

US Dollar (\$)

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																			
1	1	✓	85112	MONEY MARKET															
	2		96850	RS USD Deposit	0.00	0.06	0.40	1.25	9.89	13.40								1	Y
				RS GBP M&G High Interest (USD)	-1.98	-11.54	-27.48	-32.48	-17.97	-17.69									
				Sector Average	-2.14	-3.01	-12.84	-15.69	2.70	3.55									
1		✓	97023	GLOBAL FIXED INTEREST															
	1	✓	96793	RS USD Baring Directional Bond	-1.89	-1.89	-6.04	-4.80	1.74									2	Y
	1	✓	85154	RS USD Baring Global Aggregate Bond	-1.60	0.64	-1.07	-0.36	8.32	11.26								2	Y
	1	✓	96841	RS USD BlackRock GF World Bond	-0.26	1.42	1.78	0.70	7.93	7.32							1	Y	
	1	✓	97422	RS USD BNY Mellon Global Bond	-3.66	0.08	-4.94	-6.84	8.21	13.17							2	Y	
	1	✓	96709	RS USD Emerging Markets Debt	-2.01	7.65	-19.21												
	1	✓	97184	RS USD Franklin US Government	0.45	1.54	3.61	3.71	13.14	14.42								2	Y
	1	✓	97184	RS USD HSBC Global Core Plus Bond	-2.67	-0.68	-7.99	-10.35											
	1	✓	85136	RS USD Invesco Bond	-3.86	-0.47	-0.33	-2.16	14.04	15.89								2	Y
		✓	97632	RS USD Invesco Emerging Markets Debt	-5.95	4.57													
		✓	97246	RS GBP Newton International Bond (USD)	-3.95	0.37	-4.13	-7.82											
		✓	97674	RS USD Schroder ISF Asian Bond	-2.94														
		✓	97670	RS USD Schroder ISF Emerging Market Debt Absolute Return	-2.83														
		✓	97536	RS USD Templeton Global Bond	-7.81	-0.22	-2.02												
		✓	96977	RS GBP Threadneedle Dollar Bond (USD)	-3.79	-2.43	-13.31	-16.86	-15.73										
	✓	97430	RS USD Total Return Bond	-2.83	2.53	-3.46													
				Sector Average	-2.63	-1.40	-15.55	-19.96	-4.81	-0.04									
2			97100	DEFENSIVE MANAGED															
				RS GBP Newton Phoenix Multi-Asset (USD)	-2.87	-6.58	-36.07	-44.03	-34.02										
				Sector Average	-3.41	-4.09	-21.42	-26.23	-11.18	-3.99									
2	2		97117	UK GILT															
				RS GBP BlackRock Government Securities (USD)	0.93	-5.08	-15.74	-21.27	-10.78	-9.86									
				Sector Average	0.06	-5.05	-16.11	-21.62	-8.70	-4.38									
3			96936	STERLING CORPORATE BOND															
				RS GBP Fidelity Money Builder Income (USD)	-0.23	-7.05	-26.88	-32.44	-27.27										
				RS GBP Lloyds TSB Offshore Funds High Income (USD)	-2.10	-10.88	-31.50	-36.59											
				RS GBP Lloyds TSB Offshore Funds Sterling Bond (USD)	-1.23	-10.22	-32.26	-37.30											
				RS GBP M&G Offshore Corporate Bond (USD)	1.04	-3.56	-22.34	-25.69	-18.56	-13.47									
				Sector Average	-1.69	-8.23	-29.79	-35.54	-28.98	-26.61									
3		✓	97339	CAUTIOUS MANAGED															
		✓	85113	RS USD Fidelity Multi Asset Strategic	-5.11	-5.81	-27.11	-33.05											
				RS USD Invesco Cautious Managed	-4.71	-3.58	-24.87	-27.84	-19.26	-5.35									
				RS GBP Lloyds TSB Multi Strategy Conservative (USD)	-2.39	-9.33	-28.86	-35.02											
