

# US Dollar (\$)

February 2009

All percentage growth calculated to 30/01/09

Annual performance % over one year to end January

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						
<b>self select</b>																				
1	1	✓	85112	MONEY MARKET																
	3		96850	RS USD Deposit	0.00	0.11	0.51	1.43	10.17	13.40								1	Y	
					RS GBP M&G High Interest (USD)	-0.17	-14.56	-31.59	-30.16	-16.54	-12.67	-30.16	5.92	12.81	-2.81	7.67				
				Sector Average	-1.71	-3.64	-15.75	-13.34	3.31	5.85	-13.34	9.01	9.36	-2.27	4.83					
1		✓	97023	GLOBAL FIXED INTEREST																
	1	✓	96793	RS USD Baring Directional Bond	3.59	-6.03	0.42	-2.56	4.39			-2.56	9.66	-2.31				2	Y	
	1	✓	85154	RS USD Baring US Plus Bond	-0.79	5.53	1.90	0.54	11.39	12.73	0.54	8.33	2.28	-0.49	1.70			2	Y	
	1	✓	96841	RS USD BlackRock GF World Bond	-0.61	3.06	3.06	1.15	7.40	7.40	1.15	3.75	2.34	-4.82	5.06			1	Y	
	1	✓	97422	RS USD BNY Mellon Global Bond	-4.62	5.10	-2.86	-3.08	10.93	18.34	-3.08	12.77	1.50	-2.83	9.78			2	Y	
	1	✓	96709	RS USD Emerging Markets Debt	2.47	15.81	-17.28													
	1	✓	97184	RS USD Franklin US Government	-0.18	4.40	4.31	3.44	12.41	14.61								2	Y	
	1	✓	97184	RS USD HSBC Global Core Plus Bond	-3.02	1.70	-4.46	-7.70			-7.70	5.64								
	1	✓	85136	RS USD Invesco Bond	-3.95	6.51	1.97	2.30	17.80	19.89	2.30	13.60	1.36	-5.51	7.71			2	Y	
		✓	97632	RS USD Invesco Emerging Markets Debt	-1.02	14.45													Y	
		✓	97246	RS GBP Newton International Bond (USD)	-3.86	5.16	-3.62	-3.30			-3.30	11.40							Y	
		✓	97674	RS USD Schroder ISF Asian Bond	-3.81														Y	
		✓	97670	RS USD Schroder ISF Emerging Market Debt Absolute Return	-1.29														Y	
		✓	97536	RS USD Templeton Global Bond	2.15	8.47	5.83												Y	
		✓	96977	RS GBP Threadneedle Dollar Bond (USD)	-1.41	5.58	-10.71	-14.28	-12.51			-14.28	3.03	-0.94	4.20				Y	
	✓	97430	RS USD Total Return Bond	1.10	4.68	0.77												Y		
				Sector Average	-2.62	1.08	-16.43	-16.89	-3.10	3.26	-16.89	8.98	6.99	-1.19	7.85					
2			97100	DEFENSIVE MANAGED																
				RS GBP Newton Phoenix Multi-Asset (USD)	1.88	-9.12	-38.94	-40.76	-32.26			-40.76	0.81	13.43						
				Sector Average	-3.60	-2.51	-22.64	-22.74	-8.74	0.47	-22.74	7.87	9.49	2.04	7.89					
2	2		97117	UK GILT																
				RS GBP BlackRock Government Securities (USD)	-4.10	-6.22	-21.32	-22.23	-12.67	-7.61	-22.23	4.84	7.11	-1.76	7.70					
				Sector Average	-4.30	-5.94	-20.80	-21.77	-9.99	-1.99	-21.77	7.53	7.01	-0.03	8.92					
3			96936	STERLING CORPORATE BOND																
