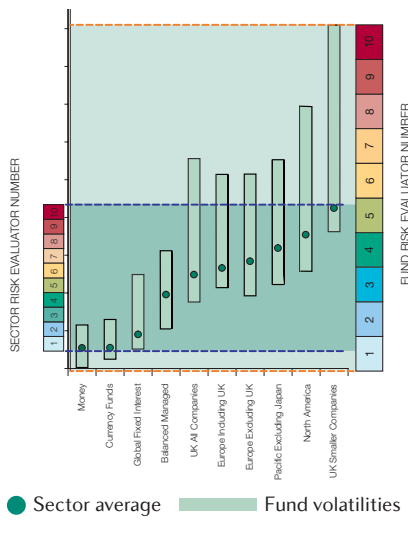


fund statistics in informer

Fund Risk Number

You are familiar with the Risk Evaluator – telling you the volatility of sectors. The Fund Risk Number takes this idea and applies it to individual funds.

As the universe for Fund Risk and Sector Risk numbers is so different, as shown on the graph below, you should not seek to compare one to the other. By virtue of being grouped averages, the spread of sector volatilities will be compacted, whereas an individual fund may be some way from the average, as highlighted on the scale below.



The Skandia Fund Risk Number has been calculated by taking the volatility values of an entire fund universe and arranging them in ascending order. The ordered volatility range has subsequently been divided into ten segments, each representing 10% of the range. The funds have been placed into the relevant segment, depending on where their volatility numbers fall. The fund risk number will not be shown for funds with less than five years of performance history.

Quartile rank

Quartile rank is a rating of performance on a scale of 1 to 4, where 1 is best and 4 is worst. The entire performance range of a sector is divided into 4, with each quartile rank corresponding to 25% of the range.

Total Expense Ratio (TER)

The Total Expense Ratio (shown for Life and Pension funds) represents the true cost of running a fund. It includes the fund AMC (which is shown for Skandia Investment Solutions funds) as well as the depository and custodial charges, and audit, registration and compliance fees.

OBSR Ratings

Ratings awarded are AAA, AA or A. There are several key factors which lead to the final OBSR Rating determination. These are:

- Strength of investment process and length of time it has been in place.
- Continuity of investment personnel.
- Investment style that has proven durable over time.
- Clearly defined investment objectives.
- Strong and consistent past performance record.
- Favourable risk adjusted returns.

The OBSR Ratings are more focused towards qualitative appraisals.

Sector averages

Sector averages denote the average performance of all funds within that particular sector. Sector classifications are governed by Financial Express.

A new sector will only display sector averages after three months of performance data has been collated.

Skandia sector

Skandia sectors mirror the asset classes used with the online investment tools. Please note a fund's Skandia sector may not always align with its IMA sector. Abbreviations for these sectors are listed within the fund performance statistics to help when searching for funds on the online investment tools. A key for these abbreviations is detailed below.

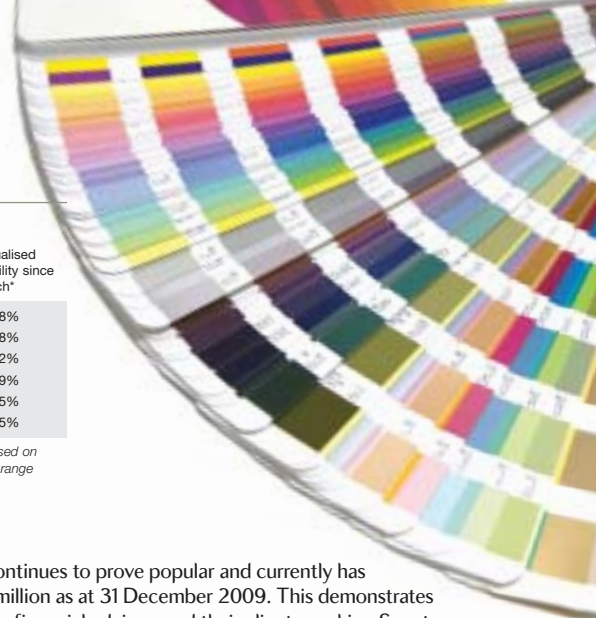
- EMK – Emerging Markets
- IFI – International Fixed Interest
- NAM – North American
- EUR – European excluding UK
- UFI – UK Fixed Interest
- PRO – Property
- FEX – Far East excluding Japan
- MGD – Managed
- UKE – UK Equity
- JAP – Japan
- CMM – Cash/Money Market
- GSP – Global Specialist

Citywire Ratings

Citywire considers all managers who run actively managed retail funds, assigning ratings to managers who achieve or exceed demanding performance thresholds based on their 36-month risk records. Of the hundreds of active fund managers only 20% receive a rating.

- AAA fund managers in the top 5%
- AA fund managers in the top 6%-13%
- A fund managers in the top 14%-20%

spectrum funds



Percentage growth calculated to 31 December 2009

| | Cumulative | | | | | |
|-------------------------------------|------------|--------|--------|------|------|-------|
| | 3 Mths | 6 Mths | 1 year | TER | AMC | Yield |
| Skandia Investment Solutions | | | | | | |
| Skandia Spectrum 3 | 1.86 | 12.38 | 14.60 | 2.03 | 1.25 | 2.56 |
| Skandia Spectrum 4 | 2.15 | 14.19 | 16.02 | 1.98 | 1.25 | 2.36 |
| Skandia Spectrum 5 | 2.29 | 16.08 | 17.76 | 1.95 | 1.25 | 2.19 |
| Skandia Spectrum 6 | 2.61 | 17.88 | 19.19 | 2.00 | 1.25 | 1.91 |
| Skandia Spectrum 7 | 2.66 | 19.34 | 20.78 | 2.32 | 1.25 | 1.48 |
| Skandia Spectrum 8 | 3.05 | 21.12 | 23.40 | 2.52 | 1.25 | 1.07 |

