (USD)	3.58	9.42	45.76	-3.59	-29.43	-3.59	-24.02	-3.66			Y
✓	10026	Skandia USD Pacific Equity IRL	2.27	12.02	61.39	-3.01	15.82	-3.01	-9.34	31.71		2	Y
	10008	Skandia GBP UK Equity IRL (USD)	7.43	13.39	47.12	-21.02	-32.84	-21.02	-21.64	8.53			Y
	10246	Skandia GBP UK Fixed Interest Blend IRL (USD)	5.70	14.74	33.52	-10.57	-17.94	-10.57	-12.67	5.07			Y
	10013	Skandia GBP US Equity IRL (USD)	3.46	10.79	35.10	-19.27	-19.25	-19.27	-11.60	13.15			Y

UNCONSTRAINED

FLEXIBLE MANAGED

5	10278	Skandia GBP Global Best Ideas IRL (USD)	7.68	15.99	52.97	-18.81		-18.81	-18.91			A	Y
		Sector Average	3.62	10.03	35.81	-13.46	-12.34	-13.46	-11.64	14.63			

UK ALL COMPANIES

8	10281	Skandia GBP UK Best Ideas IRL (USD)	8.91	17.01	46.90	-29.81		-29.81	-28.00			A	Y
	10320	Skandia GBP UK Strategic Best Ideas IRL (USD)	5.54	11.14	29.66	-15.34		-15.34					Y
		Sector Average	5.84	13.73	50.64	-18.66	-23.75	-18.66	-19.74	16.80			

EUROPE INCLUDING UK

8	10372	Skandia EUR European Best Ideas IRL (USD)	8.26	16.72	63.62	-9.07		-9.07					Y
		Sector Average	6.72	13.80	52.75	-19.42	-18.06	-19.42	-16.04	21.11			

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

Source: Financial Express Limited, bid to bid with gross income reinvested back into the fund.

▲ Ethical profile.

*Funds marked with Y are available for investment to residents of Spain.

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 Skandia Ireland's Annual Management Charge, however, they exclude product charges.

The currency that features at the beginning of the Skandia Ireland fund names indicates the currency that the funds are denominated in (the base currency). For example, the Skandia **GBP** Balanced Portfolio is denominated in **Sterling**.

Skandia Ireland's Multi-currency pricing system allows Skandia Ireland to take the price of a fund and, by applying an exchange rate to it, produce equivalent prices in other currencies.

For example, the Skandia GBP UK Equity Blend IRL fund has been repriced in Euro and USD and are listed with the relevant currency shown after the fund name in brackets.

Skandia Ireland Portfolio Bond products must invest directly into the base currency funds, which for the purpose of clarity have been marked with a tick (✓).

Skandia Ireland products are only available in certain countries within the European Economic Area.

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

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