

Hong Kong Dollar (HK\$)

March 2009

All percentage growth calculated to 27/02/09

Annual performance % over one year to end February

| 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 | 0.19 | 0.48 | 6.62 | 6.95 | 0.48 | 3.07 | 2.95 | 0.31 | 0.00 | 1★ | Y | |
| | 2 | | 96851 | RS GBP M&G High Interest (HKD) | -1.81 | -11.43 | -27.87 | -32.64 | -18.04 | -17.93 | -32.64 | 5.57 | 15.26 | -5.55 | 6.02 | | | |
| | | | | Sector Average | -1.97 | -2.89 | -13.31 | -15.89 | 2.62 | 2.89 | -15.89 | 8.87 | 12.07 | -4.86 | 5.39 | | | |
| GLOBAL FIXED INTEREST | | | | | | | | | | | | | | | | | | |
| 1 | 1 | | 97025 | RS USD Baring Directional Bond (HKD) | -1.89 | -1.83 | -6.65 | -5.11 | 1.69 | | -5.11 | 6.55 | 0.58 | | | | Y | |
| | 1 | | 96795 | RS USD Baring Global Aggregate Bond (HKD) | -1.60 | 0.70 | -1.71 | -0.69 | 8.26 | 10.78 | -0.69 | 5.68 | 3.15 | -0.24 | 2.57 | | Y | |
| | 1 | | 97657 | RS USD BlackRock GF World Bond (HKD) | -0.26 | 1.48 | 1.12 | 0.37 | 7.87 | 6.86 | 0.37 | 1.56 | 5.82 | -5.95 | 5.33 | | Y | |
| | 1 | | 96843 | RS USD BNY Mellon Global Bond (HKD) | -3.65 | 0.15 | -5.56 | -7.15 | 8.16 | 12.68 | -7.15 | 10.46 | 5.45 | -5.35 | 10.07 | | Y | |
| | 1 | | 97425 | RS USD Emerging Markets Debt (HKD) | -2.00 | 7.72 | -19.73 | | | | | | | | | | | |
| | 1 | | 96711 | RS USD Franklin US Government (HKD) | 0.45 | 1.61 | 2.94 | 3.36 | 13.08 | 13.93 | 3.36 | 4.64 | 4.56 | -0.63 | 1.38 | | Y | |
| | 1 | | 97187 | RS USD HSBC Global Core Plus Bond (HKD) | -2.67 | -0.62 | -8.59 | -10.65 | | | -10.65 | 3.30 | | | | | | |
| | 1 | | 96224 | RS USD Invesco Bond (HKD) | -3.85 | -0.40 | -0.98 | -2.49 | 13.97 | 15.39 | -2.49 | 11.24 | 5.07 | -6.12 | 7.84 | | Y | |
| | | | | 97835 | RS USD Investec Emerging Markets Debt (HKD) | -5.95 | 4.63 | | | | | | | | | | | Y |
| | | | | 97248 | RS GBP Newton International Bond (HKD) | -3.78 | 0.50 | -4.66 | -8.04 | | | -8.04 | 9.71 | | | | | |
| | | | | 97677 | RS USD Schroder ISF Asian Bond (HKD) | -2.94 | | | | | | | | | | | | |
| | | | | 97673 | RS USD Schroder ISF Emg Mkt Debt Absolute Return (HKD) | -2.83 | | | | | | | | | | | | |
| | | | | 97539 | RS USD Templeton Global Bond (HKD) | -7.80 | -0.15 | -2.65 | | | | | | | | | | Y |
| | | | | 96978 | RS GBP Threadneedle Dollar Bond (HKD) | -3.62 | -2.30 | -13.78 | -17.06 | -15.79 | | -17.06 | 0.25 | 1.27 | 1.62 | | | Y |
| | | | | 97433 | RS USD Total Return Bond (HKD) | -2.83 | 2.59 | -4.09 | | | | | | | | | | |
| | | | | Sector Average | -2.46 | -1.27 | -16.02 | -20.16 | -4.88 | -0.68 | -20.16 | 7.41 | 10.91 | -3.35 | 8.04 | | | |
| DEFENSIVE MANAGED | | | | | | | | | | | | | | | | | | |
| 2 | | | 97101 | RS GBP Newton Phoenix Multi-Asset (HKD) | -2.70 | -6.46 | -36.42 | -44.16 | -34.07 | | -44.16 | 1.79 | 15.99 | | | | | |
