

US Dollar (\$)

March 2010

All percentage growth calculated to 26/02/10

Annual performance % over one year to end February

Sector Risk Number	Fund Risk Number	Available to Portfolio Bonds	RS ID Number	self select	CUMULATIVE						ANNUAL					OBSR Fund Rating	Financial Express Crown Rating	SFC authorised*							
					1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2010	2009	2008	2007	2006										
1	3	✓	85112	MONEY MARKET																					
				RS USD Deposit	0.00	0.06	0.06	0.06	5.46	12.82															
				RS GBP M&G High Interest (USD)	-5.08	-6.37	-5.10	15.62	-17.22	-10.32	15.62	-32.44	5.97	14.60	-5.46				1		Y				
Sector Average					-2.35	-5.47	-3.44	6.23	-2.38	3.55	6.23	-15.66	8.96	11.05	-4.48										
1	✓			GLOBAL FIXED INTEREST																					
				RS USD Baring Global Aggregate Bond	-0.96	-3.50	0.73	11.92	18.34	21.59	11.92	-0.36	6.11	2.45	0.29				2		Y				
				RS USD BlackRock GF World Bond	0.33	0.58	2.18	6.74	9.61	8.93	6.74	0.70	1.98	5.10	-5.45				1		Y				
				RS USD BNY Mellon Global Bond	-0.67	-4.28	1.59	10.73	14.41	14.02	10.73	-6.84	10.91	4.73	-4.84				1		Y				
				RS USD Emerging Markets Debt	0.00	-0.30	7.27	37.16			37.16														
				RS USD Franklin US Government	0.78	0.09	1.83	4.38	13.73	17.98	4.38	3.71	5.06	3.84	-0.10	AA			2		Y				
				RS USD HSBC Global Core Plus Bond	-1.22	-3.77	1.36	10.86	3.08			10.86	-10.35	3.72											
				RS USD Invesco Bond	-1.09	-4.74	1.50	8.83	18.93	17.13	8.83	-2.16	11.70	4.35	-5.62	A			1		Y				
				RS USD Investec Emerging Markets Debt	0.55	0.40	7.35	38.65			38.65														
				RS GBP Newton International Bond (USD)	0.20	-4.91	-1.80	9.31	11.02			9.31	-7.77	10.13											
				RS USD Schroder ISF Asian Bond	0.53	0.53	2.49	10.49			10.49														
				RS USD Schroder ISF Emerging Market Debt Absolute Return	-0.19	-1.38	3.56	20.52			20.52														
				RS USD Templeton Global Bond	1.39	2.10	7.08	26.49			26.49						AA					Y			
				RS USD Templeton Global Total Return	1.49																				
				RS GBP Threadneedle Dollar Bond (USD)	0.72	-2.67	0.97	20.92	1.22	3.68	20.92	-16.82	0.63	0.69	1.72							Y			
RS USD Total Return Bond	0.28	1.53	4.85	18.72			18.72																		
Sector Average					-1.47	-4.57	0.92	21.94	4.77	11.84	21.94	-19.99	7.39	10.16	-3.10										
1	1	✓	97117	UK GILT																					
				RS GBP BlackRock Government Securities (USD)	-5.53	-9.86	-9.03	6.21	-13.86	-9.32	6.21	-21.23	2.96	10.03	-4.32										
Sector Average					-5.29	-9.42	-7.87	8.36	-10.22	-3.84	8.36	-21.27	5.23	10.56	-3.12										
2			97100	DEFENSIVE MANAGED																					
				RS GBP Newton Phoenix Multi-Asset (USD)	-3.21	-4.80	0.52	27.18	-27.22			27.18	-44.00	2.18	15.32										
Sector Average					-2.65	-6.50	-2.28	22.52	-4.10	5.87	22.52	-26.95	7.16	11.49	-0.98										
3	2	✓		CAUTIOUS MANAGED																					