				RS GBP New Star Managed Distribution (USD)	-4.34	-11.99	-45.31	-53.37	-52.04	-45.22									
				Sector Average	-4.51	-7.84	-30.64	-37.08	-27.52	-18.39									
3	4		96766	STERLING FIXED INTEREST															
				RS GBP Artemis High Income (USD)	-3.19	-13.49	-39.07	-46.51	-39.41	-28.23									
				RS GBP M&G Offshore High Yield Corporate Bond (USD)	-4.76	-7.15	-34.84	-39.45	-33.70	-27.08									
				RS GBP New Star Fixed Interest (USD)	-1.49	-9.53	-40.77	-46.78	-42.57	-39.16									
				RS GBP New Star High Yield Bond (USD)	-2.62	-13.98	-46.87	-52.14	-48.78	-45.14									
				RS GBP Threadneedle Strategic Bond (USD)	1.13	-6.78	-33.36	-38.87	-34.11										
				Sector Average	-1.90	-8.83	-30.73	-36.14	-28.98	-24.35									
4			97154	BALANCED MANAGED															
				RS GBP Lloyds TSB Multi Strategy Growth (USD)	-7.74	-10.25	-37.71	-45.32											
				RS GBP Sarasin GlobalSar IiD (USD)	-6.13	-10.69	-38.02	-46.05	-29.11	-14.59									
				Sector Average	-5.77	-7.53	-30.73	-36.77	-25.37	-9.82									
4	4		96775	UK DIRECT PROPERTY															
				RS GBP Aviva Investors Property (USD)	-5.24	-20.03	-40.49	-48.20	-46.55	-33.36									
				RS GBP M&G Property (USD)	-2.95	-16.99	-35.62	-47.96	-48.82										
				RS GBP New Star Property (USD)	-2.12	-17.55	-37.66	-46.94	-45.63										
				RS GBP Property (USD)	-4.07	-15.50	-35.62	-44.13	-42.83										
				Sector Average	-5.21	-19.99	-37.47	-45.75	-38.30	-29.75									
6	1	✓	96229	GLOBAL HIGH YIELD															
		✓	96931	RS USD Baring High Yield Bond	-4.55	-1.87	-22.48	-24.90	-18.95	-9.98									
				RS USD Fortis L Fund Bond Best Selection World Emerging	-4.61	1.16	-39.97	-45.08	-39.69										
				Sector Average	-4.35	2.85	-29.55	-32.28	-23.64	-3.86									
7	6		96926	NORTH AMERICA															
		✓	97221	RS GBP American (USD)	-7.02	-3.76	-40.77	-42.72	-40.11	-38.48									
		✓	96252	RS USD BlackRock GF US Flexible	-10.36	-7.63	-36.11	-41.59											
				RS USD Fidelity American Growth	-6.83	-10.59	-40.52	-45.21	-46.57	-37.26									
				RS GBP Fidelity American Special Situations (USD)	-4.64	-7.00	-38.04	-44.11	-44.76	-35.67									
		✓	96828	RS USD Franklin Mutual Beacon	-10.75	-12.49	-41.81	-46.61	-44.03	-33.22									
		✓	97056	RS USD Franklin US Equity	-10.21	-11.20	-37.06	-39.03	-34.76										
		✓	97588	RS USD GAM Star US All Cap Equity	-9.65	-11.34	-37.93												
		✓	85145	RS USD Gartmore SICAV US Smaller Companies	-11.21	-13.65	-48.65	-51.64	-56.33	-42.32									
		✓	85120	RS USD JPM America Equity	-9.38	-7.56	-38.70	-42.41	-39.15	-32.19									
		✓	97307	RS USD Lazard North American Equity	-12.57	-12.09	-39.55	-43.66											
		✓	96618	RS GBP Schroder US Smaller Companies (USD)	-10.97	-10.98	-41.84	-41.91	-33.44	-11.38									
