

Sterling (£)

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																					
1	✓	96935	STERLING CORPORATE BOND			RS GBP Fidelity Money Builder Income	-0.44	-2.46	-4.30	-5.97	-9.78	-2.25	-5.97	-2.90	-1.19	5.53	2.68	AAA			
			RS GBP Lloyds TSB Offshore Funds High Income	-3.55	-8.98	-11.11	-14.12		-14.12	-4.74											
			RS GBP Lloyds TSB Offshore Funds Sterling Bond	-4.44	-9.50	-11.72	-15.96		-15.96	-3.55											
			RS GBP M&G Offshore Corporate Bond	-0.18	0.63	1.35	1.08	1.62	12.81	1.08	0.27	0.27	5.72	5.00							
			Sector Average	-1.86	-5.11	-7.71	-11.59	-13.42	-6.75	-11.59	-2.48	0.42	3.47	4.09							
1	✓	85012	MONEY MARKET			RS GBP Deposit	0.07	0.25	1.10	3.44	12.86	21.30	3.44	4.91	4.00	3.69	3.66	3	Y		
			RS GBP M&G High Interest	-0.89	-1.87	-6.39	-6.12	-0.30	7.44	-6.12	4.42	1.70	4.71	2.91				1			
			Sector Average	0.98	-1.27	12.63	17.31	25.41	34.72	17.31	8.38	-1.36	5.66	1.66							
2	✓	96765	STERLING FIXED INTEREST			RS GBP Artemis High Income	-2.91	-6.93	-19.28	-25.68	-28.91	-8.54	-25.68	-7.56	3.48	14.78	12.09	AA	1		
			RS GBP BlackRock GF World Bond	-2.49	-4.77	-15.41	-17.49	-19.74	-7.12	-17.49	-6.80	4.36	6.56	8.61				1			
			RS GBP New Star Fixed Interest	-4.88	-5.63	-24.03	-28.54	-33.30	-24.50	-28.54	-9.59	3.24	6.50	6.28				1			
			RS GBP New Star High Yield Bond	-4.96	-7.33	-31.98	-36.01	-40.23	-31.77	-36.01	-11.05	5.00	6.46	7.23				1			
			RS GBP Threadneedle Strategic Bond	-2.47	-0.53	-12.67	-16.37	-21.85		-16.37	-5.67	-0.94	1.80						1	Y	
Sector Average	-1.13	-4.78	-8.19	-11.54	-12.87	-2.05	-11.54	-2.28	0.80	6.31	5.75										
2	✓	85050	UK GILT			RS GBP BlackRock Government Securities	1.37	-0.71	9.40	9.88	12.63	19.37	9.88	4.00	-1.43	3.62	2.28	1			
			Sector Average	1.49	-1.47	9.77	9.91	15.43	25.96	9.91	6.16	-1.08	5.31	3.62							
2	✓	96774	UK DIRECT PROPERTY			RS GBP Aviva Investors Property	-0.78	-8.18	-22.94	-28.12	-35.72	-13.88	-28.12	-20.90	13.04	16.46	15.05				
			RS GBP M&G Property	-3.66	-6.53	-19.46	-28.94	-40.18		-28.94	-24.47	11.45	8.70								
			RS GBP New Star Property	-3.64	-6.56	-21.75	-27.85	-37.10		-27.85	-21.18	10.61	16.17								
			RS GBP Property	-1.33	-7.08	-17.41	-22.84	-32.22		-22.84	-21.40	11.75									
			Sector Average	-4.04	-11.24	-22.82	-27.14	-30.77	-16.08	-27.14	-12.24	8.27	10.90	9.30							
3	✓	97098	DEFENSIVE MANAGED			RS GBP Newton Phoenix Multi-Asset	0.24	0.37	-12.97	-18.72	-19.43		-18.72	-2.96	2.15			1			
			Sector Average	2.49	-3.38	6.96	4.57	9.68	26.35	4.57	6.24	-1.27	10.50	4.25							
3	✓	97026	GLOBAL FIXED INTEREST			RS GBP Baring Directional Bond	0.98	2.48	-6.94	2.28	7.39		2.28	5.54	-0.52	3.89		2	Y		
			RS USD Baring Global Aggregate Bond (GBP)	0.51	-0.72	25.21	38.92	34.49	43.93	38.92	4.99	-7.79	9.04	-1.86				2	Y		
