

April 2009

All percentage growth calculated to 31/03/09

Annual performance % over one year to end March

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)																		
7	6		97243	RS GBP Newton International Growth (EUR)	1.13	0.71	-25.37	-34.09										
			96608	RS GBP Sarasin EquiSar Global Thematic (EUR)	2.65	-3.56	-28.07	-30.13	-34.83	-14.12	-34.09	-11.17					A	
			97664	RS USD Schroder ISF Global Climate Change Equity (EUR)	2.03	0.59					-30.13	-11.24	5.09	32.51	-0.56		A	
			97668	RS USD Schroder ISF QEP Global Active Value (EUR)	2.52	-7.12												
		4		96511	RS GBP Schroder Medical Discovery (EUR)	-5.10	-1.92	-16.95	-10.27	-31.00	-19.04	-10.27	-21.98	-1.44	20.52	-2.64		
				97428	RS USD Technology (EUR)	7.29	12.17	-26.42										
	5		96209	RS USD Templeton Global Fund (EUR)	-1.37	-11.82	-30.11	-38.79	-48.24	-31.30	-38.79	-21.04	7.10	20.82	9.85		Y	
				Sector Average	0.02	-3.19	-24.03	-29.84	-39.10	-18.77	-29.84	-16.89	4.46	27.95	4.24			
UK EQUITY INCOME																		
7	5		96754	RS GBP Artemis Income (EUR)	-6.58	-7.21	-30.53	-34.46	-44.75	-21.53	-34.46	-26.65	14.92	24.37	14.20		AAA	
			96570	RS GBP GLG UK Income (EUR)	-5.58	-5.88	-36.20	-46.90	-60.29	-45.72	-46.90	-31.94	9.87	22.31	11.76			
			96648	RS GBP Invesco High Income (EUR)	-7.40	-8.68	-27.82	-31.61	-35.98	-3.64	-31.61	-23.86	22.95	30.21	15.59		AAA	
			96725	RS GBP Jupiter Income Trust (EUR)	-5.06	-8.61	-29.44	-37.99	-50.48	-27.91	-37.99	-29.67	13.53	31.05	11.10		AAA	
			96781	RS GBP Liontrust First Income (EUR)	-7.72	-9.06	-36.63	-46.99	-59.76	-46.77	-46.99	-32.19	11.95	22.18	8.26			
			96746	RS GBP New Star Higher Income (EUR)	-0.02	-4.95	-32.49	-50.43	-64.77	-49.93	-50.43	-34.95	9.26	27.32	11.63			
				Sector Average	-4.03	-7.23	-29.68	-37.71	-47.74	-27.49	-37.71	-26.70	14.46	23.62	12.23			
NORTH AMERICA																		
7	8		97223	RS USD BlackRock GF US Flexible (EUR)	-1.93	-1.15	-22.75	-23.36			-23.36	-24.80					Y	
			96701	RS USD Fidelity American Growth (EUR)	-5.06	-6.23	-28.28	-30.54	-53.05	-41.58	-30.54	-22.52	-12.75	38.01	-9.85			
			96616	RS GBP Fidelity American Special Situations (EUR)	-4.73	-2.07	-26.04	-27.90	-51.00	-39.85	-27.90	-22.47	-12.33	37.54	-10.75			
		5		96831	RS USD Franklin Mutual Beacon (EUR)	-1.88	-7.99	-27.78	-31.89	-48.80	-36.31	-31.89	-26.15	1.79	22.70	1.37		Y
			97055	RS USD Franklin US Equity (EUR)	-0.81	-3.43	-19.06	-20.56	-38.40		-20.56	-21.62	-1.06				Y	
			97590	RS USD GAM Star US All Cap Equity (EUR)	2.99	4.18	-27.18										Y	
			96436	RS USD Gartmore SICAV US Smaller Companies (EUR)	1.06	-6.04	-38.43	-33.51	-59.64	-43.19	-33.51	-37.17	-3.38	36.23	3.32		Y	
			96206	RS USD JPM America Equity (EUR)	-1.47	-3.91	-26.09	-26.76	-43.45	-33.99	-26.76	-22.71	-0.09	16.03	0.59		Y	