		✓	96981	RS GBP Threadneedle American (USD)	-7.93	-7.25	-36.13	-41.30	-38.05										
		✓	97410	RS USD US All Cap Value	-13.22	-5.13	-45.10												
		✓	96440	RS GBP US Index Tracker (USD)	-10.13	-12.30	-39.14	-42.97	-39.40	-31.06									
				Sector Average	-10.17	-10.93	-41.35	-44.85	-41.65	-31.63									
7	7	✓	97076	GLOBAL EQUITIES															
		✓	96487	RS USD Aberdeen Global World Equity	-11.57	-12.48	-41.68	-47.04	-34.11										
		✓	97650	RS GBP Aberdeen World Equity (USD)	-12.12	-12.37	-42.63	-48.66	-36.06	-10.07									
		✓	97640	RS EUR Allianz dit Global Eco Trends (USD)	-5.54	-5.46													
		✓	96530	RS USD Allianz RCM Global Agricultural Trends	-5.89	-5.57													
		✓	96530	RS GBP AXA Framlington Global Opportunities (USD)	-7.82	-7.74	-48.31	-56.28	-49.53	-32.68									
		✓	96533	RS USD AXA World Funds Framlington Health	-6.49	-1.77	-31.33	-30.61	-35.68	-28.33									
		✓	96541	RS USD Baring Global Select	-7.85	-7.72	-42.11	-51.50	-27.05	-6.85									
		✓	97490	RS USD BlackRock GF World Health Science	-3.48	5.28	-19.48												
		✓	96470	RS GBP BlackRock Global Equity (USD)	-10.58	-6.84	-40.02	-47.12	-33.58	-18.77									
		✓	97173	RS GBP Fidelity Global Special Situations (USD)	-12.04	-9.52	-51.96	-58.37											
		✓	96858	RS GBP First State Global Growth (USD)	-12.05	-10.82	-39.87	-47.90	-39.02	-26.16									
		✓	97434	RS USD Healthcare	-4.92	-0.14	-27.30												
		✓	96681	RS GBP Henderson Industries of the Future (USD) ▲	-8.73	-4.61	-40.0												

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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*

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 Crown Rating	SFC authorised*
ASIA PACIFIC EXCLUDING JAPAN (continued)																	
8	✓	✓	97514	-4.66	-1.38	-45.15				-46.20	46.01						Y
	✓	✓	97213	0.21	2.41	-32.42	-46.20										Y
	✓	✓	97218	-9.78	-4.48	-58.26	-69.22			-69.22	36.79						Y
	✓	✓	96922	-5.89	-1.98	-33.92	-45.29	-3.96	37.74	-45.29	34.44	30.57	17.51	22.05	AAA		Y
	✓	✓	97124	-0.92	7.92	-35.25	-46.11			-46.11	28.28						Y
	✓	✓	97418	1.51	4.05	-36.14											Y
10	✓	✓	96227	-0.88	-1.47	-37.09	-53.03	-5.98	18.17	-53.03	38.35	44.67	29.32	-2.81	2	👑	Y
9	✓	✓	96228	-1.67	-2.48	-35.23	-47.50	-15.93	2.81	-47.50	24.83	28.29	18.61	3.10	2	👑	Y
	✓	✓	96947	-3.10	-0.51	-57.92	-69.23	-41.45		-69.23	50.81	26.16	46.07		1	👑	Y
	✓	✓	97576	-16.14	-8.58	-49.16											Y
	✓	✓	97192	-7.06	-4.76	-46.75	-59.48			-59.48	-4.27						Y
	✓	✓	97136	-4.61	6.68	-45.99	-59.46			-59.46	28.88						Y
9	✓	✓	85124	-6.02	-4.23	-44.14	-55.37	-28.32	-21.76	-55.37	12.65	42.56	5.16	3.80	2	👑	Y
9	✓	✓	85146	-3.04	-0.61	-37.00	-51.50	-18.43	-0.61	-51.50	26.79	32.67	13.14	7.69	2	👑	Y
	✓	✓	97548	-7.02	-0.22	-47.18											Y
	✓	✓	97552	-2.35	-2.76	-45.48											Y