| | | | | Sector Average | -3.24 | -3.97 | -21.85 | -26.41 | -11.25 | -4.60 | -26.41 | 7.13 | 12.57 | -0.96 | 8.54 | | | |
| UK GILT | | | | | | | | | | | | | | | | | | |
| 2 | 2 | | 96218 | RS GBP BlackRock Government Securities (HKD) | 1.11 | -4.96 | -16.20 | -21.46 | -10.85 | -10.13 | -21.46 | 2.57 | 10.66 | -4.42 | 5.47 | | | |
| | | | | Sector Average | 0.24 | -4.93 | -16.57 | -21.81 | -8.78 | -4.96 | -21.81 | 4.91 | 11.20 | -3.09 | 7.48 | | | |
| STERLING CORPORATE BOND | | | | | | | | | | | | | | | | | | |
| 3 | | | 96938 | RS GBP Fidelity Money Builder Income (HKD) | -0.06 | -6.93 | -27.28 | -32.60 | -27.33 | | -32.60 | -2.59 | 10.69 | -3.31 | | AAA | | |
| | | | 97159 | RS GBP Lloyds TSB Offshore Funds High Income (HKD) | -1.93 | -10.77 | -31.88 | -36.74 | | | -36.74 | -4.67 | | | | | | |
| | | | 97147 | RS GBP Lloyds TSB Offshore Funds Sterling Bond (HKD) | -1.06 | -10.11 | -32.63 | -37.45 | | | -37.45 | -1.93 | | | | | | |
| | 3 | | 96611 | RS GBP M&G Offshore Corporate Bond (HKD) | 1.22 | -3.44 | -22.76 | -25.86 | -18.62 | -13.73 | -25.86 | -2.21 | 12.25 | -1.74 | 7.89 | | | |
| | | | | Sector Average | -1.52 | -8.11 | -30.18 | -35.70 | -29.03 | -27.08 | -35.70 | -1.97 | 12.58 | -4.85 | 7.99 | | | |
| CAUTIOUS MANAGED | | | | | | | | | | | | | | | | | | |
| 3 | 2 | | 97342 | RS USD Fidelity Multi Asset Strategic (HKD) | -5.10 | -5.75 | -27.58 | -33.27 | | | -33.27 | | | | | | | |
| | | | 96287 | RS USD Investec Cautious Managed (HKD) | -4.71 | -3.52 | -25.35 | -28.08 | -19.30 | -5.76 | -28.08 | 0.41 | 11.75 | 8.44 | 7.69 | AA | | |
| | | | 97151 | RS GBP Lloyds TSB Multi Strategy Conservative (HKD) | -2.22 | -9.21 | -29.25 | -35.17 | | | -35.17 | -1.88 | | | | | | |
| | 5 | | 96886 | RS GBP New Star Managed Distribution (HKD) | -4.17 | -11.88 | -45.61 | -53.49 | -52.08 | -45.38 | -53.49 | -14.04 | 19.85 | -0.10 | 14.08 | | | |
| | | | | Sector Average | -4.34 | -7.72 | -31.02 | -37.23 | -27.58 | -18.91 | -37.23 | -0.60 | 16.07 | 1.43 | 10.39 | | | |
| STERLING FIXED INTEREST | | | | | | | | | | | | | | | | | | |
| 3 | 4 | | 96767 | RS GBP Artemis High Income (HKD) | -3.02 | -13.38 | -39.41 | -46.63 | -39.46 | -28.45 | -46.63 | -4.50 | 18.79 | 2.18 | 15.67 | AA | | |
| | 4 | | 96577 | RS GBP M&G Offshore High Yield Corporate Bond (HKD) | -4.60 | -7.03 | -35.20 | -39.60 | -33.76 | -27.29 | -39.60 | -5.83 | 16.45 | -2.82 | 12.94 | | | |
| | 5 | | 96635 | RS GBP New Star Fixed Interest (HKD) | -1.32 | -9.42 | -41.09 | -46.61 | -42.61 | -39.34 | -46.91 | -7.75 | 17.16 | -4.99 | 11.27 | AA | | |
| | 5 | | 96890 | RS GBP New Star High Yield Bond (HKD) | -2.45 | -13.87 | -47.16 | -52.26 | -48.82 | -45.31 | -52.26 | -9.29 | 18.18 | -4.46 | 11.85 | AA | | |