				RS GBP Fidelity Money Builder Income (USD)	-2.95	-10.56	-31.29	-33.74	-27.89			-33.74	1.50	7.22	-0.10				AAA	
				RS GBP Lloyds TSB Offshore Funds High Income (USD)	-4.74	-12.82	-34.44	-36.69			-36.69	-0.37								
				RS GBP Lloyds TSB Offshore Funds Sterling Bond (USD)	-5.23	-12.30	-35.60	-38.00			-38.00	2.60								
				RS GBP M&G Offshore Corporate Bond (USD)	-1.41	-7.76	-28.00	-28.26	-20.37	-11.56	-28.26	2.24	8.57	1.45	9.48					
				Sector Average	-2.80	-10.89	-33.17	-35.77	-28.40	-23.47	-35.77	2.20	9.07	-1.92	8.97					
3		✓	97339	CAUTIOUS MANAGED																
		✓	85113	RS USD Fidelity Multi Asset Strategic	-6.20	-2.49	-26.57	-26.57			-26.57									
				RS USD Invesco Cautious Managed	-3.05	-0.17	-22.39	-23.22	-14.82	0.06	-23.22	1.98	8.80	9.82	6.96				AA	
				RS GBP Lloyds TSB Multi Strategy Conservative (USD)	-4.37	-10.11	-31.35	-34.17			-34.17	1.38							2	
	6		96885	RS GBP New Star Managed Distribution (USD)	-1.68	-11.46	-46.70	-52.07	-48.73	-40.67	-52.07	-10.44	19.45	1.12	14.42					
				Sector Average	-2.84	-6.93	-31.15	-33.58	-24.40	-13.06	-33.58	0.33	13.44	4.68	9.86					
3	4		96766	STERLING FIXED INTEREST																
	4			RS GBP Artemis High Income (USD)	-2.14	-15.49	-42.75	-45.72	-38.03	-23.97	-45.72	-1.21	15.56	5.56	16.23				AA	
	5		96576	RS GBP M&G Offshore High Yield Corporate Bond (USD)	1.35	-7.43	-36.43	-38.13	-30.71	-21.08	-38.13	-1.84	14.09	0.69	13.12					
	5		96634	RS GBP New Star Fixed Interest (USD)	-0.46	-13.80	-44.60	-47.59	-42.61	-36.05	-47.59	-3.45	13.41	0.00	11.42				AA	
	6		96889	RS GBP New Star High Yield Bond (USD)	-1.04	-19.10	-49.55	-52.36	-48.13	-41.87	-52.36	-5.27	14.96	-0.52	12.65				AA	
				96985	RS GBP Threadneedle Strategic Bond (USD)	-0.33	-12.71	-39.16	-41.08	-35.87		-41.08	-1.18	10.13	-6.46					Y
				Sector Average	-2.96	-11.00	-33.91	-35.95	-28.60	-21.02	-35.95	1.94	9.36	0.42	10.16					
4			97154	BALANCED MANAGED																
	4		96602	RS GBP Lloyds TSB Multi Strategy Growth (USD)	-1.09	-6.76	-35.74	-39.75			-39.75	-1.47								
				RS GBP Sarasin GlobalSar IIID (USD)	-2.81	-9.92	-38.71	-40.95	-24.21	-7.01	-40.95	11.06	15.56	14.49	7.17					
				Sector Average	-3.22	-4.63	-29.46	-32.00	-20.63	-2.36	-32.00	1.23	15.30	11.75	10.08					
4	4		96775	UK DIRECT PROPERTY																
				RS GBP Aviva Investors Property (USD)	-3.48	-23.90	-42.98	-45.83	-43.38	-26.81	-45.83	-18.35	28.02	6.69	21.17					
				RS GBP M&G Property (USD)	-1.20	-23.11	-42.22	-46.92	-47.75		-46.92	-19.50	22.27	3.21						