			97309	RS USD Lazard North American Equity (EUR)	1.59	-0.94	-28.59	-24.90			-24.90							
			97710	RS USD Pictet Funds (Lux) USA Index (EUR)	Launched: 07/04/2009													
			96620	RS GBP Schroder US Smaller Companies (EUR)	2.97	2.23	-28.75	-22.22	-36.03	-11.99	-22.22	-18.74	1.21	31.69	4.48		AAA	
			96980	RS GBP Threadneedle American (EUR)	0.11	2.51	-22.44	-22.68	-40.89		-22.68	-18.79	-5.86	22.49			AA	
		97412	RS USD US All Cap Value (EUR)	2.71	2.77	-32.54												
	6		96667	RS GBP US Index Tracker (EUR)	-0.20	-2.57	-26.27	-25.97	-42.45	-32.17	-25.97	-21.75	-0.64	20.42	-2.12			
				Sector Average	0.96	-2.39	-26.26	-27.63	-44.23	-32.42	-27.63	-21.72	-1.55	22.06	-0.72			
GLOBAL PROPERTY																		
8			97103	RS USD Global Real Estate Securities (La Salle) (EUR)	-3.59	-21.75	-55.35	-58.73	-68.68		-58.73	-32.63	12.63				Y	
				Sector Average	-2.55	-14.63	-42.16	-47.64	-54.56	-29.48	-47.64	-24.77	15.35	31.86	17.71			
	UK ALL COMPANIES																	
	8	7		97069	RS GBP Aberdeen UK Growth (EUR)	-5.54	-8.44	-35.03	-43.95	-52.79		-43.95	-26.56	14.68				
				96750	RS GBP Artemis UK Special Situations (EUR)	-2.44	-0.90	-28.47	-34.65	-45.33	-25.45	-34.65	-26.85	14.37	23.99	9.99		AAA
				96848	RS GBP AXA Framlington UK Select Opportunities (EUR)	-3.71	-4.07	-32.17	-39.94	-47.69	-25.65	-39.94	-23.58	13.98	28.40	10.70		AAA
				96203	RS GBP BlackRock United Kingdom (EUR)	-3.99	-3.94	-31.09	-39.92	-48.95	-29.98	-39.92	-23.29	10.78	24.69	9.99		AAA
				97170	RS GBP Fidelity UK Special Situations (EUR)	-1.92	-3.38	-29.06	-37.22			-37.22	-20.70					A
				96677	RS GBP Gartmore UK Focus (EUR)	-5.50	-7.55	-44.53	-59.74	-67.08	-56.41	-59.74	-28.66	14.61	25.39	5.61		
				96566	RS GBP GLG UK Growth (EUR)	-5.22	-9.49	-37.00	-49.96	-62.96	-51.57	-49.96	-30.54	6.57	22.24	6.96		
				96640	RS GBP HSBC UK Freestyle (EUR)	-6.24	-5.89	-35.46	-45.88	-50.99	-36.76	-45.88	-19.32	12.24	18.81	8.61		
			5		96644	RS GBP HSBC UK Growth & Income (EUR)	-4.61	-5.16	-30.83	-40.16	-51.86	-34.65	-40.16	-25.30	7.70	23.48	9.93	
			96731	RS GBP Invesco UK Equity (EUR)	-8.28	-13.27	-35.00	-45.55	-56.93	-41.95	-45.55	-29.68	12.48	26.63	6.44			
			96785	RS GBP Liontrust First Growth (EUR)	-5.69	-2.45	-35.89	-44.53	-45.09	-27.75	-44.53	-15.93	17.75	27.55	3.16			
			96823	RS GBP Liontrust First Large Cap (EUR)	-6.25	-6.03	-32.24	-40.60	-46.52	-30.11	-40.60	-19.43	11.74	25.77	3.91			
		96632	RS GBP M&G Recovery (EUR)	-2.82	-1.78	-29.81	-37.32	-39.57	-13.09	-37.32	-16.77	15.84	24.14	15.85		AAA		
		96693	RS GBP New Star UK Alpha (EUR)	-5.45	-3.99	-39.19	-51.12	-55.05	-36.01	-51.12	-19.77	14.63	30.09	9.42		AA		
		96593	RS GBP New Star UK Growth (EUR)	-4.24	-7.88	-41.99	-54.57	-69.20	-54.33	-54.57	-37.00	7.61	29.10	14.86				
		96806	RS GBP Schroder UK Alpha Plus (EUR)	1.72	0.93	-33.14	-42.27	-48.36	-27.53	-42.27	-21.82	14.42	36.94	2.47		AA		