Life

| | | | | | | |
|--------------------|------|-------|-------|------|---|---|
| Skandia Spectrum 3 | 2.19 | 11.05 | 13.61 | 1.95 | - | - |
| Skandia Spectrum 4 | 2.34 | 12.47 | 15.00 | 1.65 | - | - |
| Skandia Spectrum 5 | 2.58 | 14.64 | 16.84 | 1.55 | - | - |
| Skandia Spectrum 6 | 3.02 | 15.36 | 17.20 | 1.60 | - | - |
| Skandia Spectrum 7 | 2.95 | 17.36 | 19.45 | 1.75 | - | - |
| Skandia Spectrum 8 | 3.29 | 18.79 | 21.87 | 1.95 | - | - |

Initial Price Pension

| | | | | | | |
|--------------------|------|-------|-------|------|---|---|
| Skandia Spectrum 3 | 2.46 | 12.99 | 16.00 | 1.95 | - | - |
| Skandia Spectrum 4 | 2.83 | 14.82 | 17.83 | 1.65 | - | - |
| Skandia Spectrum 5 | 2.96 | 16.50 | 19.47 | 1.55 | - | - |
| Skandia Spectrum 6 | 3.27 | 18.22 | 20.55 | 1.60 | - | - |
| Skandia Spectrum 7 | 3.36 | 19.71 | 22.33 | 1.75 | - | - |
| Skandia Spectrum 8 | 3.94 | 21.48 | 24.79 | 1.95 | - | - |

Single Price Pension

| | | | | | | |
|--------------------|------|-------|-------|------|---|---|
| Skandia Spectrum 3 | 2.72 | 13.46 | 16.97 | 1.95 | - | - |
| Skandia Spectrum 4 | 2.97 | 15.22 | 18.61 | 1.65 | - | - |
| Skandia Spectrum 5 | 3.20 | 17.08 | 20.31 | 1.55 | - | - |
| Skandia Spectrum 6 | 3.50 | 18.76 | 21.57 | 1.60 | - | - |
| Skandia Spectrum 7 | 3.59 | 20.20 | 23.32 | 1.75 | - | - |
| Skandia Spectrum 8 | 4.04 | 21.94 | 25.75 | 1.95 | - | - |

Source for Life and Pension information: Financial Express Limited, bid to bid, in sterling, with gross income reinvested back into the fund.

Source for Skandia Investment Solutions information: Financial Express Limited, bid to bid, in sterling, with net income reinvested back into the fund. Investors should be aware that unit prices and income from units can fall as well as rise and past performance is not a guide to the future.

The Spectrum Funds are not categorised by sector and do not therefore have peer benchmarks. The performance of mainstream indices is available on page 21.

Fund volatility

| | Current volatility target | Annualised volatility since launch* |
|--------------------|---------------------------|-------------------------------------|
| Skandia Spectrum 3 | 5.75% - 7.97% | 7.58% |
| Skandia Spectrum 4 | 7.98% - 9.94% | 9.28% |
| Skandia Spectrum 5 | 9.95% - 11.90% | 11.02% |
| Skandia Spectrum 6 | 11.91% - 13.87% | 12.69% |
| Skandia Spectrum 7 | 13.88% - 15.83% | 15.05% |
| Skandia Spectrum 8 | 15.84% - 17.80% | 17.85% |

* Source: Skandia Investment Marketing. Volatility figures based on annualised simple daily returns of Skandia Spectrum OEIC range 28 April 2008 to 4 January 2010.

Skandia comments:

The Skandia range of Spectrum Funds continues to prove popular and currently has funds under management of over £400 million as at 31 December 2009. This demonstrates huge demand for risk targeted funds from financial advisers and their clients, making Spectrum one of the most successful MultiManager fund launches over the past year in terms of inflows.

Despite experiencing a period of extreme stock market volatility during their first year, all six of the funds have performed as they were designed to do. The annualised volatility of Spectrum 8 is slightly above the set volatility target, which is based on expected annualised volatility over a ten-year period. This suggests that as market volatility decreases the funds will be comfortably within their volatility ranges.

how the funds work

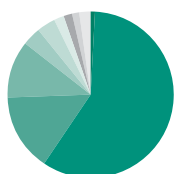
Spectrum is an innovative range of risk-rated funds that bring greater precision to the management of your clients' investment journey by matching the appropriate portfolio to an acceptable level of risk.

It works by using the pioneering Skandia Risk Profiler, available through SkandiaView or Skandia Investment Solutions, to determine an investor's appetite for risk by way of a risk 'score', then matching that directly to the strictly risk-controlled Spectrum Fund that has the most suitable risk-return characteristics.

The Spectrum solution offers a range of six funds, designed to meet the requirements of investors with a Skandia risk level of 3 to 8. Historically more than 95% of investors fall within risk profiles 3-8, which is why the Spectrum Funds have been built to match these profiles. Each fund will have an asset allocation designed to maximise the expected returns for a given level of risk.