10	✓	✓	85134	-2.47	5.90	-44.86	-60.44	-49.64	-33.67	-60.44	9.86	15.87	15.23	14.31	1	👑	Y
10	✓	✓	85133	-1.31	-1.41	-35.58	-48.93	-9.21	-3.56	-48.93	34.29	32.37	13.28	-6.23	2	👑	Y
10	✓	✓	85148	-2.69	0.05	-33.98	-47.85	-14.55	-6.09	-47.85	33.04	23.16	8.73	1.08	2	👑	Y
	✓	✓	97560	-15.40	9.34	-46.39											Y
	✓	✓	97556	1.38	-3.38	-42.63											Y
10	✓	✓	85135	-5.00	4.02	-45.01	-57.18	-31.29	-24.66	-57.18	53.56	4.50	5.09	4.33	1	👑	Y
	✓	✓	97402	-4.48	0.50	-42.55											Y
	✓	✓	97394	-7.19	-6.90	-55.87											Y
	✓	✓	97506	-4.39	-3.11	-45.09											Y
	✓	✓	97200	-4.68	-3.68	-45.27	-57.82			-57.82	16.64						Y
	✓	✓	97443	-3.61	-0.69	-35.32											Y
	✓	✓	97109	-3.41	5.44	-42.51	-59.24	-30.08		-59.24	44.76	18.50			1	👑	Y
			Sector Average	-5.55	-1.57	-41.09	-53.42	-24.21	5.75	-53.42	27.16	27.98	21.40	14.93			
GLOBAL EMERGING MARKETS																	
10	✓	✓	85130	-10.49	-21.91	-67.12	-73.46	-59.96	-12.67	-73.46	20.22	25.45	53.57	42.04	1	👑	Y
10	✓	✓	85118	-5.50	-5.50	-41.19	-53.24	-28.46	15.38	-53.24	31.40	16.43	39.49	15.63	2	👑	Y
	✓	✓	97494	-5.99	-3.36	-52.93											Y
	✓	✓	97612	-5.33	0.18												Y
	✓	✓	97630	4.56	-15.08												Y
	✓	✓	97511	-6.12	-7.65	-49.05											Y
	✓	✓	97323	-3.91	-2.79	-48.59	-56.73			-56.73							Y
9	✓	✓	96918	-4.53	-0.24	-35.09	-44.34	-14.05	27.42	-44.34	23.97	24.57	27.35	16.41	AA		Y
	✓	✓	97287	-4.87	-4.63	-54.75	-61.33			-61.33							Y
	✓	✓	97293	3.51	-11.00	-67.82	-75.03			-75.03							Y
	✓	✓	97299	-9.35	-7.26	-58.18	-66.39			-66.39							Y
	✓	✓	97564	-8.67	-26.80	-64.11											Y
	✓	✓	97572	-4.49	-5.90	-61.89											Y
	✓	✓	97176	-3.25	1.40	-48.10	-60.02			-60.02	45.29						Y
	✓	✓	97188	-2.11	-6.86	-52.15	-61.82			-61.82	30.85						Y
	✓	✓	97580	1.14	-13.31	-66.71											Y
10	✓	✓	85123	-6.06	-4.79	-45.59	-57.59	-37.00	7.07	-57.59	26.38	17.53	45.73	16.63	2	👑	Y
	✓	✓	97600	-1.41	-10.75												Y
10	✓	✓	97361	-9.82	-4.88	-48.78	-58.05	-39.29	42.16	-58.05	28.38	12.74	69.33	38.29			Y
	✓	✓	97608	-2.42	-4.28												Y
	✓	✓	97304	-7.01	-5.20	-49.55	-56.55			-56.55					A		Y
	✓	✓	97658	-6.49													Y
	✓	✓	97544	-2.54	-5.20	-52.24											Y
9	✓	✓	85140	-4.07	-7.83	-44.88	-55.95	-40.34	-5.44	-55.95	21.74	11.25	30.80	21.17	1	👑	Y
	✓	✓	97540	-6.18	-2.71	-51.53											Y
	✓	✓	97091	-8.80	-7.64	-52.79	-60.84	-31.52		-60.84	45.38	20.27			A		Y
			Sector Average	-5.25	-7.36	-52.59	-60.80	-39.62	10.45	-60.80	31.06	17.53	42.90	28.00			
COMMODITY/ENERGY																	
10	✓	✓	97406	-3.86	-6.18	-58.55											Y
	✓	✓	96621	-8.70	-3.57	-52.56	-54.14	-37.84	8.15	-54.14	25.35	8.13	52.02	14.46	3	👑	Y
	✓	✓	97498	-5.43	-10.31	-42.91											Y
10	✓	✓	97225	-1.29	-1.83	-60.09	-68.84			-68.84	63.19						Y
	✓	✓	96663	2.29	21.08	-24.29	-49.15	-4.53	44.56	-49.15	53.62	22.23	47.42	2.71	AAA		Y
	✓	✓	97592	-8.37	-22.96	-55.98											Y
