

US Dollar (\$)

January 2010

All percentage growth calculated to 31/12/09

Annual performance % over one year to end December

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	Fund Name	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				
1	1	✓	85112	MONEY MARKET															
	3		96850	RS USD Deposit	0.00	0.00	0.00	0.00	6.15	12.97	0.00	1.72	4.36	4.10	2.23				
				RS GBP M&G High Interest (USD)	-0.53	2.68	1.62	20.27	-10.60	-3.81	20.27	-30.24	6.56	16.43	-7.58	2	👑	Y	
				Sector Average	-1.94	-0.07	0.93	6.41	2.02	7.52	6.41	-10.80	7.48	12.20	-6.06				
1	1	✓	96793	GLOBAL FIXED INTEREST															
	1	✓	85154	RS USD Baring Global Aggregate Bond	-2.57	-0.48	3.90	10.32	19.83	23.86	10.32	4.23	4.21	3.06	0.30	3	👑	Y	
	1	✓	96841	RS USD BlackRock GF World Bond	-0.66	0.17	3.43	4.51	9.35	7.21	4.51	3.59	1.00	4.26	-5.96	1	👑	Y	
	1	✓	96841	RS USD BNY Mellon Global Bond	-4.42	-1.62	4.85	1.59	14.63	12.98	1.59	4.02	8.47	4.19	-5.40	1	👑	Y	
	1	✓	97422	RS USD Emerging Markets Debt	0.00	3.49	14.95	38.13			38.13								
	1	✓	96709	RS USD Franklin US Government	-1.46	-0.26	1.77	3.05	13.41	16.51	3.05	5.18	4.64	2.53	0.20	AA	2	👑	Y
	1	✓	97184	RS USD HSBC Global Core Plus Bond	-3.37	-0.71	5.30	5.07	3.84		5.07	-2.93	1.81			1	👑		
	1	✓	85136	RS USD Invesco Bond	-4.92	-1.64	4.37	0.31	19.50	15.18	0.31	10.51	7.80	3.82	-7.16	A	1	👑	Y
	1	✓	97632	RS USD Investec Emerging Markets Debt	-0.63	1.95	12.13	27.74			27.74								
	1	✓	97246	RS GBP Newton International Bond (USD)	-4.64	-1.81	2.87	1.29	11.04		1.29	2.56	6.90						
	1	✓	97674	RS USD Schroder ISF Asian Bond	-0.53	0.43	3.76	2.07			2.07								
	1	✓	97670	RS USD Schroder ISF Emerging Mkt Debt Absolute Return	-1.47	0.85	8.27	15.48			15.48								
	1	✓	97536	RS USD Templeton Global Bond	0.53	2.69	9.76	17.28			17.28					AA		Y	
	1	✓	97794	RS USD Templeton Global Total Return	Launched: 08/12/2009														
	1	✓	96977	RS GBP Threadneedle Dollar Bond (USD)	-1.63	-0.39	8.46	16.00	2.48	5.14	16.00	-11.04	-0.68	0.92	1.66			Y	
1	✓	97430	RS USD Total Return Bond	-0.38	0.78	7.56	14.43			14.43									
				Sector Average	-2.40	0.43	8.44	18.09	8.13	14.29	18.09	-13.68	6.08	10.66	-4.48				
1	1		97117	UK GILT															
				RS GBP BlackRock Government Securities (USD)	-4.88	-1.90	-3.03	8.55	-8.87	-4.53	8.55	-18.49	2.99	11.88	-6.36				
				Sector Average	-4.14	-1.26	-0.91	10.26	-4.48	1.56	10.26	-17.82	5.42	12.41	-5.42				
2			97100	DEFENSIVE MANAGED															
				RS GBP Newton Phoenix Multi-Asset (USD)	0.23	4.42	11.75	32.57	-21.98		32.57	-43.83	4.78	19.94					
				Sector Average	-1.55	0.57	9.06	19.00	1.93	12.24	19.00	-20.21	7.35	13.54	-3.03				