| | | | | 96986 | RS GBP Threadneedle Strategic Bond (HKD) | 1.31 | -6.67 | -33.73 | -39.01 | -34.17 | | -39.01 | -4.89 | 13.50 | -8.57 | | | Y |
| | | | | Sector Average | -1.73 | -8.71 | -31.11 | -36.29 | -29.04 | -24.83 | -36.29 | -1.73 | 13.35 | -3.09 | 9.30 | | | |
| BALANCED MANAGED | | | | | | | | | | | | | | | | | | |
| 4 | 4 | | 97155 | RS GBP Lloyds TSB Multi Strategy Growth (HKD) | -7.58 | -10.14 | -38.05 | -45.45 | | | -45.45 | -2.69 | | | | | | |
| | | | 96603 | RS GBP Sarasin GlobalSar IIRD (HKD) | -5.97 | -10.58 | -38.36 | -46.18 | -29.16 | -14.85 | -46.18 | 10.81 | 18.78 | 10.30 | 8.98 | | | |
| | | | | Sector Average | -5.61 | -7.42 | -31.11 | -36.92 | -25.43 | -10.39 | -36.92 | 0.88 | 17.19 | 8.08 | 11.19 | | | |
| UK DIRECT PROPERTY | | | | | | | | | | | | | | | | | | |
| 4 | 4 | | 96776 | RS GBP Aviva Investors Property (HKD) | -5.07 | -19.93 | -40.82 | -48.32 | -46.59 | -33.56 | -48.32 | -19.78 | 28.84 | 4.43 | 19.12 | | | |
| | | | 96954 | RS GBP M&G Property (HKD) | -2.78 | -16.89 | -35.97 | -48.09 | -48.86 | | -48.09 | -21.83 | 26.02 | -0.84 | | | | |
| | | | 96958 | RS GBP New Star Property (HKD) | -1.95 | -17.44 | -38.00 | -47.07 | -45.68 | | -47.07 | -19.01 | 26.73 | 2.42 | | | | |
| | | | 97108 | RS GBP Property (HKD) | -3.91 | -15.39 | -35.98 | -44.26 | -42.87 | | -44.26 | -20.34 | 28.65 | | | | | |
| | | | | Sector Average | -5.04 | -19.89 | -37.81 | -45.88 | -38.34 | -30.20 | -45.88 | -7.10 | 22.62 | 2.21 | 12.97 | | | |
| GLOBAL HIGH YIELD | | | | | | | | | | | | | | | | | | |
| 6 | 1 | | 96238 | RS USD Baring High Yield Bond (HKD) | -4.54 | -1.81 | -22.98 | -25.15 | -18.99 | -10.36 | -25.15 | 0.91 | 7.26 | 2.86 | 7.57 | | Y | |
| | | | 96934 | RS USD Fortis L Fund Bond Best Selection World Emg (HKD) | -4.60 | 1.22 | -40.36 | -45.26 | -39.73 | | -45.26 | -5.30 | 16.27 | 23.16 | | | Y | |
| | | | | Sector Average | -4.18 | 2.99 | -29.93 | -32.44 | -23.70 | -4.47 | -32.44 | 0.36 | 12.53 | 13.06 | 10.73 | | | |
| NORTH AMERICA | | | | | | | | | | | | | | | | | | |
| 7 | 6 | | 96928 | RS GBP American (HKD) | -6.85 | -3.64 | -41.09 | -42.86 | -40.15 | -38.66 | -42.86 | -1.86 | 6.72 | 4.36 | -1.80 | | | |
| | | | 97224 | RS USD BlackRock GF US Flexible (HKD) | -10.36 | -7.57 | -36.52 | -41.78 | | | -41.78 | -4.79 | | | | | Y | |
| | 7 | | 96262 | RS USD Fidelity American Growth (HKD) | -6.83 | -10.54 | -40.90 | -45.39 | -46.60 | -37.53 | -45.39 | -0.33 | -1.89 | 20.44 | -2.86 | | | |
| | | | 96615 | RS GBP Fidelity American Special Situations (HKD) | -4.47 | -6.89 | -38.38 | -44.24 | -44.80 | -35.87 | -44.24 | 0.15 | -1.15 | 20.25 | -3.38 | | | |
