

The Skandia Professional Fund Range is available under the following pension plans:

Personal Retirement Account, Executive Retirement Account, Trustee Retirement Account,
Free Standing AVC Account and Personal Retirement Income Account

professional

Fund Risk Score 1 3 5 year years years		Percentage growth and quartile ranks calculated to 30 July										Annual performance % and quartile ranks, over one year to end July								TER	Skandia Sector	OBSR Fund Rating	Citywire Rating					
		Cumulative					Annual					2010		2009		2008		2007						2006				
		3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl		Qtl		Qtl		Qtl		Qtl						Qtl			
self select																												
CORE MULTI ASSET																												
7	9	8	Professional Balanced Portfolio ¹	-3.41	2	19.64	1	-1.63	3	21.75	3	21.86	2	19.64	1	-6.80	3	-11.78	4	8.42	4	14.17	1	0.55	MGD			
5	6	5	Professional Cautious Portfolio ¹	-1.44	2	18.86	1	7.89	2	25.26	2	41.18	2	18.86	1	-2.67	3	-6.74	3	4.86	3	10.72	1	0.00	MGD			
7	8	7	Professional Index Portfolio ¹	-3.40	2	17.55	2	3.41	1	27.34	2	31.49	1	17.55	2	-4.73	2	-7.66	2	9.87	3	12.08	2	0.60	MGD			
SPECIALIST																												
8	10	10	Professional Ethical Portfolio ▲ ¹	-5.28	2	18.29	2	-8.49	4	16.69	4	17.90	1	18.29	2	-10.26	4	-13.79	4	14.59	1	11.28	2	0.80	MGD			
3	3	2	Professional Fixed Interest ¹	2.21	3	15.37	1	18.65	3	22.66	3	64.10	2	15.37	1	2.10	3	0.73	3	0.61	1	2.74	2	0.30	UFI			
10	10	10	Professional Global Dynamic Equity ¹	-6.04	2	23.27	1	-4.17	3	20.62	2	12.74	3	23.27	1	-11.30	3	-18.44	4	4.87	4	20.12	1	1.40	GSP			
10	10	10	Professional UK Dynamic ¹	-4.17	3	20.62	2	-12.74	3	9.93	4	14.67	2	20.62	2	-11.30	3	-18.44	4	4.87	4	20.12	1	0.70	UKE			
10	10	10	Professional UK Equity ¹	-4.06	3	21.22	2	-9.91	3	14.23	3	14.67	2	21.22	2	-11.09	2	-16.40	3	6.49	4	19.06	1	0.55	UKE			
SINGLE MANAGER																												
2	4	4	Professional Skandia Property	2.06	3	22.24	2	-26.19	4	-5.13	3	55.70	3	22.24	2	-23.73	3	-20.84	4	8.11	2	18.90	2	0.55	PRO			
9	10	9	Professional UK Index	-3.70	2	22.54	1	-3.12	1	24.65	2	19.06	2	22.54	1	-10.42	2	-11.75	2	10.27	3	16.68	2	0.20	UKE			
10	10	9	Professional US Index	-9.20	1	19.46	2	5.05	1	10.86	2	-14.75	1	19.46	2	-3.73	2	-8.65	2	8.28	2	-2.54	3	0.25	NAM			
10	10	10	Professional Japanese Index	-7.31	2	7.82	2	-7.68	2	13.56	1	-19.55	1	7.82	2	-1.58	3	-12.99	2	-0.20	1	23.24	2	0.20	JAP			
10	10	10	Professional European Index	-3.69	1	14.14	2	-5.43	2	29.46	2	18.21	2	14.14	2	-11.21	3	-6.69	2	19.90	2	14.17	3	0.20	EUR			
10	10	10	Professional Pacific Index	-5.07	3	26.74	1	21.91	3	75.52	3	133.49	2	26.74	1	4.04	3	-7.56	2	31.29	3	9.66	3	0.25	FEX			
MONEY MARKET																												
1	1	1	Professional Sterling Deposit	0.24	1	0.95	1	10.40	1	21.82	1	51.33	1	0.95	1	3.02	1	6.17	1	5.38	1	4.71	1	0.00	CMM			
			Sector Average	-0.03		0.32		7.03		15.87		39.63				1.85		4.76		4.33		3.76						
STERLING FIXED INTEREST																												
3	3	2	Professional Fixed Interest ¹	2.21	3	15.37	1	18.65	3	22.66	3	64.10	2	15.37	1	2.10	3	0.73	3	0.61	1	2.74	2	0.30	UFI			
			Sector Average	1.92		12.05		16.46		19.92		59.83		12.05		3.67		0.25		0.19		2.79						
STERLING LONG BOND																												
6	6	5	Fidelity Institutional Long Bond	3.87	2	10.85	2	22.76	1	26.01	1	61.77	1	10.85	2	7.48	1	3.04	3	-1.47	2	4.19	2	0.35	UFI			
			Sector Average	2.76		10.52		16.83		19.19		57.13		10.52		3.33		2.31		-1.67		3.75						
UK DIRECT PROPERTY																												
2	4	4	Professional Aviva Investors Norwich Property	2.20	3	22.69	2	-26.76	4	-10.26	4	55.70	3	22.69	2	-28.10	4	-16.98	3	3.55	4	18.32	2	1.20	PRO			