				RS USD Fidelity Multi Asset Strategic	-1.93	-5.92	2.53	28.32			28.32	-33.05				A									
				RS USD Investec Cautious Managed	0.85	0.18	4.65	32.51	-3.60	16.64	32.51	-27.84	0.81	10.98	9.02	AA			3						
				RS GBP Lloyds TSB Multi Strategy Conservative (USD)	-4.80	-6.94	-3.68	24.25	-20.43			24.25	-34.98	-1.50											
				RS GBP New Star Managed Distribution (USD)	-4.64	-4.00	5.57	64.91	-35.11	-22.68	64.91	-54.40	-13.71	19.16	0.00										
Sector Average					-2.82	-5.14	-0.66	27.39	-19.76	-4.98	27.39	-37.09	0.13	16.01	2.08										
3	3	✓		STERLING CORPORATE BOND																					
				RS GBP Fidelity Money Builder Income (USD)	-5.42	-6.64	-2.71	29.06	-14.69	-9.13	29.06	-32.40	-2.22	10.05	-3.21	AAA									
				RS GBP Lloyds TSB Offshore Funds High Income (USD)	-5.09	-5.76	-0.68	30.39	-20.84			30.39	-36.56	-4.30											
				RS GBP Lloyds TSB Offshore Funds Sterling Bond (USD)	-5.09	-5.33	0.10	28.36	-20.73			28.36	-37.26	-1.56											
				RS GBP M&G Offshore Corporate Bond (USD)	-5.41	-6.33	-3.87	27.15	-7.19	1.87	27.15	-25.65	-1.84	11.61	-1.65										
Sector Average					-4.44	-6.89	-2.74			29.13	-35.54	-1.61	11.95	-4.78											
3	4	✓		UK DIRECT PROPERTY																					
				RS GBP Aviva Investors Property (USD)	-3.60	-0.91	7.51	16.01	-51.59	-35.17	16.01	-48.17	-19.48	28.10	4.54										
				RS GBP M&G Property (USD)	-3.98	-2.77	8.42	19.16	-51.32	-39.46	19.16	-47.94	-21.54	25.30	-0.74										
				RS GBP New Star Property (USD)	-4.88	-2.15	8.30	17.64	-49.23	-34.42	17.64	-46.91	-18.70	26.00	2.52										
				RS GBP Property (USD)	-4.08	-2.87	2.09	15.79	-48.23			15.79	-44.09	-20.03	27.91										
Sector Average					-3.04	-1.34	3.43	5.73	-48.67	-37.18	5.73	-45.93	-10.21	21.70	0.58										
3	4	✓		BALANCED MANAGED																					
				RS GBP CF Mifon Special Situations (USD)	-1.73	-4.35	-2.68									A									
				RS GBP Lloyds TSB Multi Strategy Growth (USD)	-3.04	-4.71	-1.22	39.31	-25.55			39.31	-45.29	-2.31											
				RS GBP Sarasin GlobalSar IIID (USD)	-3.17	-5.95	-3.53	23.87	-25.63	-3.02	23.87	-46.02	11.23	18.10	10.41										
Sector Average					-1.62	-3.93	0.74	30.55	-15.83	4.63	30.55	-36.67	1.82	15.61	7.52										
4	5	✓		STERLING FIXED INTEREST																					
				RS GBP Artemis High Income (USD)	-5.29	-5.31	5.88	47.83	-24.15	-8.37	47.83	-46.48	-4.14	18.11	2.28	AA									
				RS GBP Invesco Sterling Bond (USD)	-5.42	-5.69	0.75										AA								
				RS GBP M&G Offshore High Yield Corporate Bond (USD)	-5.06	-3.32	0.81	48.07	-15.20	-4.49	48.07	-39.42	-5.47	15.79	-2.72	A									
				RS GBP New Star Fixed Interest (USD)	-4.99	-3.38	5.81	48.24	-26.90	-19.02	48.24	-46.75	-7.39	16.49	-4.90	AA									
				RS GBP New Star High Yield Bond (USD)	-5.41	-2.74	9.02	70.59	-25.62	-16.41	70.59	-52.12	-8.94	17.50	-4.36	AA									
				RS GBP Threadneedle Strategic Bond (USD)	-4.90	-5.04	-0.37	38.30	-19.24	-16.59	38.30	-38.83	-4.53	12.85	-8.48						Y				