| | 4 | | 96830 | RS USD Franklin Mutual Beacon (HKD) | -10.74 | -12.43 | -42.19 | -46.79 | -44.06 | -33.50 | -46.79 | -7.45 | 13.60 | 9.85 | 8.21 | | Y | |
| | | | 97058 | RS USD Franklin US Equity (HKD) | -10.21 | -11.15 | -37.47 | -39.24 | -34.79 | | -39.24 | -1.06 | 8.47 | | | | Y | |
| | | | 97591 | RS USD GAM Star US All Cap Equity (HKD) | -9.65 | -11.28 | -38.34 | | | | | | | | | | Y | |
| | | | 96219 | RS USD JPM America Equity (HKD) | -9.37 | -7.50 | -39.10 | -42.61 | -39.19 | -32.48 | -42.61 | -5.29 | 11.88 | 3.98 | 6.77 | | Y | |
| | | | 97310 | RS USD Lazard North American Equity (HKD) | -12.56 | -12.03 | -39.94 | -43.85 | | | -43.85 | | | | | | Y | |
| | 7 | | 96619 | RS GBP Schroder US Smaller Companies (HKD) | -10.81 | -10.87 | -42.16 | -42.05 | -33.49 | -11.65 | -42.05 | -1.27 | 16.23 | 15.70 | 14.82 | AA | Y | |
| | | | | 96982 | RS GBP Threadneedle American (HKD) | -7.77 | -7.14 | -36.48 | -41.44 | -38.10 | | -41.44 | -0.56 | 6.30 | 9.82 | | | Y |
| | | | | 97413 | RS USD US All Cap Value (HKD) | -13.21 | -5.07 | -45.46 | | | | | | | | | | |
| | 5 | | | 96441 | RS GBP US Index Tracker (HKD) | -9.97 | -12.19 | -39.48 | -43.10 | -39.45 | -31.26 | -43.10 | -4.91 | 11.92 | 8.26 | 4.86 | | |
| | | | | | Sector Average | -10.02 | -10.81 | -41.67 | -44.98 | -41.70 | -32.07 | -44.98 | -3.63 | 9.96 | 9.24 | 6.66 | | |
| | GLOBAL EQUITIES | | | | | | | | | | | | | | | | | |
| 7 | 7 | | 97079 | RS USD Aberdeen Global World Equity (HKD) | -11.57 | -12.43 | -42.06 | -47.22 | -34.14 | | -47.22 | 3.46 | 20.59 | | | | | |
| | | | 96489 | RS GBP Aberdeen World Equity (HKD) | -11.97 | -12.26 | -42.94 | -48.78 | -36.11 | -10.34 | -48.78 | 4.40 | 19.48 | 20.94 | 16.05 | | | |
| | | | 97651 | RS EUR Allianz dit Global Eco Trends (HKD) | -5.46 | -5.34 | | | | | | | | | | | | |
| | | | 97643 | RS USD Allianz RCM Global Agricultural Trends (HKD) | -5.89 | -5.51 | | | | | | | | | | | | |
| | 8 | | 96531 | RS GBP AXA Framlington Global Opportunities (HKD) | -7.65 | -7.62 | -48.59 | -56.39 | -49.57 | -32.88 | -56.39 | 3.28 | 11.95 | 19.39 | 11.48 | | | |
| | 5 | | 96535 | RS USD AXA World Funds Framlington Health (HKD) | -6.48 | -1.71 | -31.78 | -30.84 | -35.72 | -28.64 | -30.84 | -3.65 | -3.53 | 13.09 | -1.84 | AA | | |
| | 9 | | 96543 | RS USD Baring Global Select (HKD) | -7.84 | -7.66 | -42.48 | -51.67 | -27.09 | -7.25 | -51.67 | 24.30 | 21.36 | 22.09 | 4.19 | | Y | |
| | | | | 97493 | RS USD BlackRock GF World Health Science (HKD) | -3.47 | 5.35 | -20.00 | | | | | | | | | | Y |
| | 7 | | 96471 | RS GBP BlackRock Global Equity (HKD) | -10.42 | -6.72 | -40.35 | -47.25 | -33.63 | -19.01 | -47.25 | 10.43 | 13.92 | 10.03 | 10.91 | | | |
| | | | | 97175 | RS GBP Fidelity Global Special Situations (HKD) | -11.89 | | | | | | | | | | | | |