				RS GBP New Star Property (USD)	-2.09	-22.69	-42.46	-45.50	-44.50		-45.50	-18.77	25.37	4.86						
				RS GBP Property (USD)	-2.98	-20.62	-39.12	-42.90	-40.78		-42.90	-18.00	26.47							
				Sector Average	-3.56	-22.43	-40.52	-42.93	-35.33	-24.03	-42.93	-5.91	20.44	3.20	13.82					
6	1	✓	96229	GLOBAL HIGH YIELD																
		✓	96931	RS USD Baring High Yield Bond	0.08	-0.49	-18.46	-22.29	-14.67	-6.64	-22.29	4.22	5.36	3.28	5.94				Y	
				RS USD Fortis L Fund Bond Best Selection World Emerging	4.04	9.27	-38.11	-42.55	-33.68		-42.55	-4.07	20.34	18.93					Y	
				Sector Average	0.73	5.03	-29.41	-30.55	-19.30	-2.62	-30.55	2.87	12.97	11.38	8.35					
7	7		96926	NORTH AMERICA																
		✓	97221	RS GBP American (USD)	4.87	-2.00	-36.06	-37.42	-35.76	-33.10	-37.42	-1.22	3.92	6.35	-2.07					
		✓	96252	RS USD BlackRock GF US Flexible	2.70	-0.98	-27.27	-33.98			-33.98	-5.15							Y	
		✓	96614	RS USD Fidelity American Growth	-3.18	-7.65	-37.16	-40.45	-42.65	-31.93	-40.45	0.00	-3.69	23.79	-4.11				1	
		✓	96828	RS GBP Fidelity American Special Situations (USD)	-1.68	-8.25	-35.79	-40.20	-42.00	-33.02	-40.20	1.35	-4.31	22.42	-5.66				1	
		✓	97056	RS USD Franklin Mutual Beacon	-4.04	-9.89	-33.49	-39.42	-36.12	-23.43	-39.42	-9.07	15.97	11.11	7.87				1	
		✓	97588	RS USD Franklin US Equity	-0.97	-6.29	-28.43	-31.51	-26.82		-31.51	-2.61	9.72						2	
		✓	97588	RS USD GAM Star US All Cap Equity	2.27	-5.95														
		✓	85145	RS USD Gartmore SICAV US Smaller Companies	-4.36	-11.16	-40.64	-45.06	-49.81	-34.99	-45.06	-16.59	9.52	20.57	7.45				1	
		✓	85120	RS USD JPM America Equity	-1.70	-7.37	-31.03	-34.99	-32.75	-24.51	-34.99	-4.92	8.80	5.60	6.31				2	
		✓	97307	RS USD Lazard North American Equity	1.86	-4.69	-29.62	-40.71			-40.71									
		✓	96618	RS GBP Schroder US Smaller Companies (USD)	1.72	-1.88	-33.48	-32.30	-24.70	0.62	-32.30	0.22	10.98	17.76	13.47				AA	
		✓	96981	RS GBP Threadneedle American (USD)	1.44	-6.07	-30.45	-34.25	-32.71		-34.25	-1.81	4.21	13.30					AA	
		✓	97410	RS USD US All Cap Value	5.31	-5.12	-35.10												Y	
		4		96440	RS GBP US Index Tracker (USD)	-0.92	-7.18	-31.96	-35.93	-32.32	-21.38	-35.93	-3.54	9.50	11.16	4.50				
				Sector Average	-1.57	-8.12	-34.41	-38.13	-34.99	-23.68	-38.13	-3.77	9.18	12.46	4.39					
7		✓	97076	GLOBAL EQUITIES																
	6	✓	96487	RS USD Aberdeen Global World Equity	-6.22	-7.57	-36.24	-38.87	-24.53		-38.87	4.31	18.35						2	
		✓	97650	RS GBP Aberdeen World Equity (USD)	-5.09	-6.01	-37.62	-39.79	-26.50	3.15	-39.79	4.50	16.81	24.39	12.83					