3	2	✓	97339	CAUTIOUS MANAGED															
	2	✓	85113	RS USD Fidelity Multi Asset Strategic	0.23	3.35	16.29	21.69			21.69	-23.57				AA	3	👑	
	7	✓	97150	RS USD Investec Cautious Managed	1.51	2.80	14.23	24.05	0.04	17.95	24.05	-25.44	8.16	12.21	5.07				
				RS GBP Lloyds TSB Multi Strategy Conservative (USD)	-2.44	1.19	7.26	21.65	-15.99		21.65	-31.82	1.28						
				RS GBP New Star Managed Distribution (USD)	-0.01	4.46	25.25	61.25	-31.01	-17.30	61.25	-55.07	-4.76	25.70	-4.64				
				Sector Average	-0.71	2.13	11.07	23.64	-14.75	1.25	23.64	-33.86	4.26	19.01	-0.21				
3	3		96936	STERLING CORPORATE BOND															
	3		97158	RS GBP Fidelity Money Builder Income (USD)	-3.06	1.45	7.38	29.83	-10.92	-5.13	29.83	-32.13	1.10	12.87	-5.65	AAA			
	3		97146	RS GBP Lloyds TSB Offshore Funds High Income (USD)	-2.77	2.18	9.94	25.55	-17.40		25.55	-33.97	-0.36						
	3		96610	RS GBP Lloyds TSB Offshore Funds Sterling Bond (USD)	-2.58	2.66	10.19	23.71	-18.64		23.71	-34.92	1.06						
				RS GBP M&G Offshore Corporate Bond (USD)	-1.85	2.68	7.38	32.80	-2.16	6.59	32.80	-28.52	3.07	12.59	-3.24				
				RS GBP Threadneedle UK Corporate Bond (USD)	-4.90	-0.73													
				Sector Average	-2.64	1.95	9.75	28.42	-14.30	-8.72	28.42	-33.99	1.10	13.63	-6.27				
3	4		96775	UK DIRECT PROPERTY															
	4		96952	RS GBP Aviva Investors Property (USD)	1.30	6.44	9.29	8.52	-50.30	-32.19	8.52	-45.33	-16.22	34.61	1.36				
	4		96952	RS GBP M&G Property (USD)	-0.95	5.60	10.80	16.45	-49.41	-37.62	16.45	-46.15	-19.33	27.57	-3.33				
	4		96956	RS GBP New Star Property (USD)	2.91	14.32	13.95	18.64	-46.89	-30.80	18.64	-44.39	-19.49	32.47	-1.65				
				RS GBP Property (USD)	1.88	7.64	8.70	13.09	-45.71		13.09	-42.75	-16.15	32.88					
				Sector Average	1.12	5.68	2.54	-1.28	-46.93	-34.93	-1.28	-41.62	-7.93	24.84	-1.78				
3	4		97755	BALANCED MANAGED															
	4		97154	RS GBP CF Miton Special Situations (USD)	-2.54	-1.02										A			
	4		96602	RS GBP Lloyds TSB Multi Strategy Growth (USD)	1.16	2.83	16.76	35.03	-19.03		35.03	-42.30	3.93						
				RS GBP Sarasin GlobalSar IIID (USD)	0.93	3.25	9.57	21.33	-17.90	6.31	21.33	-41.58	15.83	21.02	7.00				
				Sector Average	0.21	2.40	13.11	24.38	-10.53	11.91	24.38	-32.89	7.18	18.85	5.25				
4	5		96766	STERLING FIXED INTEREST															
	5		97743	RS GBP Artemis High Income (USD)	-0.84	7.34	20.42	46.74	-19.64	-1.23	46.74	-45.79	1.01	23.39	-0.39	AA			
	5		96576	RS GBP Invesco Sterling Bond (USD)	-2.90	2.32										AA			
	6		96634	RS GBP M&G Offshore High Yield Corporate Bond (USD)	0.98	3.74	13.14	49.37	-10.25	1.76	49.37	-41.46	2.64	17.90	-3.83	A			