			RS GBP BlackRock GF World Bond	2.21	1.51	31.44	41.56	34.20	37.78	41.56	0.42	-5.60	3.31	-0.62				2	Y		
			RS USD BNY Mellon Global Bond (GBP)	1.72	-5.42	22.55	25.97	35.69	47.37	25.97	14.26	-5.73	5.13	3.30							
			RS USD Emerging Markets Debt (GBP)	3.77	5.44	12.63															
			RS USD Franklin US Government (GBP)	0.67	2.14	28.98	44.94	39.50	47.96	44.94	4.17	-7.60	9.72	-3.33							
			RS USD HSBC Global Core Plus Bond (GBP)	0.91	-3.63	18.17	22.40			22.40	4.84										
			RS GBP Invesco Bond	3.07	-4.32	30.64	33.44	43.63	50.17	33.44	14.11	-5.67	3.14	1.37					2	Y	
			RS USD Investec Emerging Markets Debt (GBP)	3.01	-2.97																
			RS GBP Newton International Bond	4.21	-2.62	26.28	28.34			28.34	12.91										
			RS USD Schroder ISF Asian Bond (GBP)	0.70	-4.87																
			RS USD Schroder ISF Emg Mkt Debt Absolute Return (GBP)	0.10	-2.85																
			RS USD Templeton Global Bond (GBP)	4.50	-0.42	29.65															
			RS GBP Threadneedle Dollar Bond	0.47	-3.57	13.56	19.73	5.16		19.73	-3.74	-8.76	11.75							1	Y
			RS USD Total Return Bond (GBP)	0.10	-0.50	24.01															
Sector Average	1.60	-3.17	11.83	11.44	16.78	28.79	11.44	7.09	-2.14	7.60	2.50										
3	✓	85051	CAUTIOUS MANAGED			RS GBP Aberdeen Managed Distribution	-1.99	-9.78	-14.04	-21.81	-23.80	-6.36	-21.81	-5.63	3.27	14.57	7.25	1			
			RS USD Fidelity Multi Asset Strategic (GBP)	1.32	-8.75	-0.83	-4.59			-4.59											
			RS GBP Investec Cautious Managed	2.15	-1.80	-5.26	-9.34	-15.95	0.16	-9.34	-10.77	3.90	13.06	5.40				AA	1		
			RS GBP Lloyds TSB Multi Strategy Conservative	-0.60	-6.12	-6.23	-9.31			-9.31	-2.56										
			RS GBP New Star Managed Distribution	-3.03	-7.95	-26.07	-37.08	-44.92	-31.71	-37.08	-16.76	5.16	14.34	8.44					1		
Sector Average	1.05	-5.05	-5.02	-10.16	-10.30	8.61	-10.16	-2.58	2.49	14.77	5.49										
5	✓	97152	BALANCED MANAGED			RS GBP Lloyds TSB Multi Strategy Growth	3.46	-4.47	-12.72	-18.52			-18.52	-5.36							
			RS GBP Sarasin GlobalSar IIRD	2.38	-5.49	-13.13	-20.86	-11.87	13.78	-20.86	7.68	3.42	23.92	4.19				2			
			Sector Average	2.24	-5.68	-2.94	-8.55	-8.03	16.49	-8.55	-1.11	1.69	21.36	4.38							
6	✓	96244	GLOBAL HIGH YIELD			RS USD Baring High Yield Bond (GBP)	1.32	-2.06	4.16	7.80	0.96	16.46	7.80	-1.83	-4.61	13.44	1.69		Y		
			RS USD Fortis L Fund Bond Best Selection World Emg (GBP)	2.33	2.76	-11.98	-17.53	-25.68	10.86	-17.53	-11.45	1.78	41.98	5.05					Y		
			Sector Average	0.95	-0.04	-7.09	-10.81	-13.00	11.62	-10.81	-3.89	1.49	24.02	3.45							
7	✓	96751	UK EQUITY INCOME			RS GBP Artemis Income	-2.85	-10.94	-18.30	-23.83	-26.63	8.74	-23.83	-13.83	11.79	26.16	17.47	AAA	2		