	✓	✓	97285	-6.50	-2.04	-60.99	-65.52			-65.52							Y
	✓	✓	97297	-10.09	-11.52	-37.93	-45.53			-45.53							Y
	✓	✓	97456	-2.94	0.87	-38.81											Y
	✓	✓	97480	-5.09	-8.53	-46.71									A		Y
	✓	✓	97464	3.11	23.74	-25.23											Y
	✓	✓	96944	-1.47	9.30	-52.51	-66.79	-38.61		-66.79	38.61	33.37	32.73	17.86	AA		Y
			Sector Average	-2.78	3.77	-41.26	-51.70	-17.71	34.58	-51.70	43.67	18.61	38.76	17.86			
SPECIALIST																	
7	✓	✓	96462	-7.81	-6.84	-41.97	-43.09	-37.46	-31.13	-43.09	-0.64	10.60	14.57	-3.89			Y
	✓	✓	97646	-4.44	-3.23												Y
8	✓	✓	96706	-2.78	9.37	-18.17	-10.92	-20.73	-11.70	-10.92	-12.08	1.22	20.27	-7.38	A		Y
8	✓	✓	96552	-16.10	-21.10	-51.61	-62.65	-65.25	-52.32	-62.65	-19.89	16.22	21.39	13.05	A		Y
	✓	✓	97486	-6.47	-3.99	-24.07											Y
	✓	✓	97622	-7.04	-7.10												Y
	✓	✓	97626	-5.57	-13.81												Y
	✓	✓	97616	-6.65	-9.42												Y
	✓	✓	97685	-2.05													Y
	✓	✓	97681	-9.06													Y
7	✓	✓	96493	-12.34	-16.00	-45.49	-54.55	-53.21	-31.67	-54.55	-12.61	17.80	27.72	14.33			Y
3</																	

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Sector Risk Number
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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*	
5	✓ 96910 RS USD Aggressive	-9.30	-8.57	-40.71	-47.10	-41.02	-27.88	-47.10	-4.51	16.75	13.20	8.03	A	1	Y
	✓ 97518 RS USD Alternatives	-2.85	0.74	-8.92											
4	✓ 96527 RS USD Balanced	-8.80	-7.80	-37.88	-43.55	-38.89	-28.07	-43.55	-4.71	13.60	9.86	7.15	A	1	Y
3	96902 RS GBP Bond Income (USD)	-2.29	-7.15	-34.80	-41.32	-34.12	-32.39	-41.32	-1.61	14.11	-5.42	8.50	A		
3	✓ 96528 RS USD Cautious	-6.96	-5.00	-29.10	-33.77	-29.10	-22.90	-33.77	-2.34	9.62	5.98	2.62		1	Y
	✓ 96971 RS USD Diversified Managed	-7.23	-4.68	-34.93	-42.06	-36.07		-42.06	-0.66	11.07	13.75			2	Y
6	96896 RS GBP Equity Income (USD)	-8.52	-11.68	-40.63	-50.91	-47.35	-33.93	-50.91	-11.61	21.33	9.84	14.26			
	97087 RS GBP Ethical (USD) ▲	-9.06	-9.94	-43.86	-53.46	-45.47		-53.46	-6.91	25.87					
3	96882 RS EUR Euro Bond (USD)	-2.46	-4.12	-21.25	-26.15	-8.04	-7.64	-26.15	12.82	10.37					
	✓ 97033 RS USD European Equity Blend	-10.72	-10.05	-44.74	-53.11	-41.78		-53.11	-2.13	26.84	-8.67	9.97		1	Y
	✓ 97041 RS USD Far East Equity Blend	-6.23	-3.67	-44.47	-54.73	-33.46		-54.73	19.71	22.79				1	Y
	97274 RS GBP Global Emerging Markets Equity (USD)	-6.61	-3.24	-49.42	-59.93			-59.93						1	Y
	✓ 97053 RS USD Global Fixed Interest Blend	-2.94	-2.42	-21.91	-25.28	-13.30		-25.28	5.76	9.72				1	Y
	✓ 97045 RS USD Japanese Equity Blend	-17.43	-12.74	-34.58	-44.13	-54.03		-44.13	-13.20	-5.21				2	Y
	✓ 97029 RS USD UK Equity Blend	-6.85	-9.59	-48.50	-57.98	-53.02		-57.98	-9.17	23.08				1	Y
	✓ 97049 RS GBP UK Fixed Interest Blend (USD)	-1.10	-8.42	-33.42	-40.14	-35.02		-40.14	-2.49	11.34				1	Y