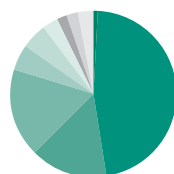
spectrum asset allocations

Skandia Spectrum 3



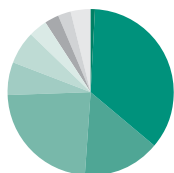
- Cash 1.00%
- UK Fixed Interest 58.50%
- Property 15.00%
- UK Equities 11.14%
- North American Equities 3.59%
- European Equities 3.59%
- Japanese Equities 2.15%
- Far East (ex Japan) Equities 1.44%
- Global Emerging Markets 1.44%
- Global Specialist Equities 2.15%

Skandia Spectrum 4



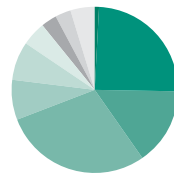
- Cash 1.01%
- UK Fixed Interest 46.55%
- Property 15.00%
- UK Equities 17.36%
- North American Equities 5.02%
- European Equities 5.02%
- Japanese Equities 3.01%
- Far East (ex Japan) Equities 2.01%
- Global Emerging Markets 2.01%
- Global Specialist Equities 3.01%

Skandia Spectrum 5



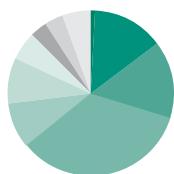
- Cash 0.99%
- UK Fixed Interest 35.37%
- Property 15.00%
- UK Equities 23.18%
- North American Equities 6.36%
- European Equities 6.36%
- Japanese Equities 3.82%
- Far East (ex Japan) Equities 2.55%
- Global Emerging Markets 2.55%
- Global Specialist Equities 3.82%

Skandia Spectrum 6



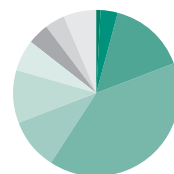
- Cash 1.00%
- UK Fixed Interest 24.55%
- Property 15.00%
- UK Equities 28.81%
- North American Equities 7.66%
- European Equities 7.66%
- Japanese Equities 4.60%
- Far East (ex Japan) Equities 3.06%
- Global Emerging Markets 3.06%
- Global Specialist Equities 4.60%

Skandia Spectrum 7



- Cash 1.01%
- UK Fixed Interest 13.93%
- Property 15.00%
- UK Equities 34.34%
- North American Equities 8.93%
- European Equities 8.93%
- Japanese Equities 5.36%
- Far East (ex Japan) Equities 3.57%
- Global Emerging Markets 3.57%
- Global Specialist Equities 5.36%

Skandia Spectrum 8

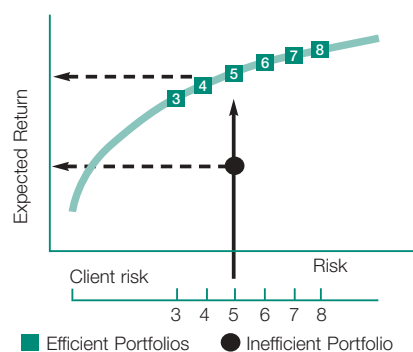


- Cash 0.99%
- UK Fixed Interest 3.44%
- Property 15.00%
- UK Equities 39.79%
- North American Equities 10.19%
- European Equities 10.19%
- Japanese Equities 6.12%
- Far East (ex Japan) Equities 4.08%
- Global Emerging Markets 4.08%
- Global Specialist Equities 6.12%

matching portfolio risk and client risk tolerance

Each fund within the Spectrum range aims to deliver the highest mathematically expected return for its given level of risk, based on the major asset classes. Having established the expected outcomes for all the combinations of assets, a line can be drawn to join up each of the 'optimal' portfolios at each risk level; this line is the Efficient Frontier.

Please view 'the Skandia Spectrum Funds - optimised asset allocation' for further details.



For further details, the financial adviser brochure and supporting literature, please contact your Skandia consultant or regional office, or visit our literature library at www.skandia.co.uk/fasite/spectrum

skandia deposit fund

all information as at 6 January 2010

The aim of the Skandia Deposit Fund is to provide a return, before charges and taxation, equivalent to the sterling three-month money market rates. The Skandia Deposit Fund is a unitised fund (not a cash account or facility) that is only available to investors in Skandia's life and pension policies (Skandia Life Assurance Company).

The Skandia Deposit Fund invests in a portfolio of deposits held with high-quality credit institutions and in approved securities which reflect Skandia's low risk appetite in respect of managing cash. The Fund currently has a zero total expense ratio and this, along with the investment objective, precludes the use of investments or money market funds where there are explicit charges incurred in providing the required return on investment. The Skandia investment policy for the Fund is centred around the financial institutions themselves and is subject to specific investment limits.

The Skandia Deposit Fund is invested with UK banks and building societies that can call on the Government support being offered, and additionally invests with Irish banks where depositors' funds are being guaranteed by the Irish Government until September 2010.

financial institution selection

To qualify for inclusion in the Skandia Deposit Fund the following criteria are used:

- Deposit holders must have a Fitch or Standard & Poor's credit rating of at least A, at the time of a deposit being placed with them.
- Subsequent changes in a deposit holder's credit rating, below A, will trigger reassessment of individual deposits with the deposit holder at the relevant deposit maturity date.
- The deposit holders must be UK-based or guaranteed by the Irish Government.
- Deposits made with deposit holders meeting these criteria are all denominated in sterling, with no exposure to foreign exchange risk.

investment limits

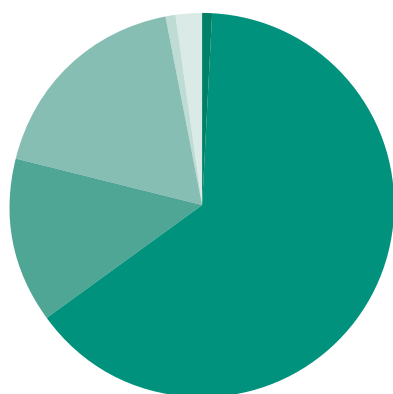
The amount invested with an individual counterparty is restricted in relation to:

- The type of institution (bank/building society/other institution).
- The credit rating of the institution.
- The size of assets and/or capital and reserves of the institution.
- The overall fund value.