			RS GBP GLG UK Income	-1.81	-9.67	-24.97	-38.29	-47.27	-24.78	-38.29	-20.05	6.88	24.07	14.97					1		
			RS GBP Invesco High Income	-3.70	-12.35	-15.12	-20.52	-14.98	33.53	-20.52	-10.56	19.61	32.09	18.91					3		
			RS GBP Jupiter Income Trust	-1.27	-12.28	-17.02	-27.93	-34.24	-0.10	-27.93	-17.38	10.44	32.93	14.29					AAA	1	
			RS GBP Liontrust First Income	-4.03	-12.71	-25.47	-38.40	-46.56	-26.24	-38.40	-20.34	8.91	23.93	11.36					1		
			RS GBP New Star Higher Income	3.97	-8.77	-20.61	-42.39	-53.21	-30.61	-42.39	-23.59	6.29	29.15	14.83					1		
			Sector Average	-0.19	-10.96	-17.30	-27.61	-30.60	0.48	-27.61	-13.89	11.34	25.40	15.45							
7	✓	97077	GLOBAL EQUITIES			RS USD Aberdeen Global World Equity (GBP)	5.57	-11.42	-15.49	-20.10	-15.33		-20.10	2.71	3.18						
			RS GBP Aberdeen World Equity	6.58	-10.05	-15.42	-20.93	-17.38	24.77	-20.93	2.75	1.70	36.03	11.01				2			
			RS EUR Allianz dit Global Eco Trends (GBP)	1.58	-8.71																
			RS USD Allianz RCM Global Agricultural Trends (GBP)	6.94	-1.66																
			RS GBP AXA Framlington Global Opportunities	6.64	-0.60	-16.16	-31.59	-35.99	-7.61	-31.59	-1.49	-5.01	36.01	6.12					1		
			RS USD AXA World Funds Framlington Health (GBP)	-0.99	-5.70	-6.65	0.98	-21.99	-8.29	0.98	-9.23	-14.90	28.15	-8.26					AA		
			RS USD Baring Global Select (GBP)	4.59	-5.73	-15.31	-25.06	-7.22	28.06	-25.06	16.17	6.57	38.32	-0.20					Y		
			RS USD BlackRock GF World Health Science (GBP)	-5.95	-5.44	-0.16															
			RS GBP BlackRock Global Equity	5.96	-5.60	-10.11	-16.88	-15.57	11.89	-16.88	4.19	-2.51	25.50	5.59					2		
			RS GBP Fidelity Global Special Situations	6.22	-5.26	-21.52	-33.37			-33.37	-4.32										
			RS GBP First State Global Growth	4.64	-8.57	-13.29	-21.02	-22.98	-0.10	-21.02	0.08	-2.56	27.90	1.41					1		
			RS GBP GLG Technology Equity	16.95	19.55	-0.41	2.77	-27.37	-11.70	2.77	-19.52	-12.18	37.97	-11.88					A		
			RS USD Healthcare (GBP)	-3.72	-6.22	-7.78															
			RS GBP Henderson Industries of the Future	2.53	-4.59	-14.47	-17.01	-18.67	7.00	-17.01	-1.61	-0.40	29.02	1.98					2		
			RS USD HSBC Amanah Global Equity (GBP)	2.76	-9.89	-4.46	-9.95			-9.95	-0.93										
RS USD HSBC Climate Change (GBP)	2.84	-12.47	-19.82																		
RS USD HSBC Global Absolute (GBP)	-0.71	15.93	-3.31	-9.63			-9.63	9.09													
RS GBP Invesco International Equity	7.05	-5.28	-13.87	-25.23	-27.69	-1.99	-25.23	-6.85	3.81	27.45	6.36					1					

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	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)																		
7	8	✓	96443	RS USD Investec Global Growth (GBP)	3.45	-8.70	-8.13	-18.73	-25.02	-2.34	-18.73	-8.71	1.07	29.59	0.50			Y