March 2009

All percentage growth calculated to 27/02/09

Annual performance % over one year to end February

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

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

| | | 1 | 3 | 6 | 1 Year | 3 Years | 5 Years | 2009 | 2008 | 2007 | 2006 | 2005 | OBSR Fund Rating | Financial Express Crown Rating | SFC authorised |
|---|-------|---|--------|--------|--------|---------|---------|--------|--------|--------|-------|-------|------------------|--------------------------------|----------------|
| 6 | 96930 | RS GBP Aggressive (HKD) | -8.17 | -8.56 | -42.79 | -50.78 | -44.80 | -31.79 | -50.78 | -4.61 | 17.57 | 11.80 | 10.53 | | |
| 5 | 96913 | RS USD Aggressive (HKD) | -9.29 | -8.51 | -41.09 | -47.27 | -41.05 | -28.19 | -47.27 | -4.90 | 17.56 | 12.60 | 8.19 | A | Y |
| | 97521 | RS USD Alternatives (HKD) | -2.85 | 0.80 | -9.51 | | | | | | | | | | |
| 5 | 96468 | RS GBP Balanced (HKD) | -7.26 | -8.65 | -42.35 | -50.55 | -44.14 | -31.89 | -50.55 | -4.53 | 18.33 | 9.94 | 10.91 | | |
| 4 | 96914 | RS USD Balanced (HKD) | -8.79 | -7.74 | -38.28 | -43.74 | -38.93 | -28.38 | -43.74 | -5.09 | 14.38 | 9.28 | 7.32 | | Y |
| 3 | 96903 | RS GBP Bond Income (HKD) | -2.12 | -7.03 | -35.16 | -41.46 | -34.17 | -32.59 | -41.46 | -2.01 | 14.77 | -5.51 | 8.37 | A | |
| 4 | 96915 | RS GBP Cautious (HKD) | -4.62 | -8.80 | -37.17 | -44.44 | -34.98 | -24.74 | -44.44 | -1.33 | 18.60 | 4.78 | 10.47 | | Y |
| 3 | 96916 | RS USD Cautious (HKD) | -6.96 | -4.94 | -29.56 | -33.99 | -29.14 | -23.23 | -33.99 | -2.74 | 10.37 | 5.41 | 2.77 | | Y |
| | 96973 | RS USD Diversified Managed (HKD) | -7.23 | -4.62 | -35.35 | -42.25 | -36.10 | | -42.25 | -1.07 | 11.83 | 13.14 | | | Y |
| 6 | 96899 | RS GBP Equity Income (HKD) | -8.36 | -11.57 | -40.95 | -51.03 | -47.40 | -34.12 | -51.03 | -11.97 | 22.03 | 9.73 | 14.12 | | Y |
| | 97088 | RS GBP Ethical (HKD) | -8.90 | -9.83 | -44.17 | -53.57 | -45.51 | | -53.57 | -7.30 | 26.59 | | | | Y |
| | 97034 | RS USD European Equity Blend (HKD) | -10.71 | -10.00 | -45.10 | -53.26 | -41.81 | | -53.26 | -2.52 | 27.72 | | | | Y |