Investment ranges from 2.5% to 10% of the total fund value depending upon the criteria set out.

fund facts

Fund composition



Fitch Rating

| | |
|------|-----|
| AA | 1% |
| AA- | 64% |
| A+ | 14% |
| A | 18% |
| A- | 1% |
| BBB+ | 2% |

top ten financial institutions

| Institution | % of fund |
|----------------------|-----------|
| Alliance & Leicester | 10% |
| Barclays | 10% |
| Ulster | 9% |
| Nationwide | 8% |
| RBS | 8% |
| Clydesdale | 7% |
| Coventry | 7% |
| Leeds & Holbeck | 7% |
| Bank of Scotland | 6% |
| Abbey | 6% |

deposit maturity profile

The Fund is managed to provide a level of liquidity to meet policyholder demands, with a proportion of the fund maturing each week. The average maturity period is less than ten months, with a maximum duration of two years.

| Term | % of fund |
|------------|-----------|
| Immediate | 22% |
| 1 month | 7% |
| 2 months | 5% |
| 3 months | 9% |
| ¶3 months* | 57% |
| Total | 100% |

* Deposits greater than three months are fixed for a maximum period of two years. The interest rates these deposits attract are renewed every three months in line with three-month LIBOR at the date of renewal.

skandia risk evaluator

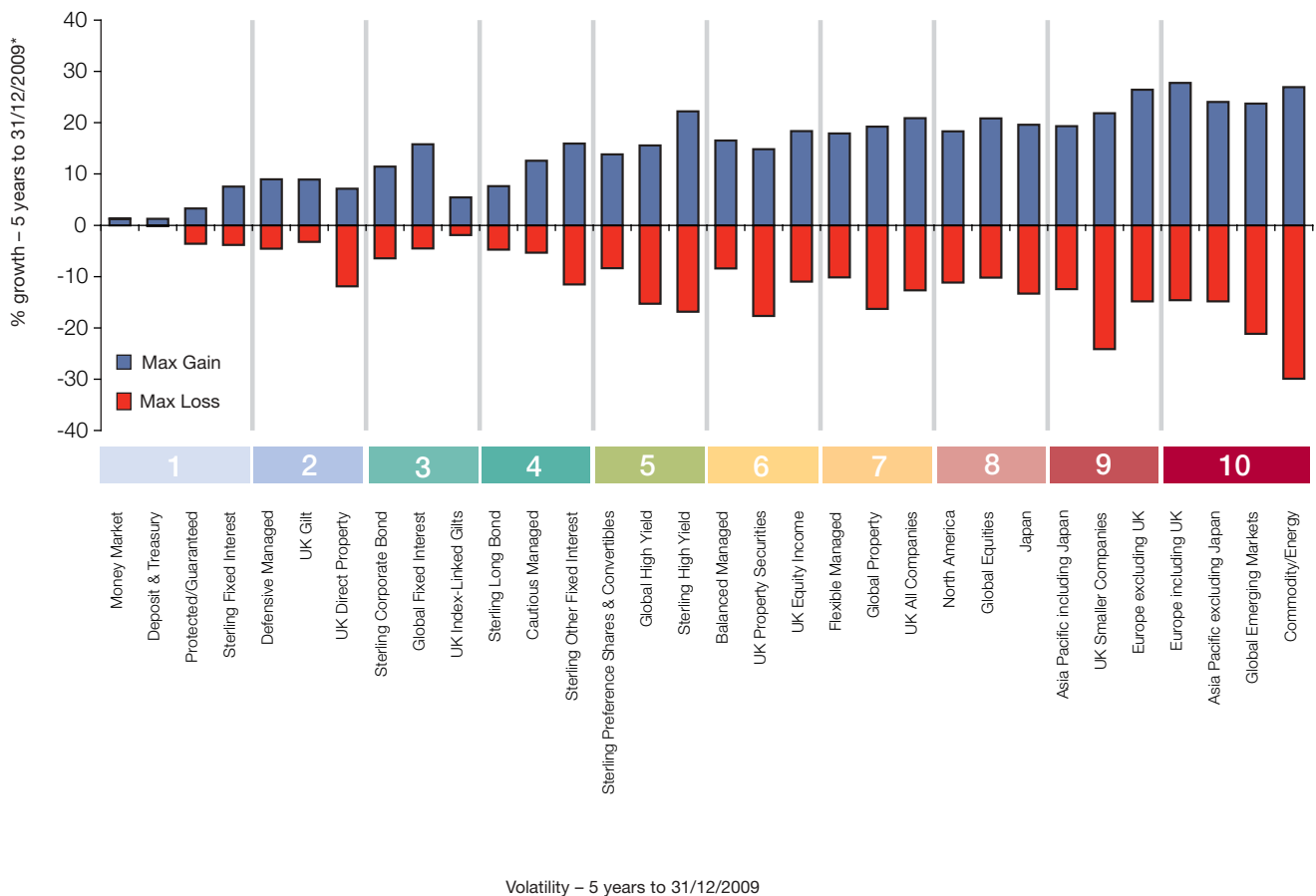
pension funds

Risk Evaluator

The Risk Evaluator is a tool provided by Skandia which compares the volatility of fund sectors. The sectors have been arranged in ascending order according to their volatility numbers, which have been calculated over five years, and the entire range has been divided into ten segments. The sectors have been placed into the relevant segment, depending on where their volatility numbers fall. Each segment has been colour-coded to represent the risk associated with each sector.

Sectors will only have a risk evaluator rating after 60 months of performance data has been collated. Sectors that do not have performance data to this length will not display a risk evaluator rating.

UK Pension Funds – maximum quarterly gains and losses ordered by sector volatility



Past performance is not a guide to future performance.

Certain sectors are not rated for risk within the Risk Evaluator. This is because either the member funds do not have sufficient performance history to calculate the sector risk rating or the nature of the sector is too diverse to justify a comparison with other sectors. These sectors will be listed at the end of the relevant section within the performance statistics.

Use the Skandia Risk Evaluator to compare the volatility of fund sectors. All data is taken as at 31/12/2009. Source: Financial Express Limited, bid to bid, in Sterling, with gross income reinvested back into the fund.

Volatility is taken to be the speed and magnitude of price changes of a security measured over a period of time. A price that moves frequently by a significant margin will be considered to have a high degree of volatility. For each sector you can also see the best and worst quarterly performance* experienced over the last five years.