	8	✓	85039	RS GBP Investec Global Strategic Equity	4.60	-11.65	-12.91	-26.68	-33.18	10.27	-26.68	-8.98	0.12	38.66	19.01	1	3	Y
			97387	RS EUR Jupiter Climate Change Solutions (GBP) ▲	0.60	-10.23	-25.39	-30.42			-30.42							
	7	✓	85040	RS GBP Jupiter Ecology ▲	0.22	-11.47	-23.04	-26.22	-18.26	26.59	-26.22	-7.33	19.54	34.85	14.85	AA	2	
	3	✓	85037	RS GBP Newton Absolute Intrepid	0.49	-3.31	5.96	2.68	14.67	57.31	2.68	8.14	3.27	19.96	14.36	A	3	
			97241	RS GBP Newton International Growth	5.17	-3.34	-12.24	-23.40			-23.40	4.35				A		
	6	✓	96605	RS GBP Sarasin EquiSar Global Thematic	6.75	-7.44	-15.41	-18.80	-13.45	19.01	-18.80	4.27	2.23	34.41	2.30	A	3	
			97663	RS USD Schroder ISF Global Climate Change Equity (GBP)	6.10	-3.33												
			97667	RS USD Schroder ISF QEP Global Active Value (GBP)	6.61	-10.74												
	4	✓	96509	RS GBP Schroder Medical Discovery	-1.31	-5.86	-2.33	4.28	-8.37	12.18	4.28	-8.35	-4.13	22.26	0.15		2	
			97427	RS USD Technology (GBP)	11.56	7.79	-13.51											
	7	✓	85035	RS GBP Templeton Global	4.45	-14.20	-15.61	-28.02	-30.10	-4.64	-28.02	-7.23	4.68	21.11	12.65	1		Y
				Sector Average	4.02	-7.08	-10.65	-18.47	-19.12	12.56	-18.47	-2.38	1.62	29.79	7.23			
UK ALL COMPANIES																		
	5	✓	97068	RS GBP Aberdeen UK Growth	-1.77	-12.12	-23.60	-34.86	-37.31		-34.86	-13.73	11.56				1	
			96747	RS GBP Artemis UK Special Situations	1.45	-4.89	-15.88	-24.06	-27.40	3.31	-24.06	-14.07	11.25	25.77	13.14	AAA	3	
			96845	RS GBP AXA Framlington UK Select Opportunities	0.14	-7.93	-20.23	-30.20	-30.53	3.03	-30.20	-10.24	10.87	30.24	13.87	AAA	2	
	6	✓	85048	RS GBP BlackRock United Kingdom	-0.16	-7.81	-18.95	-30.18	-32.20	-2.97	-30.18	-9.89	7.76	26.49	13.15	AAA	2	Y
			97168	RS GBP Fidelity UK Special Situations	2.00	-7.26	-16.57	-27.04			-27.04	-6.84				A		
	9	✓	96671	RS GBP Gartmore UK Focus	-1.72	-11.27	-34.76	-53.21	-56.29	-39.59	-53.21	-16.20	11.49	27.19	8.64		1	
	6	✓	96563	RS GBP GLG UK Growth	-1.44	-13.13	-25.91	-41.84	-50.81	-32.89	-41.84	-18.41	3.67	24.00	10.02		1	
	5	✓	96637	RS GBP HSBC UK Freestyle	-2.49	-9.67	-24.10	-37.11	-34.92	-12.37	-37.11	-5.22	9.18	20.52	11.73		1	
	5	✓	96641	RS GBP HSBC UK Growth & Income	-0.80	-8.98	-18.66	-30.46	-36.07	-9.45	-30.46	-12.25	4.77	25.25	13.08		1	
	6	✓	85017	RS GBP Invesco UK Equity	-4.62	-16.76	-23.56	-36.72	-42.81	-19.56	-36.72	-17.40	9.42	28.45	9.50		1	
	7	✓	96782	RS GBP Liontrust First Growth	-1.92	-6.37	-24.61	-35.54	-27.08	0.12	-35.54	-1.25	14.55	29.38	6.12		3	
	5	✓	96820	RS GBP Liontrust First Large Cap	-2.50	-9.80	-20.32	-30.97	-28.98	-3.16	-30.97	-5.36	8.70	27.57	6.89		2	
	6	✓	96629	RS GBP M&G Recovery	1.06	-5.73	-17.46	-27.15	-19.75	20.43	-27.15	-2.24	12.69	25.93	19.17	AAA	3	