	7		96899	RS GBP New Star Fixed Interest (USD)	-0.65	5.10	17.28	49.53	-24.31	-15.22	49.53	-48.99	-0.76	18.92	-5.81	AA			
	7		96889	RS GBP New Star High Yield Bond (USD)	-0.16	6.14	25.92	68.85	-22.73	-12.60	68.85	-53.82	-0.91	19.44	-5.29	AA			
	4		96985	RS GBP Threadneedle Strategic Bond (USD)	-1.63	1.92	10.57	44.48	-16.19	-12.56	44.48	-42.01	0.01	14.96	-9.24			Y	
				Sector Average	-1.91	2.35	10.94	33.13	-10.94	-2.56	33.13	-34.69	2.42	14.65	-4.57				
5	2	✓	96229	GLOBAL HIGH YIELD															
	7	✓	96931	RS USD Baring High Yield Bond	1.61	5.66	18.97	35.90	9.83	20.01	35.90	-22.30	4.01	6.17	2.92			Y	
		✓	97790	RS USD Fortis L Fund Bond Best Selection World Emerging	2.47	3.75	18.43	46.66	-23.49	11.08	46.66	-44.78	-5.53	27.84	13.56				
		✓	97790	RS USD Franklin High Yield	Launched: 08/12/2009														
				Sector Average	-1.02	1.63	16.52	39.30	-10.71	12.23	39.30	-37.16	2.01	18.84	5.77				
6	6	✓	97221	NORTH AMERICA															
	6	✓	96252	RS USD BlackRock GF US Flexible	3.91	5.38	20.58	25.68	-23.54		25.68	-42.41	5.65			AA	1	👑	Y
	6	✓	96614	RS USD Fidelity American Growth	2.32	5.54	18.27	23.54	-22.57	-14.75	23.54	-46.13	16.35	1.05	8.96	1	👑		
	5	✓	96828	RS GBP Fidelity American Special Situations (USD)	6.09	6.26	25.65	35.48	-15.96	-6.85	35.48	-46.36	15.65	2.37	8.27				
	5	✓	97056	RS USD Franklin Mutual Beacon	4.00	4.38	21.99	28.14	-25.63	-7.22	28.14	-41.51	-0.78	16.97	6.66	1	👑	Y	
	5	✓	97588	RS USD GAM Star US All Cap Equity	3.16	5.69	18.67	31.16	-11.66		31.16	-35.59	4.57	10.74		A	2	👑	Y
	5	✓	85120	RS USD JPM America Equity	4.03	5.66	22.14	41.91			41.91								
	5	✓	97307	RS USD Lazard North American Equity	3.30	6.55	22.98	30.98	-17.71	-7.65	30.98	-39.87	4.48	11.20	0.93	2	👑	Y	
	7	✓	96618	RS USD Pictet Funds (Lux) USA Index	0.86	6.49	22.78	30.98			30.98	-40.31							
	7	✓	96618	RS GBP Schroder US Smaller Companies (USD)	1.48	5.52	23.49												
	5	✓	96981	RS GBP Threadneedle American (USD)	8.31	7.08	24.98	42.31	-5.22	19.21	42.31	-39.07	9.32	20.88	4.04	AAA		Y	
	5	✓	97410	RS GBP Threadneedle American (USD)	5.86	8.67	27.01	39.88	-10.20	2.73	39.88	-42.10	10.88	8.11	5.82	AA		Y	
	5	✓	96440	RS USD US All Cap Value	1.86	4.92	21.94	40.48			40.48								
	5	✓	96440	RS GBP US Index Tracker (USD)	4.56	5.87	24.72	32.45	-17.96	-2.52	32.45	-40.63	4.34	13.67	4.52			Y	
				Sector Average	3.64	6.23	21.32	33.68	-17.95	-2.75	33.68	-41.99	5.81	12.89	4.99				
7	7	✓	97076	GLOBAL EQUITIES															
	7	✓	96487	RS USD Aberdeen Global World Equity	3.85	5.23	25.08	35.00	-7.90		35.00	-40.10	13.89	22.15	15.08	A	2	👑	
	7																		