*The maximum gain and loss is calculated by taking the sector average for each quarter over the five-year period, and selecting the highest and lowest returns achieved during that period. They are not based on the maximum gain/loss of the individual funds. Companies in the Skandia UK Group do not provide advice on the selection of investments and cannot accept any responsibility for losses which may arise as a consequence of actions taken after using Skandia Risk Evaluator, nor do they accept any liability for the investment decisions of investors, nor for any loss arising therefrom.

The Risk Evaluator chart will be updated quarterly as the month on month changes in risk order, Maximum Gain and Maximum Loss figures, which are calculated over five years, are likely to be insignificant.

Please note the volatility of individual funds may be significantly higher or significantly lower than the volatility of the sectors into which the funds are classified.

initial price pension

Risk
Evaluator
Fund Risk
Number

Percentage growth and quartile ranks calculated to
31 December

Annual performance % and quartile ranks, over one year
to end December

Cumulative

Annual

3 Mths Qtl 1 Yr Qtl 3 Yrs Qtl 5 Yrs Qtl 10 Yrs Qtl

2009 Qtl 2008 Qtl 2007 Qtl 2006 Qtl 2005 Qtl

TER Skandia Sector OBSR Fund Rating Citywire Rating

Skandia

Skandia Life makes use of the skills of its sister company Skandia Investment Management Ltd (SIML) to help it select and monitor investment managers within this range. The funds are managed by Skandia Life and are separate to the OEIC and Unit Trust funds offered by SIML, although they may be invested wholly, or partially through these funds.

| Fund Risk Number | Percentage growth and quartile ranks calculated to 31 December | | | | | | Annual performance % and quartile ranks, over one year to end December | | | | | TER | Skandia Sector | OBSR Fund Rating | Citywire Rating | | | | | | | | | | |
|-------------------------|--|-------|------|-------|-------|--------|--|--------|--------|--------|-------|-------|----------------|------------------|-----------------|--------|-------|-------|-------|-------|------|------|------|-----|--|
| | 3 Mths | Qtl | 1 Yr | Qtl | 3 Yrs | Qtl | 5 Yrs | Qtl | 10 Yrs | Qtl | 2009 | | | | | Qtl | 2008 | Qtl | 2007 | Qtl | 2006 | Qtl | 2005 | Qtl | |
| CORE MULTI ASSET | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Skandia Aggressive ² | 4.13 | 2 | 30.50 | 1 | -8.67 | 4 | 25.75 | 4 | | 30.50 | 1 | -29.91 | 4 | -0.15 | 4 | 10.96 | 3 | 24.09 | 1 | 0.65 | MGD | | | |
| 5 | Skandia Balanced ² | 3.62 | 2 | 25.61 | 1 | -6.07 | 4 | 26.25 | 4 | 11.18 | 3 | 25.61 | 1 | -25.86 | 4 | 0.87 | 4 | 10.27 | 3 | 21.89 | 1 | 0.60 | MGD | | |
| 4 | Skandia Index Balanced ² | 3.69 | 2 | 22.16 | 2 | 1.31 | 2 | 33.66 | 2 | 17.28 | 3 | 22.16 | 2 | -21.08 | 3 | 5.09 | 3 | 10.12 | 3 | 19.81 | 2 | 0.20 | MGD | | |
| 3 | Skandia Cautious Pension ² | 2.88 | 2 | 18.75 | 2 | -1.51 | 3 | 23.22 | 4 | | 18.75 | 2 | -16.00 | 3 | -1.25 | 4 | 7.36 | 3 | 16.53 | 1 | 0.50 | MGD | | | |
| 2 | Skandia Index Cautious ² | 1.63 | 3 | 13.34 | 4 | 7.21 | 2 | 30.38 | 2 | | 13.34 | 4 | -8.77 | 1 | 3.69 | 2 | 7.18 | 3 | 13.47 | 3 | 0.25 | MGD | | | |