	8	✓	96687	RS GBP New Star UK Alpha	-1.68	-7.85	-28.48	-43.19	-40.31	-11.33	-43.19	-5.76	11.51	31.96	12.56	AA	1	
	8	✓	96590	RS GBP New Star UK Growth	-0.41	-11.58	-31.77	-47.20	-59.10	-36.71	-47.20	-26.00	4.68	30.96	18.16		1	
	7	✓	96803	RS GBP Schroder UK Alpha Plus	5.78	-3.13	-21.37	-32.91	-31.42	0.42	-32.91	-8.17	11.31	38.91	5.41	AA	2	
	8	✓	96513	RS GBP Schroder UK Mid 250	4.77	-2.23	-21.63	-39.22	-40.63	-5.88	-39.22	-19.00	20.79	38.52	14.46	AAA	1	
	5	✓	96250	RS GBP UK Index Tracker	-1.63	-10.53	-21.44	-32.96	-33.58	-5.62	-32.96	-8.96	8.83	25.66	13.07		2	Y
				Sector Average	1.54	-8.09	-19.10	-31.25	-32.79	-3.44	-31.25	-10.79	9.59	28.04	12.21			
NORTH AMERICA																		
	8		97222	RS USD BlackRock GF US Flexible (GBP)	1.98	-5.00	-9.20	-10.90			-10.90	-11.66						Y
			96257	RS USD Fidelity American Growth (GBP)	-1.27	-9.89	-15.69	-19.25	-37.62	-19.03	-19.25	-8.99	-15.12	39.99	-7.27			
	8	✓	96613	RS GBP Fidelity American Special Situations	-0.93	-6.01	-13.03	-16.21	-34.92	-16.65	-16.21	-8.93	-14.72	39.52	-8.19		1	
	5	✓	96829	RS USD Franklin Mutual Beacon (GBP)	2.03	-11.57	-15.10	-20.82	-31.98	-11.73	-20.82	-13.25	-0.98	24.46	4.27			Y
			97057	RS USD Franklin US Equity (GBP)	3.14	-7.20	-4.86	-7.65	-18.17		-7.65	-7.94	-3.75					Y
			97589	RS USD GAM Star US All Cap Equity (GBP)	7.09	0.12	-14.40											Y
	9		97281	RS USD Gartmore SICAV US Smaller Companies (GBP)	5.08	-9.70	-27.62	-22.70	-46.38	-21.26	-22.70	-26.20	-6.01	38.18	6.28			Y
	6	✓	85018	RS GBP JPM America Equity	4.31	-6.69	-10.96	-13.93	-23.97	-8.77	-13.93	-9.40	-2.50	16.42	3.08		2	Y
			97308	RS USD Lazard North American Equity (GBP)	5.64	-4.81	-16.06	-12.69			-12.69							
			97709	RS USD Pictet Funds (Lux) USA Index (GBP)	Launched: 07/04/2009													
	8	✓	96617	RS GBP Schroder US Smaller Companies	7.08	-1.88	-16.21	-9.61	-15.05	21.96	-9.61	-4.55	-1.55	33.59	7.48	AAA	3	Y
			96979	RS GBP Threadneedle American	4.10	-1.62	-8.79	-10.14	-21.50		-10.14	-4.60	-8.43	24.25		AA	2	Y
			97411	RS USD US All Cap Value (GBP)	6.80	-1.24	-20.70											
	5	✓	96439	RS GBP US Index Tracker	3.79	-6.48	-13.29	-13.97	-23.57	-6.00	-13.97	-8.08	-3.35	22.15	0.69		2	
				Sector Average	4.99	-6.31	-13.28	-15.90	-25.94	-6.35	-15.90	-8.05	-4.23	23.81	2.13			
GLOBAL PROPERTY																		
	8	✓	97093	RS GBP Global Property Securities (La Salle)	-1.29	-23.96	-56.90	-62.46	-65.84		-62.46	-23.88	19.57					
				Sector Average	1.34	-18.07	-31.98	-39.16	-39.66	-2.28	-39.16	-11.63	12.21	33.75	21.08			
UK SMALLER COMPANIES																		
	8	✓	96555	RS GBP Gartmore UK & Irish Smaller Companies	4.20	1.42	-31.45	-41.32	-47.71	-30.11	-41.32	-19.32	10.44	15.31	15.91		1	
	7	✓	96649	RS GBP Invesco UK Smaller Companies	-1.15	-6.04	-23.56	-34.50	-31.11	11.39	-34.50	-12.24	19.85	36.39	18.55		3	