				Sector Average					-5.13	-5.79	-0.43	34.21	-15.29	-7.17	34.21	-36.03	-1.34	12.72	-2.77						
5	2	✓		GLOBAL HIGH YIELD																					
				RS USD Baring High Yield Bond	0.00	2.97	14.43	44.16	9.68	20.83	44.16	-24.90	1.32	6.53	3.41						Y				
				RS USD Fortis L Fund Bond Best Selection World Emerging	-0.08	4.41	10.44	50.57	-21.37	12.43	50.57	-45.08	-4.91	15.48	23.81										
				RS USD Franklin High Yield	-0.42																				
				Sector Average					-1.14	-2.19	5.42	43.91	-12.77	10.14	43.91	-38.06	-2.15	14.32	10.46						
				6	6	✓		NORTH AMERICA																	
								RS USD BlackRock GF US Flexible	-0.55	1.12	7.26	32.84	-25.82			32.84	-41.59	-4.41				AA		1	Y
								RS USD Fidelity American Growth	0.21	-1.58	5.06	31.73	-27.76	-14.78	31.73	-45.21	0.08	-2.56	21.08				1		
								RS GBP Fidelity American Special Situations (USD)	-0.18	0.65	4.26	37.02	-22.97	-8.86	37.02	-44.08	0.53	-1.72	20.37						
								RS USD Franklin Mutual Beacon	1.26	2.73	6.61	47.77	-26.69	-8.66	47.77	-46.61	-7.08	12.82	10.44				1		Y
RS USD Franklin US Equity	0.98	0.54	6.46					43.77	-12.92			43.77	-39.03	-0.66	7.72				A		Y				
RS USD GAM Star US All Cap Equity	1.41	2.61	8.81					51.49			51.49						A					Y			
RS USD JPM America Equity	-0.42	0.49	8.01					43.04	-21.67	-9.02	43.04	-42.41	-4.90	11.11	4.54				2		Y				
RS USD Lazard North American Equity	0.72	-0.57	7.57					45.00			45.00	-43.66													
RS USD Neptune US Opportunities	1.37																		A						
RS USD Pictet Funds (Lux) USA Index	2.03	-0.37	7.07																						
7	7	✓		RS GBP Schroder US Smaller Companies (USD)	1.62	4.48	6.68	51.50	-12.72	16.81	51.50	-41.88	-0.89	15.57	15.81	AAA				Y					
				RS GBP Threadneedle American (USD)	1.55	1.55	8.31	43.59	-15.82	-2.20	43.59	-41.27	-0.18	5.69	9.93	AA					Y				
				RS USD US All Cap Value	0.41	-1.59	5.71	48.50			48.50														
				RS GBP US Index Tracker (USD)	0.29	0.02	6.35	42.21	-22.54	-6.59	42.21	-42.94	-4.54	11.27	8.37						Y				
				Sector Average					1.14	1.16	6.94	47.15	-20.81	-5.08	47.15	-44.73	-2.63	9.42	9.55						
7	✓			GLOBAL EQUITIES																					
				RS USD Aberdeen Global World Equity	-1.03	-0.66	5.48	55.74	-14.32			55.74	-47.04	3.88	19.77				A		2	Y			
				RS GBP Aberdeen World Equity (USD)	-0.33	-1.79	3.83	54.02	-17.09	19.23	54.02	-48.63	4.80	18.80	21.06				A						
				RS EUR Allianz dit Global Eco Trends (USD)	-3.13	-8.72	-7.09	25.71			25.71														
				RS USD Allianz RCM Global Agricultural Trends	0.15	2.90	11.59	59.15			59.15														
				RS USD Aviva Investors Global Convertibles	0.51	-1.29	3.26																		
				RS GBP AXA Framlington Global Opportunities (USD)	-0.67	-3.02	0.28	42.03	-35.59	-14.32	42.03	-56.26	3.67	11.31	19.51										
				RS USD AXA World Funds Framlington Health	0.83	4.06	8.95	35.09																	