January 2010

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Annual performance % over one year to end December

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			
self select																	
GLOBAL EQUITIES (continued)																	
		✓	97568	RS USD HSBC Climate Change	1.91	2.52	17.69	24.91				24.91					
	7		97356	RS GBP Investec International Equity (USD)	4.69	6.32	25.45	47.79	-18.43	7.59		47.79	-48.23	6.61	23.59	6.72	
	6	✓	96442	RS USD Investec Global Growth	2.83	4.68	21.80	27.97	-21.80	2.83		27.97	-45.30	11.71	19.26	10.27	1
	7	✓	85143	RS USD Investec Global Strategic Equity	2.58	3.99	22.95	30.15	-26.86	5.37		30.15	-49.70	11.71	24.53	15.69	1
			97388	RS EUR Jupiter Climate Change Solutions (USD) ▲	2.77	1.72	16.34	31.59				31.59					AA
	8		96301	RS GBP Jupiter Ecology (USD) ▲	4.86	4.07	18.22	30.72	-19.99	24.38		30.72	-46.11	13.58	44.82	7.35	AA
			97242	RS GBP Newton International Growth (USD)	3.84	6.48	21.20	36.44	-17.83			36.44	-47.66	15.05			A
	3		97355	RS GBP Newton Real Return (USD)	-0.55	6.18	12.60	22.50	6.64	32.82		22.50	-24.66	15.54	21.22	2.75	A
	6		96606	RS GBP Sarasin EquiSar Global Thematic (USD)	4.26	5.57	19.84	27.89	-13.34	21.93		27.89	-41.31	15.45	24.69	12.85	A
		✓	97662	RS USD Schroder ISF Global Climate Change Equity	5.68	5.59	20.46	41.61				41.61					
		✓	97666	RS USD Schroder ISF QEP Global Active Value	4.46	4.30	23.16	42.37				42.37					
	3		96510	RS GBP Schroder Medical Discovery (USD)	4.69	8.56	22.12	31.97	-0.16	18.11		31.97	-27.38	4.19	11.43	6.16	
		✓	97426	RS USD Technology	5.05	8.85	27.82	64.10				64.10					
	6	✓	85139	RS USD Templeton Global Fund	2.29	2.85	23.15	30.49	-24.68	-0.89		30.49	-46.77	8.43	24.10	6.03	1
				Sector Average	2.04	3.92	19.31	33.93	-13.53	14.62		33.93	-41.56	10.48	21.15	9.42	
JAPAN																	
			97261	RS JPY Aberdeen Global Japanese Smaller Companies (USD)	1.84	-6.75	9.57	8.57				8.57	-23.17				
	6	✓	96231	RS USD BNY Mellon Japan Equity	6.50	-0.79	4.72	-3.83	-40.35	-38.90		-3.83	-28.73	-12.97	-10.86	14.91	1
	6		96626	RS GBP Fidelity Japan Smaller Companies (USD)	5.18	-0.92	7.90	8.91	-21.08	-14.77		8.91	-16.19	-13.54	-23.46	41.10	
		✓	97119	RS USD Franklin Templeton Japan	5.13	-0.22	4.40	-5.65	-46.18			-5.65	-36.60	-10.02			1
	6		97358	RS GBP Schroder Tokyo (USD)	4.40	-1.73	6.07	7.94	-26.52	-12.60		7.94	-26.04	-7.95	0.32	18.57	AA
				Sector Average	3.31	-1.88	4.45	5.98	-34.04	-20.20		5.98	-30.79	-10.08	-6.29	29.11	
UK EQUITY INCOME																	
	5		96752	RS GBP Artemis Income (USD)	2.81	5.23	19.85	35.47	-24.76	9.68		35.47	-45.84	2.55	33.58	9.14	AAA
	7		96568	RS GBP GLG UK Income (USD)	2.27	4.98	22.15	46.86	-40.46	-17.59		46.86	-56.41	-7.00	29.38	6.98	
	5		96646	RS GBP Invesco High Income (USD)	3.29	6.20	16.28	24.13	-24.20	22.36		24.13	-43.17	7.44	43.26	12.68	AAA
	5		96254	RS GBP Jupiter Income Trust (USD)	1.66	3.15	16.77	28.95	-34.78	-0.04		28.95	-48.60	-1.61	36.83	12.02	AAA
	7		96779	RS GBP Liontrust First Income (USD)	1.87	3.73	21.71	39.66	-40.98	-18.37		39.66	-53.89	-8.35	31.31	5.33	
	8		96736	RS GBP New Star Higher Income (USD)	2.79	4.50	13.05	34.30	-51.21	-32.63		34.30	-59.18	-11.00	32.57	4.14	
				Sector Average	1.66	3.91	19.54	35.65	-28.73	2.53		35.65	-47.62	0.30	34.15	7.24	
GLOBAL PROPERTY																	
			97271	RS GBP Aviva Investors European Property (USD)	-3.86	-2.11	-6.15	-17.60				-17.60	-37.66				
		✓	97102	RS USD Global Real Estate Securities	3.59	1.28	33.76	30.18	-50.62			30.18	-54.27	-17.06	38.81		2
				Sector Average	0.87	1.16	9.24	7.57	-46.93	-21.25		7.57	-46.02	-8.61	41.06	5.21	
UK ALL COMPANIES																	
	7		97070	RS GBP Aberdeen UK Growth (USD)	3.13	5.75	27.13	44.02	-30.33			44.02	-52.69	2.24	34.88		
	7		96748	RS GBP Artemis UK Special Situations (USD)	1.74	1.43	12.73	40.90	-26.10	7.80		40.90	-49.53	3.92	33.58	9.20	AAA
	7		96846	RS GBP AXA Framlington UK Select Opportunities (USD)	2.84	6.99	24.23	49.35	-21.98	13.82		49.35	-49.91	4.30	31.96	10.55	AAA