February 2009

All percentage growth calculated to 30/01/09

Annual performance % over one year to end January

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
<b>self select</b>																		
GLOBAL EQUITIES (continued)																		
7	✓	96442	RS USD Investec Global Growth		-5.73	-7.16	-37.88	-39.72	-33.85	-19.85	-39.72	-4.83	15.30	17.00	3.56	1	Y	
8	✓	85143	RS USD Investec Global Strategic Equity		-7.92	-11.14	-42.25	-46.66	-40.01	-10.09	-46.66	-3.79	16.89	26.11	18.84	1	Y	
		97388	RS EUR Jupiter Climate Change Solutions (USD) ▲		-4.76	-7.02	-45.51											
8		96301	RS GBP Jupiter Ecology (USD) ▲		-2.94	-4.22	-40.39	-42.57	-21.87	7.22	-42.57	1.93	33.48	18.25	16.05	AA		
3		97355	RS GBP Newton Absolute Intrepid (USD)		-2.12	2.13	-22.61	-25.26	-2.73	26.63	-25.26	12.52	15.66	10.43	17.88			
		97242	RS GBP Newton International Growth (USD)		0.06	1.66	-39.20	-42.10			-42.10	5.83				A		
6		96606	RS GBP Sarasin EquiSar Global Thematic (USD)		-2.05	-4.88	-37.30	-37.64	-22.08	1.04	-37.64	6.71	17.10	22.93	5.49	A		
	✓	97662	RS USD Schroder ISF Global Climate Change Equity		-0.34												Y	
	✓	97666	RS USD Schroder ISF QEP Global Active Value		-3.76												Y	
3		96510	RS GBP Schroder Medical Discovery (USD)		1.55	-0.88	-20.02	-21.79	-16.78	-7.18	-21.79	-3.27	9.99	12.68	-1.01			
10		96560	RS GBP SG Technology (USD)		9.82	-2.03	-35.29	-35.66	-43.93	-37.35	-35.66	-13.01	0.18	24.99	-10.61	A		
	✓	97426	RS USD Technology		6.95	-7.93	-38.62											
6	✓	85139	RS USD Templeton Global Fund		-9.46	-12.43	-40.02	-46.44	-37.15	-20.68	-46.44	-3.60	21.74	12.71	11.98	1	Y	
			Sector Average		-3.91	-6.05	-36.63	-39.34	-29.21	-8.71	-39.34	1.35	15.14	17.54	9.72			
UK EQUITY INCOME																		
5		96752	RS GBP Artemis Income (USD)		-2.93	-11.47	-37.74	-42.26	-32.01	-5.34	-42.26	-7.24	26.94	15.46	20.58	AAA		
5		96646	RS GBP Invesco High Income (USD)		-1.08	-8.94	-32.77	-37.48	-37.48	24.49	-37.48	-2.96	36.25	19.01	26.54	AAA		
6		96254	RS GBP Jupiter Income Trust (USD)		-3.87	-11.25	-37.07	-45.82	-37.09	-8.02	-45.82	-9.48	28.27	20.03	21.80	AAA		
6		96779	RS GBP Liontrust First Income (USD)		-3.00	-15.53	-43.45	-52.06	-48.99	-33.63	-52.06	-14.80	24.88	12.19	15.98	AA		
8		96736	RS GBP New Star Higher Income (USD)		-6.89	-12.81	-47.57	-59.03	-58.09	-43.24	-59.03	-17.28	23.67	11.36	21.61			
7		96568	RS GBP SG UK Income (USD)		-3.54	-16.35	-46.65	-53.89	-52.43	-36.13	-53.89	-15.07	21.46	13.89	17.87			
			Sector Average		-4.61	-10.75	-39.50	-45.12	-36.40	-13.49	-45.12	-8.64	26.84	13.25	20.11			
JAPAN																		
		97261	RS JPY Aberdeen Global Japanese Smaller Companies (USD)		-4.52	4.93	-15.14	-21.39			-21.39							
	✓	97204	RS USD Baring Japan		-6.11	-5.57	-34.22	-34.66			-34.66	-20.65					Y	