March 2010

All percentage growth calculated to 26/02/10

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	2010	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																	
6	✓		96910	RS USD Aggressive	-2.62	-3.28	2.55	47.00	-25.74	-1.86	47.00	-47.10	-4.51	16.75	13.20	1	Y
	✓		97518	RS USD Alternatives	1.28	0.46	3.44	6.85			6.85						
5	✓		96527	RS USD Balanced	-2.31	-2.90	3.30	44.07	-22.51	-3.29	44.07	-43.55	-4.71	13.60	9.86	1	Y
4	✓		96902	RS GBP Bond Income (USD)	-5.59	-4.90	-0.80	43.11	-17.36	-10.81	43.11	-41.29	-1.64	14.11	-5.42	A	
3	✓		96528	RS USD Cautious	-1.52	-2.01	4.38	36.61	-11.65	2.64	36.61	-33.77	-2.34	9.62	5.98	2	Y
4	✓		96971	RS USD Diversified Managed	-2.78	-3.65	1.77	41.13	-18.77	2.62	41.13	-42.06	-0.66	11.07	13.75	2	Y
6	✓		96898	RS GBP Equity Income (USD)	-4.26	-5.71	-0.96	43.87	-37.56	-16.78	43.87	-50.88	-11.63	21.33	9.84		
	✓		97087	RS GBP Ethical (USD) ▲	-3.50	-4.68	-0.20	46.43	-36.55		46.43	-53.43	-6.94	25.87			
3	✓		96982	RS EUR Euro Bond (USD)	-0.69	-7.88	-1.12	27.37	6.13	6.97	27.37	-26.13	12.80	10.36	-8.67		
	✓		97416	RS EUR European Equity (USD)	-2.22	-4.32	0.53	45.42			45.42						
	✓		97747	RS GBP Global Dynamic Equity (USD)	-1.50	-2.40	3.55										
	✓		97053	RS USD Global Fixed Interest Blend	-2.19	-3.89	3.36	29.16	2.07		29.16	-25.28	5.76	9.72		2	Y
9	✓		96545	RS USD Pacific Equity	-1.70	-3.72	3.31	70.36	-6.82	37.68	70.36	-54.50	20.19	24.26	18.91	1	
8	✓		96458	RS GBP UK Equity (USD)	-3.96	-5.55	0.38	51.22	-38.42	-16.26	51.22	-56.48	-6.44	22.40	11.10		
	✓		97049	RS GBP UK Fixed Interest Blend (USD)	-5.94	-7.14	-0.13	34.42	-21.53		34.42	-40.11	-2.52	11.34			
UNCONSTRAINED																	
FLEXIBLE MANAGED																	
5	✓		97133	RS GBP Global Best Ideas (USD)	-2.24	-3.09	-1.64	49.25	-34.29		49.25	-55.33	-1.45			A	
	✓			Sector Average	-1.76	-4.29	0.84	36.64	-20.63	1.74	36.64	-42.88	1.69	16.95	9.60		
UK ALL COMPANIES																	
8	✓		97210	RS GBP UK Best Ideas (USD)	-4.27	-5.52	-2.84	40.15	-51.77		40.15	-60.95	-11.87				
8	✓		97278	RS GBP UK Strategic Best Ideas (USD)	-4.89	-5.63	-4.06	23.72			23.72	-40.56					
	✓			Sector Average	-3.48	-4.83	0.17	50.44	-32.65	-6.74	50.44	-52.89	-4.98	24.08	11.60		
EUROPE INCLUDING UK																	
	✓		97439	RS EUR European Best Ideas (USD)	-3.03	-6.89	-5.29	55.45			55.45						
	✓			Sector Average	-3.07	-6.53	0.66	53.19	-29.59	2.19	53.19	-53.89	-0.32	25.76	15.41		
MultiManager – other																	
BALANCED MANAGED																	
3	✓		96116	RS USD Balanced Fidelity Managed	-0.95	-2.87	4.18	39.38	-15.92	4.89	39.38	-40.25	0.97	8.76	14.71	2	Y
4	✓		85114	RS USD Balanced Gartmore Managed	-1.17	-2.55	4.62	37.83	-16.30	3.13	37.83	-40.91	2.78	12.37	9.65	2	Y
	✓			Sector Average	-1.62	-3.93	0.74	30.55	-15.83	4.63	30.55	-36.67	1.82	15.61	7.52		
FLEXIBLE MANAGED																	
5	✓		96118	RS USD Aggressive Invesco Managed	-1.86	-1.54	1.84	42.94	-24.28	-1.22	42.94	-44.17	-5.11	17.63	10.89	1	Y
	✓			Sector Average	-1.76	-4.29	0.84	36.64	-20.63	1.74	36.64	-42.88	1.69	16.95	9.60		
GLOBAL EQUITIES																	
7	✓		97357	RS GBP F & C Investment Trust (USD)	-1.15	-2.48	4.82	47.31	-23.37	11.99	47.31	-51.77	7.86	19.73	22.05		
	✓			Sector Average	-1.01	-2.97	2.37	44.13	-19.45	6.60	44.13	-45.35	2.27	16.38	13.71		

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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