| | 97042 | RS USD Far East Equity Blend (HKD) | -6.22 | -3.61 | -44.83 | -54.88 | -33.49 | | -54.88 | 19.22 | 23.64 | | | | Y |
| | 97276 | RS GBP Global Emerging Markets Equity (HKD) | -6.45 | -3.12 | -49.70 | -60.03 | | | -60.03 | | | | | | Y |
| | 97054 | RS USD Global Fixed Interest Blend (HKD) | -2.93 | -2.35 | -22.42 | -25.53 | -13.34 | | -25.53 | 5.33 | 10.47 | | | | Y |
| | 97046 | RS USD Japanese Equity Blend (HKD) | -17.42 | -12.68 | -35.00 | -44.32 | -54.06 | | -44.32 | -13.55 | -4.56 | | | | Y |
| | 97030 | RS USD UK Equity Blend (HKD) | -6.85 | -9.53 | -48.83 | -58.12 | -53.05 | | -58.12 | -9.54 | 23.93 | | | | Y |
| | 97050 | RS GBP UK Fixed Interest Blend (HKD) | -0.93 | -8.31 | -33.78 | -40.29 | -35.07 | | -40.29 | -2.90 | 11.98 | | | | Y |
| | 97038 | RS USD US Equity Blend (HKD) | -11.13 | -10.45 | -42.47 | -45.99 | -46.04 | | -45.99 | -8.99 | 9.78 | | | | Y |

UNCONSTRAINED

| | | 1 | 3 | 6 | 1 Year | 3 Years | 5 Years | 2009 | 2008 | 2007 | 2006 | 2005 | OBSR Fund Rating | Financial Express Crown Rating | SFC authorised |
|---|-------|--------------------------------------|--------|--------|--------|---------|---------|--------|--------|--------|-------|-------|------------------|--------------------------------|----------------|
| 6 | 97135 | RS GBP Global Best Ideas (HKD) | -7.78 | -7.43 | -47.40 | -55.46 | | | -55.46 | -1.82 | | | | A | |
| | | Sector Average | -6.82 | -8.21 | -36.86 | -43.22 | -32.74 | -18.69 | -43.22 | 1.09 | 17.18 | 9.15 | 10.76 | | |
| 8 | 97212 | RS GBP UK Best Ideas (HKD) | -6.86 | -9.72 | -52.67 | -61.07 | | | -61.07 | -12.20 | | | | A | |
| | 97280 | RS GBP UK Strategic Best Ideas (HKD) | -4.91 | -9.52 | -35.11 | -40.73 | | | -40.73 | | | | | | |
| | | Sector Average | -6.62 | -11.46 | -46.35 | -53.15 | -44.45 | -28.24 | -53.15 | -4.92 | 24.71 | 11.30 | 16.08 | | |
| 9 | 97440 | RS EUR European Best Ideas (HKD) | -6.90 | -7.79 | -44.86 | | | | | | | | | | |
| | | Sector Average | -10.20 | -11.70 | -47.45 | -53.84 | -42.26 | -23.98 | -53.84 | 0.00 | 25.08 | 13.94 | 15.56 | | |