7	✓	96231	RS USD BNY Mellon Japan Equity		-6.38	-3.67	-28.18	-29.56	-48.24	-38.01	-29.56	-16.64	-11.85	16.80	2.53	1	Y	
9		96626	RS GBP Fidelity Japan Smaller Companies (USD)		-7.34	8.75	-14.06	-14.70	-50.13	-14.79	-14.70	-19.66	-27.22	39.17	22.78			
	✓	97119	RS USD Franklin Templeton Japan		-10.88	-6.99	-33.44	-38.08			-38.08	-17.80					Y	
6		97358	RS GBP Schroder Tokyo (USD)		-2.24	5.29	-21.45	-24.56	-34.74	-8.52	-24.56	-11.30	-2.47	21.73	15.16	AA		
			Sector Average		-4.95	1.57	-25.48	-29.80	-45.83	-20.86	-29.80	-15.91	-8.23	32.66	10.13			
UK ALL COMPANIES																		
7		97070	RS GBP Aberdeen UK Growth (USD)		-5.20	-14.76	-44.12	-50.79	-41.74		-50.79	-7.16	27.50					
7		96748	RS GBP Artemis UK Special Situations (USD)		-2.95	-11.87	-41.16	-46.29	-38.43	-14.34	-46.29	-6.78	22.97	18.23	17.68	AAA		
7		96846	RS GBP AXA Framlington UK Select Opportunities (USD)		-2.14	-9.34	-44.15	-46.24	-38.10	-9.70	-46.24	-4.63	20.73	19.95	21.62	AAA		
7		97084	RS GBP BlackRock United Kingdom (USD)		-3.34	-10.37	-45.47	-46.77	-38.78	-19.61	-46.77	-6.29	22.73	15.40	13.81	AAA	Y	
		97169	RS GBP Fidelity UK Special Situations (USD)		-4.87	-10.97	-40.23	-46.50			-46.50	-1.18				A		
9		96673	RS GBP Gartmore UK Focus (USD)		-3.82	-17.51	-56.98	-64.28	-59.76	-48.18	-64.28	-10.46	25.80	16.29	10.74			
7		96638	RS GBP HSBC UK Freestyle (USD)		-3.80	-15.30	-46.60	-52.70	-41.79	-26.07	-52.70	2.29	20.33	11.07	14.33			
6		96642	RS GBP HSBC UK Growth & Income (USD)		-3.51	-11.90	-42.60	-47.80	-42.58	-22.76	-47.80	-5.88	16.88	14.69	17.28			
7		97359	RS GBP Invesco UK Equity (USD)		-3.26	-8.86	-39.55	-49.95	-43.52	-22.92	-49.95	-8.36	23.14	13.93	19.80			
9		96783	RS GBP Liontrust First Growth (USD)		0.47	-12.17	-50.29	-47.63	-32.49	-13.50	-47.63	1.60	26.88	16.03	10.43	AA		
7		96821	RS GBP Liontrust First Large Cap (USD)		-1.94	-13.06	-44.71	-45.40	-34.46	-14.89	-45.40	0.09	19.92	16.46	11.51	AA		
8		96630	RS GBP M&G Recovery (USD)		-1.75	-9.03	-42.06	-44.27	-28.54	-0.20	-44.27	1.76	26.02	18.18	18.17	AAA		
9		96689	RS GBP New Star UK Alpha (USD)		-0.36	-12.57	-52.39	-53.59	-44.08	-19.09	-53.59	-4.48	26.13	14.05	26.86	AAA		
9		96591	RS GBP New Star UK Growth (USD)		-5.95	-16.86	-52.02	-60.66	-62.91	-45.08	-60.66	-21.73	20.47	17.68	25.80	AA		
9		96804	RS GBP Schroder UK Alpha Plus (USD)		-5.92	-17.20	-51.53	-53.86	-42.19	-22.43	-53.86	0.18	25.06	23.71	8.46	AA		
9		96514	RS GBP Schroder UK Mid 250 (USD)		-3.94	-10.31	-49.51	-57.15	-49.92	-22.44	-57.15	-13.69	35.42	22.06	26.88	AAA		
7		96564	RS GBP SG UK Growth (USD)		-5.13	-15.90	-47.49	-56.70	-54.75	-42.15	-56.70	-11.45	18.02	14.33	11.82			
7		96255	RS GBP UK Index Tracker (USD)		-2.79	-13.17	-43.20	-47.87	-40.30	-18.02	-47.87	-4.69	20.15	17.90	16.46			