	✓ 97037 RS USD US Equity Blend	-11.13	-10.51	-42.10	-45.81	-46.01		-45.81	-8.62	9.03				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)	-7.94	-7.55	-47.11	-55.35			-55.35	-1.42				A	
	Sector Average	-6.98	-8.32	-36.51	-43.08	-32.69	-18.17	-43.08	1.50	16.51	9.26	11.27		
8	97210 UK ALL COMPANIES RS GBP UK Best Ideas (USD)	-7.02	-9.84	-52.41	-60.97			-60.97	-11.84				A	
	97278 RS GBP UK Strategic Best Ideas (USD)	-5.08	-9.63	-34.75	-40.59			-40.59						
	Sector Average	-6.79	-11.57	-46.06	-53.04	-44.41	-27.78	-53.04	-4.52	23.99	11.41	16.62		
9	97439 EUROPE INCLUDING UK RS EUR European Best Ideas (USD)	-6.98	-7.91	-44.53										
	Sector Average	-10.36	-11.81	-47.16	-53.73	-42.22	-23.49	-53.73	0.42	24.37	14.05	16.10		

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)	-1.18	1.41	-25.37	-29.47	-4.81	-0.04	-29.47						
	Sector Average	-2.63	-1.40	-15.55	-19.96	-4.81	-0.04	-19.96	7.85	10.28	-3.26	8.54		
4	✓ 96116 BALANCED MANAGED RS USD Balanced Fidelity Managed	-5.68	-6.48	-35.13	-40.25	-34.39	-15.83	-40.25	0.97	8.76	14.70	11.85		1
4	✓ 85114 RS USD Balanced Gartmore Managed	-7.28	-11.01	-34.70	-40.91	-31.76	-19.20	-40.91	2.78	12.37	9.65	7.99		2
	Sector Average	-5.77	-7.53	-30.73	-36.77	-25.37	-9.82	-36.77	1.30	16.52	8.18	11.71		
6	4 ✓ 96118 FLEXIBLE MANAGED RS USD Aggressive Invesco Managed	-10.34	-10.34	-36.64	-44.17	-37.68	-26.05	-44.17	-5.11	17.63	10.89	7.00		1
	Sector Average	-6.98	-8.32	-36.51	-43.08	-32.69	-18.17	-43.08	1.50	16.51	9.26	11.27		
7	✓ 97331 NORTH AMERICA RS USD Fidelity MM US High Alpha	-8.26	-7.88	-41.88	-48.19			-48.19						
	Sector Average	-10.17	-10.93	-41.35	-44.85	-41.65	-31.63	-44.85	-3.23	9.33	9.35	7.16		
7	97357 GLOBAL EQUITIES RS GBP F&C Investment Trust (USD)	-12.63	-14.57	-45.80	-51.80	-37.72	-14.87	-51.80	7.90	19.73	22.05	12.00		
	Sector Average	-7.89	-8.67	-39.39	-45.46	-35.11	-16.82	-45.46	2.41	16.18	13.53	12.91		
8	✓ 97311 GLOBAL PROPERTY RS USD Fidelity MM Euro Property Securities	-8.97	-11.31	-50.50	-62.50	-46.72	-16.76	-62.50						
	Sector Average	-13.25	-19.12	-49.56	-57.20	-46.72	-16.76	-57.20	-10.51	39.11	15.05	35.80		
9	✓ 97319 EUROPE EXCLUDING UK RS USD Fidelity MM Emerging Europe	-7.60	-18.95	-66.13	-73.29			-73.29						
	Sector Average	-10.65	-11.46	-45.85	-52.17	-38.10	-12.31	-52.17	3.90	24.57	18.00	20.05		
10	✓ 97315 GLOBAL EMERGING MARKETS RS USD Fidelity MM Emerging Markets	-5.58	-3.38	-47.16	-57.19			-57.19						
	Sector Average	-5.25	-7.36	-52.59	-60.80	-39.62	10.45	-60.80	31.06	17.53	42.90	28.00		
10	✓ 97327 COMMODITY/ENERGY RS USD Fidelity MM Natural Resources	-2.39	-3.64	-48.75	-56.01			-56.01						
	Sector Average	-2.78	3.77	-41.26	-51.70	-17.71	34.58	-51.70	43.67	18.61	38.76	17.86		

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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