	7		97084	RS GBP BlackRock United Kingdom (USD)	1.51	6.08	22.79	45.64	-25.30	5.16		45.64	-49.26	1.08	30.79	7.64	AAA
			97169	RS GBP Fidelity UK Special Situations (USD)	-1.13	-4.14	17.79	44.10	-19.35			44.10	-46.71	5.02			AA
	9		96673	RS GBP Gartmore UK Alpha (USD)	1.19	3.33	20.43	40.72	-52.92	-30.86		40.72	-65.29	-3.61	34.67	9.05	A
	8		96564	RS GBP GLG UK Growth (USD)	2.40	5.26	23.70	39.46	-43.29	-23.30		39.46	-58.42	-2.20	25.63	7.66	
	7		96638	RS GBP HSBC UK Freestyle (USD)	2.42	4.56	18.82	40.31	-29.33	-5.99		40.31	-53.74	8.90	27.40	4.41	
	6		96642	RS GBP HSBC UK Growth & Income (USD)	1.33	4.10	21.76	44.26	-26.75	-1.43		44.26	-50.57	2.74	24.08	8.44	
	7		97359	RS GBP Invesco UK Equity (USD)	3.63	4.20	21.34	33.52	-36.75	-11.01		33.52	-51.86	-1.60	31.06	7.36	
	8		96783	RS GBP Liontrust First Growth (USD)	3.10	6.78	20.86	42.48	-25.97	9.97		42.48	-52.70	9.85	37.95	7.68	
	6		96821	RS GBP Liontrust First Large Cap (USD)	2.45	4.03	21.06	33.06	-27.54	2.12		33.06	-49.77	8.41	31.50	7.18	
	8		96630	RS GBP M&G Recovery (USD)	2.09	5.80	25.73	57.88	-8.30	36.18		57.88	-48.62	13.03	33.29	11.42	AAA
	9		96689	RS GBP New Star UK Alpha (USD)	0.41	3.07	28.39	51.79	-32.49	-1.14		51.79	-57.09	3.64	35.32	8.22	
	9		96591	RS GBP New Star UK Growth (USD)	0.90	2.80	24.71	39.79	-54.19	-34.35		39.79	-62.11	-13.51	31.16	9.26	
	9		96804	RS GBP Schroder UK Alpha Plus (USD)	0.26	2.08	25.05	67.55	-18.36	27.16		67.55	-54.83	7.87	38.56	12.41	AA
	9		96514	RS GBP Schroder UK Mid 250 (USD)	0.77	-1.71	18.61	55.34	-40.39	0.57		55.34	-58.65	-7.21	46.72	14.99	AA
	7		96255	RS GBP UK Index Tracker (USD)	3.19	8.37	28.26	48.64	-24.34	6.74		48.64	-51.12	4.15	28.52	9.76	
				Sector Average	1.31	3.59	20.91	43.57	-27.63	4.07		43.57	-50.88	2.61	32.61	8.44	
EUROPE INCLUDING UK																	
			97416	RS EUR European Equity (USD)	0.86	1.67	22.25	29.79				29.79					
	8	✓	85144	RS USD Gartmore SICAV Pan European	-1.23	0.87	19.00	25.27	-31.05	-3.86		25.27	-51.87	14.37	27.80	9.10	1
			97392	RS EUR Jupiter European Opportunities (USD)	0.98	2.46	23.33	31.68				31.68					AA
			97384	RS EUR Jupiter New Europe (USD)	8.24	12.02	49.28	87.81				87.81					AA
			97702	RS EUR Pictet Funds (Lux) Europe Index (USD)	0.79	3.19	27.50										
				Sector Average	0.73	2.43	24.52	36.31	-21.90	13.72		36.31	-48.30	10.82	33.17	9.34	
EUROPE EXCLUDING UK																	
	8	✓	85151	RS USD Baring Europe Select	0.85	2.69	29.31	50.45	-5.81	64.50		50.45	-44.49	12.79	43.72	21.53	A
			97082	RS EUR BlackRock GF Continental European Flexible (USD)	0.25	-2.19	36.79	51.68	-0.37			51.68	-42.42	14.08	36.39		A
	7	✓	96253	RS USD BNY Mellon Continental European Equity	1.76	0.63	20.70	23.40	-15.55	19.68		23.40	-40.84	15.68	31.21	8.00	2
	8		96659	RS GBP Fidelity European (USD)	2.10	0.93	19.66	20.61	-22.22	14.17		20.61	-43.33	13.78	27.77	14.88	
			97585	RS GBP GAM Star Continental European Equity (USD)	4.28	2.69	28.93	31.67				31.67					
	8		96584	RS EUR Gartmore SICAV Continental European (USD)	0.13	1.55	26.43	29.18	-11.74	31.99		29.18	-41.56	16.91	34.26	11.38	AA
	9		96572	RS GBP GLG Esprit Continental Europe (USD)	2.22	2.94	26.64	37.69	-16.03	25.00		37.69	-46.33	13.63	31.82	12.93	
			97182	RS EUR HSBC Euroland Equity (USD)	2.40	0.64	30.18	39.25	-13.49			39.25	-47.92	19.29			
	9	✓	96759	RS USD Investec Continental European Equity	-0.09	1.80	24.87	28.93	-26.45	3.57		28.93	-49.68	13.39	23.91	13.63	1
	8		96757	RS EUR Lazard European Equity (USD)	1.52	1.73	24.46	28.48	-16.16	20.96		28.48	-43.41	15.31	29.71	11.23	
	8		96595	RS GBP New Star European Growth (USD)	3.24	4.63	25.54	40.94	-17.24	27.84		40.94	-44.26	5.33	42.62	8.32	AAA
	10		96483	RS SEK Swedish Equity (USD)	0.24	3.65	32.17	64.78	-14.10	34.89		64.78	-47.46	-0.77	45.48	7.93	
				Sector Average	0.86	1.81	24.57	35.58	-15.77	26.31		35.58	-45.82	14.67	34.21	11.73	
ASIA PACIFIC INCLUDING JAPAN																	
		✓	97636	RS USD Allianz RCM Oriental Income	3.68	0.60	15.17	39.71									