			Sector Average		-4.03	-11.04	-44.80	-48.36	-40.03	-18.57	-48.36	-6.15	23.73	15.76	17.30			
GLOBAL PROPERTY																		
	✓	97102	RS USD Global Real Estate Securities (La Salle)		-3.49	-10.98	-49.73	-54.89	-51.79		-54.89	-22.64	38.15					
			Sector Average		-7.90	-17.06	-45.71	-49.44	-36.42	1.15	-49.44	-10.32	40.21	12.28	41.69			
EUROPE INCLUDING UK																		
		97416	RS EUR European Equity (USD)		-8.30	-9.99	-43.77											
8	✓	85144	RS USD Gartmore SICAV Pan European		-9.70	-10.98	-47.68	-50.75	-40.40	-17.42	-50.75	0.39	20.55	20.25	15.22	1	Y	
		97384	RS EUR Jupiter New Europe (USD)		-12.68	-20.18	-64.96											
		97254	RS EUR New Star Pan-European Equity (USD)		-9.47	-8.75	-41.88	-46.52			-46.52						Y	
			Sector Average		-7.94	-7.48	-44.22	-46.80	-34.55	-13.00	-46.80	-1.03	24.31	17.87	12.79			
EUROPE EXCLUDING UK																		
9	✓	85151	RS USD Baring Europe Select		-6.39	-2.02	-41.01	-42.70	-23.08	26.63	-42.70	0.41	33.70	33.71	23.12	A	2	Y
		97082	RS EUR BlackRock GF Continental European Flexible (USD)		-10.47	-4.85	-41.71	-40.99	-26.96		-40.99	-0.95	24.97				Y	
7	✓	96253	RS USD BNY Mellon Continental European Equity		-8.25	-8.16	-39.35	-40.49	-22.54	4.77	-40.49	5.44	23.44	19.61	13.08	3	Y	
8		96894	RS GBP Continental European (USD)		-6.35	-3.25	-39.67	-42.06	-28.11	-4.51	-42.06	3.15	20.28	18.05	12.51			
8		96659	RS GBP Fidelity European (USD)		-7.70	-7.46	-42.11	-42.43	-28.39	11.77	-42.43	2.74	21.07	24.03	25.85	AA		
		97585	RS GBP GAM Star Continental European Equity (USD)		-5.00	-0.92											Y	
7		96584	RS EUR Gartmore SICAV Continental European (USD)		-12.04	-6.56	-39.90	-42.59	-25.03	4.29	-42.59	3.94	25.65	23.74	12.42			
		97182	RS EUR HSBC Euroland Equity (USD)		-11.05	-6.12	-44.24	-48.02			-48.02	4.89					Y	
9	✓	96759	RS USD Investec Continental European Equity		-11.62	-7.62	-46.04	-48.47	-40.99	-20.57	-48.47	-1.63	16.43	22.21	10.13	1	Y	
		97392	RS EUR Jupiter European Opportunities (USD)		-7.95	-5.72	-39.35											
8		96757	RS EUR Lazard European Equity (USD)		-10.85	-7.37	-41.27	-43.64	-29.60	0.27	-43.64	3.04	21.23	23.21	15.60			
8		96595	RS GBP New Star European Growth (USD)		-4.75	-3.68	-37.83	-41.62	-26.39	10.46	-41.62	-4.38	31.87	17.91	27.27	AAA	Y	
9		96572	RS GBP SG European Continental Europe (USD)		-8.80	1.67	-40.17	-44.70	-32.35	-4.11	-44.70	-1.07	23.65	26.16	12.34			
9		96483	RS SEK Swedish Equity (USD)		-10.93	-10.93	-48.09	-47.98	-37.06	-10.22	-47.98	-12.21	37.82	24.01	15.02		Y	
			Sector Average		-8.79	-5.61	-42.55	-44.48	-29.42	-0.39	-44.48	1.03	25.83	21.80	15.88			
ASIA PACIFIC INCLUDING JAPAN																		
	✓	97636	RS USD Allianz RCM Oriental Income		-2.48			</										