	5	✓	96786	RS GBP Liontrust Intellectual Capital Trust	-1.79	-0.40	-20.63	-23.52	-36.57	-12.68	-23.52	-22.74	7.34	17.30	17.38	A	2	
				Sector Average	1.13	-3.25	-25.09	-36.50	-39.49	-11.10	-36.50	-16.80	14.52	26.02	16.58			
JAPAN																		
	9		97262	RS JPY Aberdeen Global Japanese Smaller Companies (GBP)	4.57	-11.39	14.13	-1.05			-1.05							Y
			97205	RS USD Baring Japan (GBP)	7.40	-17.25	-13.36	-21.26			-21.26	-21.97						Y
	8		96246	RS USD BNY Mellon Japan Equity (GBP)	5.04	-18.39	-14.17	-16.17	-46.69	-36.97	-16.17	-16.81	-23.57	31.30	-9.95			Y
	9	✓	96625	RS GBP Fidelity Japan Smaller Companies	5.94	-15.83	9.88	1.18	-43.31	-14.66	1.18	-15.65	-33.58	47.46	2.09		2	
			97120	RS USD Franklin Templeton Japan (GBP)	5.89	-20.65	-11.66	-24.34			-24.34	-21.61						Y
	8	✓	96071	RS GBP Schroder Tokyo	7.22	-11.97	0.28	-4.84	-30.60	-7.26	-4.84	-16.48	-12.68	35.53	-1.40	AA	3	
				Sector Average	4.56	-15.03	-4.44	-12.23	-42.12	-19.57	-12.23	-18.77	-18.82	45.71	-4.64			
EUROPE INCLUDING UK																		
	9	✓	97415	RS EUR European Equity (GBP)	2.63	-12.21	-16.90											
	8	✓	85041	RS GBP Gartmore SICAV Pan European	-0.90	-17.55	-26.12	-38.20	-37.20	-4.32	-38.20	-3.83	5.67	33.12	14.44		1	
			97383	RS EUR Jupiter New Europe (GBP)	16.96	-6.55	-34.14	-49.21			-49.21							
			97255	RS EUR New Star Pan-European Equity (GBP)	0.95	-14.35	-10.85	-31.48			-31.48	-16.79						
			97701	RS EUR Pictet Funds (Lux) Europe Index (GBP)	Launched: 07/04/2009													
				Sector Average	4.57	-12.72	-18.62	-32.20	-28.65	9.21	-32.20	-3.77	9.37	33.14	14.96			
EUROPE EXCLUDING UK																		
	9	✓	85046	RS GBP Baring Europe Select	4.34	-9.36	-11.76	-28.42	-17.60	54.49	-28.42	0.67	14.35	51.57	23.70	A	2	Y
			97081	RS EUR BlackRock GF Continental European Flexible (GBP)	1.38	-16.17	-12.98	-26.56	-22.35		-26.56	-0.17	5.92					Y
	7	✓	96258	RS USD BNY Mellon Continental European Equity (GBP)	0.37	-16.39												

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 3 6 1 Year 3 Years 5 Years
Month Months Months

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

			1	3	6	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005		
5	✓	96909	3.70	-4.09	-16.30	-25.17	-30.84	-7.17	-25.17	-9.16	1.75	26.13	6.42		1 ⬇
		97519	0.40	-1.42	14.95										1 ⬇
4	✓	96013	2.08	-4.81	-17.02	-26.55	-30.99	-8.31	-26.55	-8.69	2.89	23.83	7.30		1 ⬇
1	✓	96901	-1.10	-2.05	-12.78	-18.31	-19.84	-12.78	-18.31	-3.50	1.68	4.97	3.65	A	1 ⬇
2	✓	85052	-0.68	-5.42	-13.23	-20.87	-21.23	-1.36	-20.87	-4.67	4.43	16.90	7.13		1 ⬇
		96972	3.59	-3.02	-7.95	-13.09	-20.42		-13.09	-4.30	-4.31	28.48			Y
5	✓	96897	1.03	-8.76	-17.52	-26.50	-35.73	-11.32	-26.50	-17.93	6.54	22.07	13.03		1 ⬇