| SPECIALIST | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Skandia Alternative Investments ² | 2.58 | | 5.55 | | | | | | | 5.55 | | | | | | | | | | 2.05 | GSP | | | |
| 2 | Skandia Bond Income ² | 4.90 | 2 | 33.92 | 2 | 10.81 | 2 | 19.49 | 2 | | 33.92 | 2 | -17.18 | 2 | -0.09 | 3 | 2.04 | 3 | 5.68 | 4 | 1.00 | UFI | A | | |
| 5 | Skandia Equity Income ² | 4.51 | 2 | 26.15 | 2 | -14.10 | 3 | 18.57 | 3 | | 26.15 | 2 | -27.17 | 2 | -6.50 | 4 | 14.77 | 4 | 20.27 | 3 | 1.00 | UKE | | | |
| 8 | Skandia Ethical A ² | 3.91 | 2 | 25.71 | 2 | -11.80 | 4 | 23.15 | 4 | 19.04 | 2 | 25.71 | 2 | -31.59 | 4 | 2.56 | 4 | 17.46 | 1 | 18.87 | 4 | 0.80 | GSP | | |
| | Skandia Global Dynamic Equity ² | 4.97 | 1 | | | | | | | | 4.97 | 1 | | | | | | | | | 1.40 | GSP | | | |
| | Skandia Global Fixed Interest Blend ² | 1.20 | 1 | 15.36 | 1 | 32.05 | 4 | | | | 15.36 | 1 | 10.78 | 4 | 3.33 | 4 | -2.73 | 1 | | | 1.25 | IFI | | | |
| | Skandia UK Equity Blend ² | 3.66 | 3 | 35.43 | 1 | -21.68 | 4 | | | | 35.43 | 1 | -39.39 | 4 | -4.59 | 4 | 15.65 | 3 | | | 1.30 | UKE | | | |
| | Skandia UK Fixed Interest Blend ² | 1.89 | 2 | 22.73 | 2 | 1.58 | 3 | | | | 22.73 | 2 | -16.15 | 3 | -1.29 | 4 | 0.20 | 3 | | | 1.15 | UFI | | | |
| BEST IDEAS | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Skandia Global Best Ideas ² | 2.08 | 4 | 33.16 | 1 | -8.43 | 4 | | | | 33.16 | 1 | -35.63 | 4 | 6.83 | 2 | | | | | 1.80 | MGD | | A | |
| | Skandia UK Best Ideas ² | -0.85 | 4 | 22.46 | 4 | -32.63 | 4 | | | | 22.46 | 4 | -45.30 | 4 | 0.58 | 4 | | | | | 1.70 | UKE | | | |
| | Skandia UK Strategic Best Ideas ² | 0.87 | 4 | 9.07 | 4 | | | | | | 0.87 | 4 | -11.65 | 1 | | | | | | | 1.85 | UKE | | | |
| SINGLE MANAGER | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Skandia European Index | 1.95 | 2 | 20.69 | 2 | 4.21 | 2 | 49.53 | 3 | 23.80 | 3 | 20.69 | 2 | -24.64 | 3 | 14.57 | 2 | 16.88 | 3 | 22.77 | 4 | 0.20 | EUR | | |
| | Skandia Gilt | -2.85 | 3 | | | | | | | | -2.85 | 3 | | | | | | | | | 0.60 | UFI | | | |
| | Skandia Global Property Securities | 2.11 | 3 | 26.59 | 2 | -49.85 | 4 | | | | 26.59 | 2 | -51.28 | 4 | -18.69 | 4 | 35.89 | 2 | | | 1.25 | GSP | | | |
| 2 | Skandia Index Linked Gilts | 1.23 | 2 | 6.14 | 2 | 16.52 | 3 | 28.05 | 3 | 55.05 | 4 | 6.14 | 2 | 2.72 | 2 | 6.88 | 4 | 1.51 | 4 | 8.26 | 3 | 0.15 | UFI | | |
| 9 | Skandia Japan Index | -0.72 | 1 | -3.52 | 2 | -12.74 | 2 | 12.07 | 1 | -36.13 | 1 | -3.52 | 2 | -0.53 | 2 | -9.08 | 2 | -8.99 | 2 | 41.10 | 2 | 0.20 | JAP | | |
| 10 | Skandia Pacific Index | 5.50 | 3 | 58.21 | 1 | 34.50 | 3 | 100.18 | 3 | 105.35 | 3 | 58.21 | 1 | -33.35 | 4 | 27.55 | 4 | 10.78 | 4 | 34.35 | 3 | 0.25 | FEX | | |
| 3 | Skandia Property | 6.92 | 3 | -2.88 | 3 | -34.42 | 4 | -8.18 | 4 | 39.23 | 4 | 6.92 | 3 | -2.88 | 3 | -15.23 | 4 | 18.80 | 1 | 17.86 | 2 | 0.55 | GSP | | |
| 6 | Skandia UK Index | 5.63 | 1 | 31.77 | 2 | -6.99 | 3 | 31.11 | 2 | 6.08 | 3 | 5.63 | 1 | -31.73 | 3 | 3.39 | 2 | 15.58 | 3 | 21.97 | 2 | 0.25 | UKE | | |
| 6 | Skandia US Index | 5.17 | 4 | 18.69 | 3 | 1.74 | 3 | 19.44 | 3 | -17.26 | 2 | 5.17 | 4 | -17.61 | 3 | 4.04 | 3 | -0.04 | 2 | 17.45 | 3 | 0.20 | NAM | | |