February 2009

All percentage growth calculated to 30/01/09

Annual performance % over one year to end January

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 2005

OBSR Fund Rating  
Financial Express Crown Rating  
SFC authorised

## skandia investment management

Royal Skandia makes use of the skills of its sister companies Skandia Investment Management Ltd (SIML) and Skandia Global Funds (SGF) to select and monitor investment managers within the Skandia Investment Management range. The funds are managed by Royal Skandia and are separate to the OEIC funds offered by SIML and SGF, although they may be invested wholly or partially through these funds.

### RISK CONTROLLED

RS ID Number	Fund Name	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2005	OBSR Fund Rating	Financial Express Crown Rating	SFC authorised	
✓ 96910	RS USD Aggressive	-1.44	-5.04	-36.46	-39.95	-34.75		-39.95	-4.20	13.43	15.05	A	1	Y	
✓ 97518	RS USD Alternatives	-0.12	5.92	-6.66											
4 ✓ 96527	RS USD Balanced	-0.54	-4.52	-33.12	-36.73	-32.94	-19.41	-36.73	-4.11	10.53	12.11	7.20	A	1	Y
3 ✓ 96902	RS GBP Bond Income (USD)	0.17	-12.43	-38.02	-40.74	-34.21	-29.12	-40.74	0.81	10.13	-0.83	8.64	A	1	Y
3 ✓ 96528	RS USD Cautious	0.55	-2.23	-24.42	-28.32	-23.80	-15.77	-28.32	-0.77	7.13	6.73	3.57		1	Y
6 ✓ 96971	RS USD Diversified Managed	-0.27	-1.32	-32.40	-35.99	-31.02		-35.99	-0.09	7.65	16.20			2	Y
6 96896	RS GBP Equity Income (USD)	-2.44	-8.04	-38.18	-44.98	-43.04	-23.59	-44.98	-12.32	18.06	16.11	15.55			
3 ✓ 97087	RS GBP Ethical (USD)	-2.60	-8.23	-41.60	-47.20	-39.14		-47.20	-7.09	24.07					
3 96892	RS EUR Euro Bond (USD)	-9.32	-1.68	-23.30	-22.36	-7.53	-4.53	-22.36	12.83	5.56					
✓ 97033	RS USD European Equity Blend	-7.27	-6.50	-41.58	-45.75	-33.81		-45.75	-1.07	23.34	-5.75	9.54		1	Y
✓ 97041	RS USD Far East Equity Blend	-5.45	-2.33	-44.59	-49.14	-29.04		-49.14	17.03	19.22				1	Y
✓ 97274	RS GBP Global Emerging Markets Equity (USD)	-4.01	1.16	-49.75	-53.43			-53.43						1	Y
✓ 97053	RS USD Global Fixed Interest Blend	-0.40	-1.71	-22.46	-23.10	-11.88		-23.10	7.51	6.59				1	Y
✓ 97045	RS USD Japanese Equity Blend	-3.15	3.63	-26.73	-30.27	-46.02		-30.27	-10.75	-13.27				2	Y
✓ 97029	RS USD UK Equity Blend	-1.20	-10.95	-47.21	-53.14	-49.47		-53.14	-10.33	20.28				1	Y
✓ 97049	RS GBP UK Fixed Interest Blend (USD)	-1.20	-13.38	-37.22	-40.94	-34.80		-40.94	1.49	8.79				1	Y
✓ 97037	RS USD US Equity Blend	1.68	-5.66	-34.62	-37.26	-39.79		-37.26	-8.44	4.82				1	Y

### UNCONSTRAINED

RS ID Number	Fund Name	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2005	OBSR Fund Rating	Financial Express Crown Rating	SFC authorised
6 97133	FLEXIBLE MANAGED RS GBP Global Best Ideas (USD)	0.07	-6.55	-45.40	-48.59			-48.59	-3.77				A	
	Sector Average	-3.79	-5.61	-34.82	-37.18	-27.65	-10.86	-37.18	0.24	14.90	13.42	8.62		
8 97210	UK ALL COMPANIES RS GBP UK Best Ideas (USD)	-1.90	-11.02	-52.09	-56.79			-56.79	-11.69				A	
8 97278	RS GBP UK Strategic Best Ideas (USD)	-2.76	-9.14	-36.53	-35.92			-35.92						
	Sector Average	-4.03	-11.04	-44.80	-48.36	-40.03	-18.57	-48.36	-6.15	23.73	15.76	17.30		
9 97439	EUROPE INCLUDING UK RS EUR European Best Ideas (USD)	-6.87	-3.70	-42.88				-46.80	-1.03	24.31	17.87	12.79		
	Sector Average	-7.94	-7.48	-44.22	-46.80	-34.55	-13.00							