US Dollar (\$)

January 2010

All percentage growth calculated to 31/12/09

Annual performance % over one year to end December

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)															
		✓	97196	RS USD BNY Mellon Asian Equity	1.33	6.52	23.01	59.78	9.16		59.78	-49.51	35.31			A	1	Y	
		✓	97514	RS USD Fidelity Asian Aggressive	4.55	6.91	30.31	67.15			67.15							Y	
		✓	97213	RS USD Fidelity China Focus	1.04	8.43	17.24	65.76	32.53		65.76	-49.59	58.62				3	Y	
		✓	97218	RS GBP Fidelity India Focus (USD)	5.45	10.04	26.55	87.94	-4.52		87.94	-67.04	54.17					Y	
8		✓	96922	RS GBP First State Asia Pacific Leaders (USD)	4.81	3.58	22.72	51.31	29.17	102.91	51.31	-39.02	39.99	31.27	19.66	AAA		Y	
		✓	97124	RS USD First State Hong Kong Growth	4.93	9.75	24.27	73.19	32.21		73.19	-49.22	50.35			AA	3	Y	
		✓	97418	RS USD Greater China Equity	5.14	8.74	20.39	63.59			63.59							Y	
10		✓	96227	RS USD HSBC Chinese Equity	2.10	7.10	12.81	54.14	7.02	114.56	54.14	-54.27	51.84	78.77	12.15		1	Y	
9		✓	96228	RS USD HSBC Hong Kong Equity	2.45	5.52	16.84	55.58	12.74	70.33	55.58	-49.43	43.29	37.41	9.95		2	Y	
10		✓	96947	RS USD HSBC India Equity	6.01	7.50	34.11	125.96	17.29	123.36	125.96	-70.20	74.16	43.77	32.74		1	Y	
		✓	97576	RS USD HSBC Korean Equity	11.04	1.81	35.42	51.71			51.71							Y	
		✓	97192	RS USD HSBC Singapore Equity	3.90	10.05	31.15	84.72	-6.73		84.72	-60.55	27.98				1	Y	
		✓	97136	RS USD HSBC Thai Equity	7.06	-0.74	20.36	77.56	3.16		77.56	-55.21	29.72				1	Y	
9		✓	85124	RS USD Invesco Asean Equity	4.38	6.58	27.49	73.68	5.41	54.87	73.68	-53.22	29.73	44.07	1.99		2	Y	
		✓	97724	RS USD Invesco Asia Consumer Demand	5.60	8.99	29.63											Y	
		✓	97728	RS USD Invesco Asia Infrastructure Fund	5.26	4.06	17.00											Y	
9		✓	85146	RS USD Invesco Asia Opportunities Equity	5.21	4.96	22.02	58.83	7.76	64.35	58.83	-51.87	40.98	38.86	9.84		1	Y	
		✓	97720	RS USD Invesco PRC Equity	2.79	8.65	15.59											Y	
		✓	97548	RS USD JF Asean	3.70	8.50	29.36	73.60			73.60						A	Y	
		✓	97552	RS USD JF Australia	6.06	5.80	37.72	69.57			69.57							Y	
10		✓	85134	RS USD JF Eastern Smaller Companies	7.12	9.06	28.09	102.24	0.46	43.73	102.24	-62.72	33.26	18.85	20.37		1	Y	
10		✓	85133	RS USD JF Greater China	4.04	5.57	19.05	62.43	21.65	85.48	62.43	-49.81	49.22	43.23	6.45		2	Y	
9		✓	85148	RS USD JF Hong Kong	1.61	2.39	12.17	54.42	13.22	54.21	54.42	-51.28	50.49	34.12	1.55		2	Y	
		✓	97560	RS USD JF Korea	8.94	1.35	29.60	66.73			66.73							Y	
		✓	97556	RS USD JF Taiwan	7.49	6.62	25.41	64.81			64.81							Y	
10		✓	85135	RS USD JF Thailand	8.08	2.01	28.41	84.41	34.79	64.16	84.41	-51.67	51.23	17.07	4.04		2	Y	
		✓	97402	RS USD Kotak India Growth	4.52	6.06	19.79	76.06			76.06							Y	
		✓	97394	RS USD Kotak India Mid Cap	6.20	14.64	36.55	104.44			104.44							Y	
		✓	97505	RS USD Kotak India Multicap	5.00	6.69	21.78	72.20			72.20							Y	
		✓	97200	RS USD New Star Asian Opportunities	5.56	6.56	22.21	60.35	-4.55		60.35	-56.24	36.02				1	Y	
		✓	97443	RS GBP Old Mutual Asian Select (USD)	6.57	7.98	30.07	67.15			67.15							Y	
		✓	97704	RS USD Pictet Funds (Lux) Pacific (ex Japan) Index	0.73	4.22	33.34											Y	
		✓	97109	RS USD Templeton Asian Growth	6.85	9.76	33.14	98.61	26.40		98.61	-60.43	60.83	29.79			2	Y	
				Sector Average	4.08	6.90	24.63	68.74	16.06	90.67	68.74	-52.28	44.13	38.05	19.01				
				COMMODITY/ENERGY															
10		✓	97406	RS USD Baring Global Resources	2.68	10.17	25.88	59.00			59.00							Y	
