

# fund news

## fund launches

	Fund Category	Life	Pension	MultISA	MultiPEP	MultiFUND	Royal Skandia
Threadneedle UK Equity Income	Self Select	10 Jan	10 Jan	–	–	–	–
M&G Recovery	Self Select	10 Jan	10 Jan	–	–	–	–
<b>Skandia Property</b>	<b>SIM*</b>	–	–	11 Jan	11 Jan	11 Jan	–
New Star Cautious Portfolio	Self Select	–	–	11 Jan	11 Jan	–	–
<b>New Star Property**</b>	<b>Self Select</b>	–	–	11 Jan	11 Jan	–	–
<b>Norwich Property</b>	<b>Self Select</b>	–	–	11 Jan	11 Jan	–	–
Skandia EAB European Equity Blend	SIM*	13 Jan	–	–	–	–	–
Skandia EAB Far East Equity Blend	SIM*	13 Jan	–	–	–	–	–
Skandia EAB Global Fixed Interest Blend	SIM*	13 Jan	–	–	–	–	–
Skandia EAB Japanese Equity Blend	SIM*	13 Jan	–	–	–	–	–
Skandia EAB UK Equity Blend	SIM*	13 Jan	–	–	–	–	–
Skandia EAB UK Fixed Interest Blend	SIM*	13 Jan	–	–	–	–	–
Skandia EAB US Equity Blend	SIM*	13 Jan	–	–	–	–	–
Skandia EAB Ethical	SIM*	13 Jan	–	–	–	–	–
Skandia EAB Global Property Securities (La Salle)	SIM*	13 Jan	–	–	–	–	–
Skandia EAB Property	SIM*	13 Jan	–	–	–	–	–

\* Skandia Investment Management.

\*\* Fund objective change – refer to [www.skandia.co.uk/funds](http://www.skandia.co.uk/funds) for full details.

On 27 December 2005 the regulations were changed to enable property funds and other 'non-UCITS retail schemes' (NURS) to be held within an ISA and PEP wrapper.

As a result of these changes we are pleased to announce that the property funds highlighted in bold above, currently on Skandia's Life, Pension and MultiFUND platforms, will be available to MultiISA and MultiPEP investors from 11 January 2006.

## fund closures

	Fund Category	Life	Pension	MultISA	MultiPEP	MultiFUND	Royal Skandia
MFS Continental European Equity	Self Select	12 Jan	12 Jan	12 Jan	12 Jan	12 Jan	–
MFS UK Equity	Self Select	12 Jan	12 Jan	12 Jan	12 Jan	12 Jan	–
MFS US Growth Equity	Self Select	12 Jan	12 Jan	12 Jan	12 Jan	12 Jan	–

## other events

	Fund Category	Life	Pension	MultISA	MultiPEP	MultiFUND	Royal Skandia
Britannic UK Property							
<b>Re-opened to new business, switches and top-ups</b>	<b>Self Select</b>	<b>6 Jan</b>	<b>6 Jan</b>	–	–	–	–
Aberdeen Japan Growth							
<b>AMC revision as of 16.12.2006</b>	<b>Self Select</b>	–	–	1.50	1.50	1.50	–
Schroder Institutional American							
<b>Name Change to Schroder US Quantitative Core Equity</b>							
<b>TER/AMC revision as of 19.12.2005</b>	<b>Self Select</b>	0.32	0.32	0.30	0.30	0.30	–

## the guaranteed pension fund

guaranteed pension fund bonus announcement as at 1 January 2006:

	Monthly Bonus Rates
Bonus rate on contribution units	0.22%
Bonus rate on bonus units	0.00%

*Due to the extreme and prolonged deterioration of stock market conditions, this month's bonus rate on contribution units is less than would normally be expected from a deposit fund. Further information, including historical bonus rates is available on the Skandia web site. Investors should be aware that the value of the investment may fall as well as rise, although units in the Guaranteed Pension Fund have their value guaranteed at a pre-selected date. Bonuses are calculated after deducting an annual management charge of 0.9%. A discount may apply if units are redeemed prior to the Selected Guarantee Date.*