## MultiManager - other

RS ID Number	Fund Name	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2009	2008	2007	2005	OBSR Fund Rating	Financial Express Crown Rating	SFC authorised
1 97337	GLOBAL FIXED INTEREST RS EUR Fidelity MM Global High Income (USD)	-6.85	-1.63	-28.61	-27.53			-27.53						
	Sector Average	-2.62	1.08	-16.43	-16.89	-3.10	3.26	-16.89	8.98	6.99	-1.19	7.85		
4 96116	BALANCED MANAGED RS USD Balanced Fidelity Managed	-3.62	-4.60	-31.97	-35.13	-30.28	-9.34	-35.13	0.03	7.44	17.90	10.30		1
4 85114	RS USD Balanced Gartmore Managed	-8.04	-9.40	-31.42	-35.65	-26.92	-11.16	-35.65	5.09	8.07	12.64	7.92		2
	Sector Average	-3.22	-4.63	-29.46	-32.00	-20.63	-2.36	-32.00	1.23	15.30	11.75	10.08		
6 96118	FLEXIBLE MANAGED RS USD Aggressive Invesco Managed	-2.62	-5.48	-30.47	-36.27	-30.17	-16.59	-36.27	-5.41	15.84	12.14	6.51		1
	Sector Average	-3.79	-5.61	-34.82	-37.18	-27.65	-10.86	-37.18	0.24	14.90	13.42	8.62		
7 97331	NORTH AMERICA RS USD Fidelity MM US High Alpha	-0.41	-4.91	-36.65	-42.45			-42.45						
	Sector Average	-1.57	-8.12	-34.41	-38.13	-34.99	-23.68	-38.13	-3.77	9.18	12.46	4.39		
7 97357	GLOBAL EQUITIES RS GBP F&C Investment Trust (USD)	-0.67	-10.85	-40.61	-43.00	-28.23	0.76	-43.00	5.36	19.51	26.16	11.28		
	Sector Average	-3.91	-6.05	-36.63	-39.34	-29.21	-8.71	-39.34	1.35	15.14	17.54	9.72		
8 97311	GLOBAL PROPERTY RS USD Fidelity MM Euro Property Securities	-11.45	-15.02	-49.26	-55.88			-55.88						
	Sector Average	-7.90	-17.06	-45.71	-49.44	-36.42	1.15	-49.44	-10.32	40.21	12.28	41.69		
9 97319	EUROPE EXCLUDING UK RS USD Fidelity MM Emerging Europe	-11.66	-20.13	-67.45	-69.59			-69.59						
	Sector Average	-8.79	-5.61	-42.55	-44.48	-29.42	-0.39	-44.48	1.03	25.83	21.80	15.88		
10 97315	GLOBAL EMERGING MARKETS RS USD Fidelity MM Emerging Markets	-3.19	-4.37	-48.50	-50.50			-50.50						
	Sector Average	-5.40	-9.80	-54.03	-55.40	-34.76	19.77	-55.40	23.70	18.27	53.15	19.87		
10 97327	COMMODITY/ENERGY RS USD Fidelity MM Natural Resources	1.77	-3.56	-50.70	-49.62			-49.62						
	Sector Average	0.24	6.82	-44.30	-45.37	-17.69	39.29	-45.37	37.05	9.94	54.33	9.65		

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.

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 and Copyright: Citywire Financial Publishers Limited. The manager's Citywire Fund Manager rating is based on their three year risk adjusted performance. More information at [www.citywire.co.uk](http://www.citywire.co.uk). OBSR ratings: Source and Copyright Old Broad Street Research Limited.