		96516	RS GBP Schroder UK Mid 250 (EUR)	0.75	1.87	-33.36	-47.79	-55.29	-32.08	-47.79	-31.04	24.17	36.55	11.26		AAA		
		96666	RS GBP UK Index Tracker (EUR)	-5.41	-6.78	-33.20	-42.32	-49.98	-31.89	-42.32	-22.50	11.88	23.88	9.92		Y		
				Sector Average	-2.36	-4.24	-31.21	-40.85	-49.39	-30.32	-40.85	-24.06	12.66	26.22	9.08			
EUROPE INCLUDING UK																		
8	✓		97414	RS EUR European Equity	-1.32	-8.54	-29.34											
	✓		97382	RS EUR Jupiter New Europe	12.47	-2.64	-44.00	-56.30			-56.30							
	✓		97253	RS EUR New Star Pan-European Equity	-2.93	-10.76	-24.19	-41.04			-41.04	-29.17						
	✓		97700	RS EUR Pictet Funds (Lux) Europe Index	Launched: 07/04/2009													
					Sector Average	0.55	-9.06	-30.80	-41.66	-46.27	-21.19	-41.66	-18.08	12.43	31.26	11.75		
JAPAN																		
8			97263	RS JPY Aberdeen Global Japanese Smaller Companies (EUR)	0.56	-7.67	-2.96	-14.86			-14.86							
			97206	RS USD Baring Japan (EUR)	3.29	-13.89	-26.30	-32.27			-32.27	-33.57					Y	
			96669	RS USD BNY Mellon Japan Equity (EUR)	1.02	-15.07	-26.98	-27.89	-59.87	-54.52	-27.89	-29.18	-21.43	29.45	-12.46		Y	
			96628	RS GBP Fidelity Japan Smaller Companies (EUR)	1.87	-12.30	-6.56	-12.93	-57.31	-38.41	-12.93	-28.20	-31.72	45.37	-0.75		Y	
			97121	RS USD Franklin Templeton Japan (EUR)	1.83	-17.43	-24.85	-34.92			-34.92	-33.27					Y	
		6		96207	RS GBP Schroder Tokyo (EUR)	3.10	-8.28	-14.73	-18.11	-47.74	-33.08	-18.11	-28.90	-10.24	33.61	-4.15		AA
				Sector Average	0.55	-11.47	-18.74	-24.47	-56.41	-41.96	-24.47	-30.84	-16.55	43.65	-7.30			
EUROPE EXCLUDING UK																		
9	8		96204	RS GBP Baring Europe Select (EUR)	0.33	-5.56	-24.97	-38.41	-37.95	11.48	-38.41	-14.30	17.55	49.42	20.25		A	
	✓		97080	RS EUR BlackRock GF Continental European Flexible	-2.52	-12.66	-26.01	-36.81	-41.53		-36.81	-15.02	8.29				2	
			96728	RS USD BNY Mellon Continental European Equity (EUR)	-3.48	-13.00	-30.36	-38.16	-39.21	-8.44	-38.16	-9.22	8.87	32.74	13.47		Y	
			96896	RS GBP Continental European (EUR)	0.26	-6.28	-27.14	-34.37	-39.50	-12.82	-34.37	-15.75	9.42	28.05	12.53			
			96661	RS GBP Fidelity European (EUR)	-1.05	-12.51	-32.38	-39.33	-42.80	-6.90	-39.33	-14.45	10.20	32.84	22.52		AA	
			97586	RS GBP GAM Star Continental European Equity (EUR)	1.87	-8.25	-24.69											
		6	✓	96582	RS EUR Gartmore SICAV Continental European	-1.75	-14.50	-28.13	-38.12	-39.35	-7.82	-38.12	-12.06	11.46	35.95	11.80		2
			96574	RS GBP GLG European Continental Europe (EUR)	4.34	-10.12	-26.65	-38.56	-44.61	-13.80	-38.56	-19.19	11.55	36.83	13.74			
			97180	RS EUR HSBC Euroland Equity	1.38	-14.05	-34.10	-44.67			-44.67	-11.86					Y	
			96762	RS USD Investec Continental European Equity (EUR)	-1.35	-14.75	-31.07											