		97085	3.39	-7.33	-20.87	-29.72	-33.18		-29.72	-11.23	7.11				1 ⬇
3	✓	96881	3.76	-7.26	9.35	4.24	15.84	23.79	4.24	13.80	-2.35	1.74	5.03		1 ⬇
		97039	9.22	-1.62	-13.29	-27.19	-10.80		-27.19	12.98	8.43				Y
		97273	14.29	3.66	-16.08	-30.17			-30.17						Y
		97051	1.45	-0.19	5.97	6.29	8.94		6.29	4.89	-2.29				Y
		97043	10.53	-10.06	-3.79	-9.95	-39.79		-9.95	-18.85	-17.60				Y
		97027	0.31	-5.64	-24.42	-37.27	-43.22		-37.27	-14.88	6.35				Y
		97047	-5.45	-6.52	-14.45	-20.30	-23.33		-20.30	-4.10	0.31	4.62			Y
		97035	4.05	-4.24	-17.13	-17.13	-31.84		-17.13	-12.29	-6.22				Y

UNCONSTRAINED

			1	3	6	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005		
6	✓	97132	3.64	-3.39	-17.97	-32.00			-32.00	-8.24				A	
		Sector Average	3.12	-6.67	-7.72	-15.92	-16.02	11.25	-15.92	-2.61	2.57	24.79	6.15		
7	✓	97209	-2.98	-10.46	-29.07	-44.61			-44.61	-17.35				A	
		97277	-1.83	-8.31	-11.76	-17.67			-17.67						
		Sector Average	1.54	-8.09	-19.10	-31.25	-32.79	-3.44	-31.25	-10.79	9.59	28.04	12.21		
9		97438	4.56	-8.47	-12.47										
		Sector Average	4.57	-12.72	-18.62	-32.20	-28.65	9.21	-32.20	-3.77	9.37	33.14	14.96		

MultiManager – other

			1	3	6	1 Year	3 Years	5 Years	2009	2008	2007	2006	2005		
3		97336	4.40	-2.89	4.84	0.13			0.13						
		Sector Average	1.60	-3.17	11.83	11.44	16.78	28.79	11.44	7.09	-2.14	7.60	2.50		
5	✓	96014	1.55	-7.36	-9.81	-18.25	-22.19	7.55	-18.25	-4.69	-0.14	27.76	8.19		1 ⬇
4	✓	85014	0.30	-11.71	-15.19	-24.11	-26.40	-0.55	-24.11	-5.24	2.35	25.94	7.29		1 ⬇
		Sector Average	2.24	-5.68	-2.94	-8.55	-8.03	16.49	-8.55	-1.11	1.69	21.36	4.38		
6	✓	96018	4.08	-8.62	-13.62	-23.34	-27.75	-1.33	-23.34	-10.06	4.78	28.61	6.18		1 ⬇
		Sector Average	3.12	-6.67	-7.72	-15.92	-16.02	11.25	-15.92	-2.61	2.57	24.79	6.15		
7	✓	85025	6.12	-6.71	-14.38	-24.30	-20.31	21.86	-24.30	-2.16	7.60	40.14	9.11		2 ⬇
		Sector Average	4.02	-7.08	-10.65	-18.47	-19.12	12.56	-18.47	-2.38	1.62	29.79	7.23		
8		97332	2.56	-5.19	-17.88	-21.98			-21.98						
		Sector Average	4.99	-6.31	-13.28	-15.90	-25.94	-6.35	-15.90	-8.05	-4.23	23.81	2.13		
8		97312	0.00	-18.43	-31.14	-46.59			-46.59						
		Sector Average	1.34	-18.07	-31.98	-39.16	-39.66	-2.28	-39.16	-11.63	12.21	33.75	21.08		
9		97320	12.34	-7.21	-41.59	-55.97			-55.97						
		Sector Average	4.80	-13.71	-16.38	-30.00	-23.47	24.07	-30.00	-0.33	9.69	36.25	18.98		
10		97316	8.78	0.61	-12.54	-29.80			-29.80						
		Sector Average	10.70	0.41	-17.65	-34.65	-16.47	51.63	-34.65	18.42	7.94	63.06	11.33		
10		97328	5.39	5.94	-18.36	-32.30			-32.30						
		Sector Average	6.76	5.03	-4.56	-23.31	3.34	86.49	-23.31	30.21	3.49	70.78	5.66		

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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