2	4	4	Professional Skandia Property	2.06	3	22.24	2	-26.19	4	-5.13	3	55.70	3	22.24	2	-23.73	3	-20.84	4	8.11	2	18.90	2	0.55	PRO			
			Sector Average	1.27		18.79		-24.50		-5.73		54.81		18.79		-22.44		-18.06		6.01		17.78						
CAUTIOUS MANAGED																												
5	6	5	Professional Cautious Portfolio ¹	-1.44	2	18.86	1	7.89	2	25.26	2	41.18	2	18.86	1	-2.67	3	-6.74	3	4.86	3	10.72	1	0.00	MGD			
			Sector Average	-1.86		14.15		2.62		17.48		32.80		14.15		-3.80		-6.55		5.60		8.41						
JAPAN																												
10	10	10	Professional Japanese Index	-7.31	2	7.82	2	-7.68	2	13.56	1	-19.55	1	7.82	2	-1.58	3	-12.99	2	-0.20	1	23.24	2	0.20	JAP			
			Sector Average	-8.63		7.86		-6.40		5.11		-27.46		7.86		2.56		-15.38		-5.07		18.29						
STERLING OTHER FIXED INTEREST																												
6	8	6	Henderson Preference & Bond	-3.19	4	27.24	1	13.28	3	21.93	3	56.35	2	27.24	1	-7.95	3	-3.28	3	3.47	2	4.02	3	1.05	UFI	AAA		
			Sector Average	-0.35		20.62		11.91		19.40		56.35		20.62		-3.30		-4.05		2.43		4.15						
BALANCED MANAGED																												
7	9	8	Professional Balanced Portfolio ¹	-3.41	2	19.64	1	-1.63	3	21.75	3	21.86	2	19.64	1	-6.80	3	-11.78	4	8.42	4	14.17	1	0.55	MGD			
8	9	8	Professional BlackRock Managed	-4.32	3	17.12	2	10.96	1	38.78	1	47.39	1	17.12	2	-1.58	1	-3.73	1	9.00	3	14.75	1	0.85	MGD			
7	8	7	Professional Gartmore Managed	-4.51	4	15.11	3	-4.93	4	19.03	3	7.60	4	15.11	3	-9.70	4	-8.53	2	11.05	2	12.74	2	0.65	MGD			
7	8	7	Professional Index Portfolio ¹	-3.40	2	17.55	2	3.41	1	27.34	2	31.49	1	17.55	2	-4.73	2	-7.66	2	9.87	3	12.08	2	0.60	MGD			
6	9	7	Professional Newton Managed	-3.41	2	15.97	3	8.50	1	35.80	1	40.17	1	15.97	3	-4.81	2	-1.71	1	13.05	1	10.71	4	0.50	MGD			
7			Professional Schroder Managed Balanced	-4.27	3	18.30	1	5.57	1	22.94	2	21.78	2	18.30	1	-0.75	1	-10.09	3	10.24	1	11.68		0.60	MGD			
			Sector Average	-3.56		16.04		-0.14		22.94		21.78		16.04		-5.72		-8.72		10.24		11.68						
NORTH AMERICA																												
10	10	9	Professional US Index	-9.20	1	19.46	2	5.05	1	10.86	2	-14.75	1	19.46	2	-3.73	2	-8.65	2	8.28	2	-2.54	3	0.25	NAM			
			Sector Average	-10.59		18.29		1.74		6.45		-24.17		18.29		-5.15		-9.32		8.08		-3.20						
FLEXIBLE MANAGED																												
8	10	10	Professional Ethical Portfolio ▲ ¹	-5.28	2	18.29	2	-8.49	4	16.69	4	17.90	1	18.29	2	-10.26	4	-13.79	4	14.59	1	11.28	2	0.80	MGD			
8	10	8	Professional Fidelity Managed	-4.58	2	19.36	1	4.06	1	34.64	1	57.51	1	19.36	1	-3.96	1	-9.22	2	13.84	2	13.65	2	0.90	MGD			
8	10	8	Professional Perpetual Managed	-4.04	2	18.47	2	-1.81	2	34.16	1	73.88	1	18.47	2	-3.96	1	-13.69	4	16.50	1	17.27	1	0.75	MGD			
			Sector Average	-4.54		17.00		-2.88		23.46		21.98		17.00		-7.88		-9.89		12.62		12.88						
GLOBAL EQUITIES																												
10	10	10	Professional Global Dynamic Equity ¹	-6.04	2	23.27	1	-4.17	3	20.62	2	12.74	3	23.27	1	-11.30	3	-18.44	4	4.87	4	20.12	1	1.40	GSP			
10	10	10	Fidelity Global Focus	-8.15	4	22.64	1	10.41	1	34.28	1	40.79	1	22.64	1	-7.65	3	-2.52	1	13.82	2	6.86	4	1.25	GSP			A
9	10	10	F&C Investment Trust	-3.85	3	20.85	2	0.33	1	40.79	1	23.31	1	20.85	2	-11.80	3	-5.88	1	20.15	1	16.79	2	0.65	GSP			
			Sector Average	-6.47		18.25		-0.75		22.88		1.12		18.25		-8.30		-8.47		13.13		9.43						
UK ALL COMPANIES																												
10	10	10	Professional UK Dynamic ¹	-4.17	3	20.62	2	-12.74	3	9.93	4	14.67	2	20.62	2	-11.30	3	-18.44	4	4.87	4	20.12	1	0.70	UKE			
10	10	10	Professional UK Equity ¹	-4.06	3	21.22																						