The quartile ranking shown for the Skandia funds relates to each fund's relevant industry sector. Each fund is listed within its relevant sector within the Self Select section.

self select

| Fund Risk Number | Percentage growth and quartile ranks calculated to 31 December | | | | | | Annual performance % and quartile ranks, over one year to end December | | | | | TER | Skandia Sector | OBSR Fund Rating | Citywire Rating | | | | | | | | | | |
|--------------------------------|--|-------|------|-------|-------|--------|--|--------|--------|-------|-------|-------|----------------|------------------|-----------------|--------|-------|-------|-------|-------|------|------|------|-----|-----|
| | 3 Mths | Qtl | 1 Yr | Qtl | 3 Yrs | Qtl | 5 Yrs | Qtl | 10 Yrs | Qtl | 2009 | | | | | Qtl | 2008 | Qtl | 2007 | Qtl | 2006 | Qtl | 2005 | Qtl | |
| MONEY MARKET | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | BlackRock Cash | -0.21 | 4 | 0.21 | 4 | | | | | | 0.21 | 4 | | | | | | | | | 0.50 | CMM | | | |
| 1 | M&G High Interest | 1.35 | 1 | 7.16 | 1 | 7.26 | 4 | 14.88 | 4 | | 7.16 | 1 | -3.62 | 4 | 3.85 | 4 | 3.33 | 4 | 3.65 | 4 | 0.65 | CMM | | | |
| 1 | Skandia Deposit | 0.03 | 2 | 0.46 | 3 | 10.84 | 2 | 19.94 | 2 | 44.42 | 3 | 0.46 | 3 | 4.93 | 2 | 5.15 | 2 | 4.00 | 2 | 4.04 | 2 | 0.00 | CMM | | |
| | Sector Average | 0.07 | | 0.60 | | 9.81 | | 18.53 | | 43.78 | | 0.60 | | 4.26 | | 4.70 | | 3.82 | | 3.97 | | | | | |
| STERLING FIXED INTEREST | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Aberdeen Corporate Bond | 0.10 | 2 | 11.50 | 2 | | | | | | 11.50 | 2 | -10.78 | 4 | | | | | | | 1.20 | UFI | | | |
| | Fidelity Strategic Bond | 1.33 | 1 | 19.87 | 1 | 19.00 | 1 | | | | 19.87 | 1 | -2.56 | 3 | 1.88 | 3 | -0.31 | 3 | | | 0.95 | UFI | A | A | |
| | Sector Average | -0.45 | | 7.96 | | 8.90 | | 18.55 | | 56.31 | | 7.96 | | -0.71 | | 1.59 | | 0.87 | | 7.93 | | | | | |
| UK GILT | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Allianz PIMCO Gilt Yield | -2.54 | 3 | -1.24 | 3 | 20.06 | 1 | 26.90 | 1 | 52.57 | 3 | -1.24 | 3 | 16.63 | 1 | 4.23 | 2 | -1.15 | 4 | 6.92 | 3 | 0.60 | UFI | | AAA |
| 2 | AXA Framlington Gilt | -2.45 | 3 | -2.36 | 3 | 11.82 | 3 | 16.43 | 4 | 38.89 | 4 | -2.36 | 3 | 11.35 | 3 | 2.86 | 3 | -1.82 | 4 | 6.05 | 4 | 1.35 | UFI | | |
| 2 | Fidelity Institutional Long Bond | -4.24 | 4 | -2.15 | 3 | 10.04 | 4 | 19.61 | 3 | 42.84 | 4 | -2.15 | 3 | 11.82 | 2 | 0.57 | 4 | -1.35 | 4 | 10.19 | 1 | 0.35 | IFI | | |
| 2 | HSBC Gilt & Fixed Interest | -2.65 | 3 | -3.16 | 4 | | | | | | -3.16 | 4 | | | | | | | | | 0.70 | UFI | | | |
| 2 | M&G Gilt & Fixed Interest | -2.64 | 3 | -1.73 | 3 | 15.39 | 2 | 21.79 | 3 | | -1.73 | 3 | 13.65 | 1 | 3.32 | 3 | -0.82 | 3 | 6.42 | 4 | 0.95 | UFI | A | | |
| 2 | Schroder Gilt & Fixed Interest | -2.97 | 4 | -1.97 | 3 | 12.10 | 3 | 18.64 | 4 | | -1.97 | 3 | 10.47 | 3 | 3.52 | 3 | -0.72 | 3 | 6.60 | 3 | 0.60 | UFI | A | | |
| | Skandia Gilt | -2.85 | 3 | | | | | | | | -2.85 | 3 | | | | | | | | | 0.60 | UFI | | | |
| | SWIP Defensive Gilt | 1.14 | 1 | | | | | | | | 1.14 | 1 | | | | | | | | | 0.80 | UFI | | | |
| | Sector Average | -2.27 | | -0.83 | | 13.27 | | 20.82 | | 53.58 | | -0.83 | | 10.19 | | 3.65 | | -0.32 | | 7.01 | | | | | |
| UK DIRECT PROPERTY | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Aviva Investors Property | 6.13 | 3 | -4.11 | 3 | -37.54 | 4 | -14.43 | 4 | | -4.11 | 3 | -21.58 | 3 | -16.94 | 4 | 19.39 | 1 | 14.75 | 3 | 1.40 | PRO | | | |
| | IgnisAsset UK Property | 7.81 | 2 | 0.82 | 2 | -23.78 | 1 | | | | 0.82 | 2 | -13.98 | 1 | -12.11 | 3 | 11.74 | 4 | | | 1.30 | PRO | | | |
| | M&G Property Portfolio | 7.14 | 3 | 8.64 | 1 | -24.78 | 2 | | | | 8.64 | 1 | -20.13 | 2 | -13.31 | 3 | | | | | 1.25 | PRO | | | |
| 3 | New Star UK Property | 14.18 | 1 | 8.15 | 1 | -31.84 | 3 | -10.11 | 4 | | 8.15 | 1 | -21.67 | 3 | -19.54 | 4 | 17.92 | 2 | 11.83 | 4 | 1.05 | PRO | | | |
| 3 | Skandia Property | 6.92 | 3 | -2.88 | 3 | -34.42 | 4 | -8.18 | 4 | 39.23 | 4 | -2.88 | 3 | -20.35 | 2 | -15.23 | 4 | 18.80 | 1 | 17.86 | 2 | 0.55 | GSP | | |
| | SWIP Property | 5.02 | 3 | -0.72 | 2 | -27.72 | 2 | | | | -0.72 | 2 | -17.83 | 2 | -11.40 | 3 | | | | | 1.40 | PRO | | | |
| | Threadneedle UK Property | 2.70 | 4 | 0.00 | 2 | | | | | | 0.00 | 2 | -9.03 | 1 | | | | | | | 1.35 | PRO | | AAA | |
| | Sector Average | 7.34 | | -0.24 | | -29.82 | | -6.02 | | 54.61 | | -0.24 | | -19.85 | | -12.24 | | 15.86 | | 15.57 | | | | | |
| STERLING CORPORATE BOND | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Aegon Ethical Corporate Bond | 3.23 | 1 | 14.71 | 3 | -1.59 | 4 | | | | 14.71 | 3 | -12.35 | 3 | -2.12 | 4 | | | | | 0.80 | UFI | | AA | |
| | Aegon Sterling Corporate Bond | 3.33 | 1 | 20.62 | 2 | -1.80 | 4 | | | | 20.62 | 2 | -17.19 | 4 | -1.69 | 4 | | | | | 0.80 | UFI | | AA | |
| | AXA Sterling Corporate Bond | 0.60 | 3 | | | | | | | | 0.60 | 3 | | | | | | | | | 0.80 | UFI | | | |
| 1 | Cazenove UK Corporate Bond | 0.78 | 3 | 10.10 | 4 | 7.17 | 3 | 13.98 | 3 | | 10.10 | 4 | -3.99 | 1 | | | | | | | | | | | |

initial price pension

Risk Evaluator
Fund Risk Number

Percentage growth and quartile ranks calculated to 31 December

Annual performance % and quartile ranks, over one year to end December

Cumulative

Annual

3 Mths Qtl 1 Yr Qtl 3 Yrs Qtl 5 Yrs Qtl 10 Yrs Qtl

2009 Qtl 2008 Qtl 2007 Qtl 2006 Qtl 2005 Qtl

TER Skandia Sector OBSR Fund Rating Citywire Rating

self select (continued)