		✓	96621	RS USD BlackRock GF New Energy	2.81	-0.21	8.93	20.69	-16.51	30.99	20.69	-55.33	54.87	30.47	20.25		A	1	Y
		✓	97498	RS USD BlackRock GF World Energy	3.33	5.44	18.10	36.26			36.26							Y	
10		✓	97225	RS USD BlackRock GF World Mining	0.91	13.89	41.74	103.12	11.71		103.12	-65.40	58.93				AAA	2	Y
		✓	96663	RS GBP BlackRock Gold & General (USD)	-4.02	9.82	22.79	54.49	28.80	123.91	54.49	-40.29	39.62	31.70	31.99		AAA		Y
		✓	97592	RS USD Castlestone Aliquot Commodity	-0.19	7.95	5.09	14.67			14.67							Y	
		✓	97285	RS EUR Fortis L Fund Equity Materials World (USD)	2.47	9.30	29.07	69.44			69.44	-61.87						Y	
		✓	97456	RS USD Investec Global Dynamic Resources	1.69	9.55	21.12	69.57			69.57							Y	
		✓	97460	RS USD Investec Global Energy	1.68	3.74	18.09	47.02			47.02						AA		Y
		✓	97464	RS USD Investec Global Gold	-6.07	7.19	19.71	51.85			51.85							Y	
10		✓	96944	RS GBP JPM Natural Resources (USD)	1.11	15.54	37.11	121.65	8.33	100.60	121.65	-66.16	44.44	39.71	32.54		AA		Y
		✓	97696	RS USD Pictet Funds (Lux) Water	7.15	6.07	13.72											Y	
				Sector Average	-0.68	8.10	22.00	56.34	16.45	102.42	56.34	-47.70	42.42	30.60	33.10				
				GLOBAL EMERGING MARKETS															
10		✓	85130	RS USD Baring Eastern Europe	6.88	9.55	43.18	96.78	-17.53	77.33	96.78	-68.68	33.80	47.28	45.99		AA	1	Y
10		✓	85118	RS USD Baring Global Emerging Markets	4.21	7.02	26.61	75.42	17.45	100.90	75.42	-51.41	37.79	31.63	29.96		A	2	Y
		✓	97494	RS USD BlackRock GF Latin America	2.65	13.97	43.52	118.31			118.31							Y	
		✓	97612	RS EUR CS B F (LUX) Emerging Markets Aberdeen	0.81	3.21	20.41	73.09			73.09							Y	
		✓	97630	RS EUR CS E F (LUX) Russia Explorer Aberdeen (USD)	3.48	15.36	43.50	141.99			141.99							Y	
		✓	97511	RS GBP Fidelity Emerging Europe, Middle East & Africa (USD)	5.04	6.91	38.87	84.00			84.00							Y	
		✓	97323	RS USD Fidelity Latin America	2.69	15.20	43.28	113.75			113.75	-53.57						Y	
8		✓	96918	RS GBP First State Global Emerging Markets Leaders (USD)	5.49	6.15	24.69	68.07	26.70	108.66	68.07	-41.35	28.53	30.83	25.88		AA		Y
		✓	97287	RS USD Fortis L Fund Equity Brazil	4.05	14.36	44.69	130.18			130.18	-58.67						Y	
		✓	97293	RS EUR Fortis L Fund Equity Russia (USD)	4.94	13.67	46.96	135.91			135.91	-73.35						Y	
		✓	97299	RS USD Fortis L Fund Equity World Emerging	3.27	9.23	31.79	76.40			76.40	-63.98						Y	
		✓	97564	RS USD Franklin Middle East & Africa	-6.82	-12.58	-1.49	-0.50			-0.50							Y	
		✓	97572	RS USD HSBC Brazil Equity	1.51	14.12	52.74	157.32			157.32							Y	
		✓	97176	RS USD HSBC BRIC Markets Equity	-1.85	8.26	24.00	83.41	12.68		83.41	-60.10	53.99				2	Y	
		✓	97188	RS USD HSBC Global Emerging Markets Equity	-0.19	3.45	24.14	65.46	-3.41		65.46	-58.54	40.79				1	Y	
		✓	97580	RS USD HSBC Russia Equity	4.43	10.47	45.17	138.05			138.05							Y	
10		✓	85123	RS USD Invesco Emerging Markets Equity	2.19	5.95	28.11	71.04	2.15	81.72	71.04	-55.15	33.14	31.97	34.80		1	Y	
		✓	97600	RS USD JPM Emerging Europe, Middle East & Africa Equity	5.08	6.96	33.25	83.03			83.03							Y	
10		✓	97361	RS GBP JPM Emerging Markets Investment Trust (USD)	5.72	8.44	29.56	81.76	11.92	135.54	81.76	-53.67	32.91	32.93	58.32			Y	
		✓	97608	RS USD JPM Middle East Equity	3.03	-6.15	13.17	32.09			32.09							Y	
		✓	97304	RS GBP Lazard Emerging Markets (USD)	6.63	7.07	30.26	81.33			81.33	-52.46						Y	
		✓	97712	RS USD Pictet Funds (Lux) Emerging Markets Index	4.77	7.15	29.65											Y	
		✓	97658																