April 2009

All percentage growth calculated to 31/03/09

Annual performance % over one year to end March

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

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

ANNUAL
2009 2008 2007 2006 2005

OBSR 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

		0.81	-0.80	-27.52	-35.45	-46.50	-32.13	-35.45	-20.08	3.72	25.76	0.88	
6	✓ 96911	RS EUR Aggressive											1
	97520	RS USD Alternatives (EUR)	-3.45	2.58	-2.21								1
5	✓ 96000	RS EUR Balanced	0.15	-2.25	-25.98	-34.39	-43.04	-25.30	-34.39	-17.67	5.46	24.04	5.72
3	96904	RS GBP Bond Income (EUR)	-4.89	2.05	-25.84	-29.71	-39.64	-37.06	-29.71	-17.85	4.52	3.49	0.76
3	✓ 96912	RS EUR Cautious	-0.55	-2.67	-20.52	-27.71	-33.94	-20.61	-27.71	-12.89	4.90	15.39	4.14
	96974	RS USD Diversified Managed (EUR)	-0.38	0.92	-21.70	-25.24	-40.09		-25.24	-18.53	-1.64	26.66	
6	96900	RS GBP Equity Income (EUR)	-2.85	-4.94	-29.87	-36.75	-51.60	-36.01	-36.75	-30.13	9.52	20.34	9.87
	97086	RS GBP Ethical (EUR) ▲	-0.58	-3.45	-32.55	-39.53	-49.68		-39.53	-24.43	10.11		
1	✓ 96802	RS EUR Euro Bond	-0.22	-3.37	-7.02	-10.30	-12.77	-10.66	-10.30	-3.13	0.39	0.30	2.11
	97040	RS GBP Far East Equity Blend (EUR)	5.02	2.50	-26.27	-37.35	-32.83		-37.35	-3.82	11.46		
	97275	RS GBP Global Emerging Markets Equity (EUR)	9.90	8.01	-28.64	-39.91			-39.91				
	97052	RS GBP Global Fixed Interest Blend (EUR)	-2.44	3.99	-9.90	-8.54	-17.97		-8.54	-10.70	0.45		
	97044	RS GBP Japanese Equity Blend (EUR)	6.29	-6.29	-18.19	-22.52	-54.66		-22.52	-30.92	-15.29		
	97028	RS GBP UK Equity Blend (EUR)	-3.54	-1.68	-35.73	-46.02	-57.24		-46.02	-27.54	9.32		
	97048	RS GBP UK Fixed Interest Blend (EUR)	-9.08	-2.60	-27.26	-31.42	-42.27		-31.42	-18.36	3.11	3.14	
	97036	RS GBP US Equity Blend (EUR)	0.05	-0.23	-29.53	-28.69	-48.67		-28.69	-25.34	-3.60		

UNCONSTRAINED

FLEXIBLE MANAGED

5	97134	RS GBP Global Best Ideas (EUR)	-0.34	0.66	-30.25	-41.48			-41.48	-21.88				A
		Sector Average	-0.84	-2.76	-21.54	-27.65	-36.76	-19.72	-27.65	-17.09	5.43	23.03	3.19	
8	97211	UK ALL COMPANIES												A
	97279	RS GBP UK Best Ideas (EUR)	-6.71	-6.71	-39.69	-52.34			-52.34	-29.64				
		Sector Average	-5.60	-4.47	-24.97	-29.16			-29.16					
8	✓ 97437	EUROPE INCLUDING UK												
		Sector Average	0.54	-4.63	-25.57									
		Sector Average	0.55	-9.06	-30.80	-41.66	-46.27	-21.19	-41.66	-18.08	12.43	31.26	11.75	

MultiManager – other

1	✓ 97335	GLOBAL FIXED INTEREST												
		Sector Average	0.39	1.18	-10.85	-13.84			-13.84					
4	96437	BALANCED MANAGED												
4	✓ 96003	RS USD Balanced Fidelity Managed (EUR)	-2.31	-2.77	-21.09	-24.75	-39.81	-20.26	-24.75	-18.21	-2.19	28.15	3.37	
		Sector Average	-2.22	-8.63	-20.70	-27.78	-33.63	-11.68	-27.78	-12.59	5.13	27.35	4.50	2
7	97333	NORTH AMERICA												
		Sector Average	-1.37	-1.34	-30.15	-32.89			-32.89					
8	97313	GLOBAL PROPERTY												
		Sector Average	-3.83	-15.12	-41.42	-54.06			-54.06					
9	97321	EUROPE EXCLUDING UK												
		Sector Average	0.78	-10.10	-28.90	-39.76	-42.37	-10.47	-39.76	-15.15	12.76	34.32	15.66	
10	97317	GLOBAL EMERGING MARKETS												
		Sector Average	4.61	4.69	-25.59	-39.62			-39.62					
10	97329	COMMODITY/ENERGY												
		Sector Average	2.66	9.43	-18.85	-34.01	-22.18	34.58	-34.01	10.85	6.38	68.37	2.71	
	✓ 97691	SPECIALIST												
		Sector Average	-0.75											

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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