MultiManager - other

| | | 1 | 3 | 6 | 1 Year | 3 Years | 5 Years | 2009 | 2008 | 2007 | 2006 | 2005 | OBSR Fund Rating | Financial Express Crown Rating | SFC authorised |
|----|-------|---|--------|--------|--------|---------|---------|--------|--------|--------|-------|-------|------------------|--------------------------------|----------------|
| 1 | 97338 | RS EUR Fidelity MM Global High Income (HKD) | -1.09 | 1.54 | -25.82 | -29.67 | | | -29.67 | 7.41 | 10.91 | -3.35 | 8.04 | | |
| | | Sector Average | -2.46 | -1.27 | -16.02 | -20.16 | -4.88 | -0.68 | -20.16 | | | | | | |
| 4 | 96283 | RS USD Balanced Fidelity Managed (HKD) | -5.68 | -6.42 | -35.55 | -40.45 | -34.43 | -16.19 | -40.45 | 0.56 | 9.50 | 14.10 | 12.03 | | |
| 4 | 96284 | RS USD Balanced Gartmore Managed (HKD) | -7.28 | -10.95 | -35.12 | -41.11 | -31.79 | -19.54 | -41.11 | 2.37 | 13.14 | 9.07 | 8.15 | | |
| | | Sector Average | -5.61 | -7.42 | -31.11 | -36.92 | -25.43 | -10.39 | -36.92 | 0.88 | 17.19 | 8.08 | 11.19 | | |
| 6 | 96281 | RS USD Aggressive Invesco Managed (HKD) | -10.33 | -10.28 | -37.05 | -44.36 | -37.72 | -26.37 | -44.36 | -5.49 | 18.44 | 10.31 | 7.17 | | |
| | | Sector Average | -6.82 | -8.21 | -36.86 | -43.22 | -32.74 | -18.69 | -43.22 | 1.09 | 17.18 | 9.15 | 10.76 | | |
| 7 | 97334 | RS USD Fidelity MM US High Alpha (HKD) | -8.26 | -7.83 | -42.26 | -48.36 | | | -48.36 | | | | | | |
| | | Sector Average | -10.02 | -10.81 | -41.67 | -44.98 | -41.70 | -32.07 | -44.98 | -3.63 | 9.96 | 9.24 | 6.66 | | |
| 8 | 97314 | RS USD Fidelity MM Euro Property Securities (HKD) | -8.97 | -11.26 | -50.82 | -62.63 | | | -62.63 | | | | | | |
| | | Sector Average | -13.09 | -19.01 | -49.84 | -57.30 | -46.76 | -17.29 | -57.30 | -10.88 | 39.91 | 14.94 | 35.17 | | |
| 9 | 97322 | RS USD Fidelity MM Emerging Europe (HKD) | -7.60 | -18.90 | -66.35 | -73.38 | | | -73.38 | | | | | | |
| | | Sector Average | -10.49 | -11.34 | -46.15 | -52.29 | -38.15 | -12.87 | -52.29 | 3.47 | 25.29 | 17.89 | 19.50 | | |
| 10 | 97330 | RS USD Fidelity MM Natural Resources (HKD) | -2.38 | -3.58 | -49.08 | -56.16 | | | -56.16 | | | | | | |
| | | Sector Average | -2.61 | 3.91 | -41.58 | -51.82 | -17.77 | 33.73 | -51.82 | 43.08 | 19.29 | 38.63 | 17.31 | | |
| 10 | 97318 | RS USD Fidelity MM Emerging Markets (HKD) | -5.58 | -3.32 | -47.50 | -57.34 | | | -57.34 | | | | | | |
| | | Sector Average | -5.09 | -7.24 | -52.85 | -60.90 | -39.67 | 9.74 | -60.90 | 30.52 | 18.21 | 42.77 | 27.41 | | |

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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