January 2010

All percentage growth calculated to 31/12/09

Annual performance % over one year to end December

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			
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																
5	✓		96910	2.50	3.80	21.18	39.27	-19.03	4.11	39.27	-44.07	3.96	17.64	9.30		
	✓		97518	1.15	2.45	5.65	4.39			4.39						
4	✓		96527	2.20	3.86	20.66	37.55	-16.44	1.89	37.55	-40.80	2.62	13.77	7.18	1	Y
4	✓		96902	0.67	5.60	16.80	48.34	-12.04	-5.08	48.34	-40.66	-0.07	14.33	-5.62	A	
3	✓		96528	0.84	3.18	17.15	31.51	-7.40	4.25	31.51	-31.23	2.39	9.08	3.21	2	Y
4	✓		96971	1.87	3.61	18.99	38.05	-11.85	9.77	38.05	-40.03	6.48	11.71	11.47	2	Y
6			96898	1.51	5.20	24.08	38.32	-32.43	-6.95	38.32	-47.99	-6.07	26.73	8.66		
			97087	2.85	5.35	22.48	40.03	-29.71		40.03	-51.20	2.85	32.09			
3			96982	-4.91	-1.28	11.30	16.32	10.29	8.07	16.32	-12.07	7.84	10.07	-10.98		
			97416	0.86	1.67	22.25	29.79			29.79						
			97747	3.58	5.13											
	✓		97053	-3.43	0.21	9.71	25.47	3.06		25.47	-21.46	4.59	9.97		2	Y
9	✓		96545	3.43	2.67	22.58	62.09	3.94	54.50	62.09	-50.15	28.64	26.53	17.48	1	
8	✓		96458	1.59	5.69	25.24	49.51	-33.28	-6.21	49.51	-54.80	-1.28	30.44	7.77		
			97049	-3.91	2.57	13.14	36.00	-18.16		36.00	-39.73	-0.16	13.88			
UNCONSTRAINED																
FLEXIBLE MANAGED																
5			97133	4.15	2.89	20.34	47.86	-26.61		47.86	-53.90	7.66			A	
			Sector Average	1.07	3.19	16.33	29.16	-14.75	10.28	29.16	-38.79	7.83	21.49	6.48		
UK ALL COMPANIES																
8			97210	0.35	-0.08	15.98	35.84	-46.21		35.84	-60.84	1.11				
8			97278	0.18	1.55	12.56	21.31			21.31	-36.76					
			Sector Average	1.31	3.59	20.91	43.57	-27.63	4.07	43.57	-50.88	2.61	32.61	8.44		
EUROPE INCLUDING UK																
			97439	-0.41	-3.98	21.18	44.07			44.07						
			Sector Average	0.73	2.43	24.52	36.31	-21.90	13.72	36.31	-48.30	10.82	33.17	9.34		
MultiManager – other																
BALANCED MANAGED																
3	✓		96116	0.63	2.84	17.82	31.27	-10.81	9.86	31.27	-38.15	9.85	10.96	11.01	2	Y
4	✓		85114	1.02	3.41	19.16	21.82	-10.24	6.75	21.82	-33.80	11.31	12.54	5.67	2	Y
			Sector Average	0.21	2.40	13.11	24.38	-10.53	11.91	24.38	-32.89	7.18	18.85	5.25		
FLEXIBLE MANAGED																
5	✓		96118	2.35	3.57	18.15	29.74	-19.73	1.94	29.74	-39.27	1.87	20.02	5.81	1	Y
			Sector Average	1.07	3.19	16.33	29.16	-14.75	10.28	29.16	-38.79	7.83	21.49	6.48		
GLOBAL EQUITIES																
7			97357	3.53	5.18	16.80	35.94	-19.38	22.52	35.94	-47.83	13.67	27.49	19.20		
			Sector Average	2.04	3.92	19.31	33.93	-13.53	14.62	33.93	-41.56	10.48	21.15	9.42		

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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