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|-------|---|-------|---|--------|---|-------|---|-------|-------|-------|--------|--------|-------|-------|-------|-------|-------|-------|------|------|-----|-----|---|
| | CAUTIOUS MANAGED (continued) | | | | | | | | | | | | | | | | | | | | | | | | |
| | Fidelity Multi-Asset Strategic | 4.39 | 1 | 18.66 | 2 | | | | | | 18.66 | 2 | -5.92 | 1 | | | 1.25 | MGD | AA | | | | | | |
| | Fidelity Multi-Manager Income Portfolio ² | 1.70 | 3 | 17.42 | 2 | | | | | | 17.42 | 2 | -23.11 | 4 | | | 1.65 | MGD | | | | | | | |
| | Fidelity Retirement Income ² | 2.39 | 2 | 18.43 | 2 | | | | | | 18.43 | 2 | | | | | 1.40 | MGD | | | | | | | |
| 2 | Gartmore Cautious Managed | 2.71 | 2 | 13.47 | 4 | 3.11 | 3 | 26.85 | 3 | | 13.47 | 4 | -9.89 | 2 | 0.84 | 3 | 8.27 | 3 | 13.63 | 3 | 1.00 | MGD | AA | AA | |
| | Gartmore Multi-Manager Cautious ² | 2.50 | 2 | 17.91 | 2 | | | | | | 17.91 | 2 | -19.30 | 3 | | | 1.75 | MGD | | | | | | | |
| | HSBC Open Global Distribution ² | 3.91 | 1 | 18.13 | 2 | | | | | | 18.13 | 2 | -12.96 | 2 | | | 1.80 | MGD | | | | | | | |
| | HSBC Open Global Return ² | 3.02 | 2 | 14.67 | 3 | | | | | | 14.67 | 3 | -10.07 | 2 | | | 1.95 | MGD | | | | | | | |
| | IFSL pH Managed Income Portfolio ² | 1.55 | 3 | | | | | | | | | | | | | | 2.10 | MGD | | | | | | | |
| | IFSL Sinfonia Cautious Managed ² | 1.04 | 4 | 10.65 | 4 | | | | | | 10.65 | 4 | | | | | 1.90 | MGD | | | | | | | |
| | IFSL Sinfonia Income & Growth ² | 2.10 | 3 | 11.78 | 4 | | | | | | 11.78 | 4 | | | | | 1.90 | MGD | | | | | | | |
| | IFSL Sinfonia Income ² | 0.29 | 4 | 5.31 | 4 | | | | | | 5.31 | 4 | | | | | 1.90 | MGD | | | | | | | |
| 3 | Invesco Perpetual Distribution | 4.39 | 1 | 32.47 | 1 | 10.53 | 1 | 37.84 | 1 | | 32.47 | 1 | -19.79 | 3 | 4.02 | 2 | 11.00 | 1 | 12.36 | 4 | 1.15 | MGD | AAA | | |
| 3 | Invesco Cautious Managed | 1.38 | 3 | 25.10 | 1 | 5.97 | 2 | 29.18 | 2 | 49.13 | 1 | 25.10 | 1 | -11.47 | 2 | -4.32 | 4 | 8.32 | 2 | 12.54 | 3 | 0.85 | MGD | AA | A |
| 3 | Jupiter Distribution | -0.60 | 4 | 14.24 | 3 | -4.34 | 4 | 15.13 | 4 | | 14.24 | 3 | -15.15 | 3 | -1.30 | 4 | 7.29 | 3 | 12.17 | 4 | 1.20 | MGD | | | |
| | Jupiter Merlin Income Portfolio ² | 3.53 | 1 | 18.59 | 2 | | | | | | 18.59 | 2 | -10.91 | 2 | | | 1.75 | MGD | | | | | | | |
| | New Star Cautious Portfolio ² | 1.75 | 3 | 11.54 | 4 | -11.95 | 4 | | | | 11.54 | 4 | -22.32 | 4 | 1.61 | 3 | 7.01 | 3 | | | 1.85 | MGD | | | |
| 5 | New Star Managed Distribution | 4.84 | 1 | 44.83 | 1 | -13.29 | 4 | 7.01 | 4 | | 44.83 | 1 | -36.53 | 4 | -5.68 | 4 | 10.95 | 1 | 11.23 | 4 | 1.40 | MGD | | | |
| | Sarasin GlobalSar IIID | 2.33 | 2 | 8.11 | 4 | | | | | | 8.11 | 4 | | | | | 2.25 | MGD | | | | | | | |
| | Schroder Multi-Manager Cautious Mgd Dist Portfolio ² | 3.10 | 2 | 26.14 | 1 | -2.53 | 4 | | | | 26.14 | 1 | -25.44 | 4 | 3.64 | 2 | | | | | 1.55 | MGD | | | |
| 3 | Skandia Cautious Pension ² | 2.88 | 2 | 18.75 | 2 | -1.51 | 3 | 23.22 | 4 | | 18.75 | 2 | -16.00 | 3 | -1.25 | 4 | 7.36 | 3 | 16.53 | 1 | 0.50 | MGD | | | |
| 2 | Skandia Index Cautious ² | 1.63 | 3 | 13.34 | 4 | 7.21 | 2 | 30.38 | 2 | | 13.34 | 4 | -8.77 | 1 | 3.69 | 2 | 7.18 | 3 | 13.47 | 3 | 0.25 | MGD | | | |
| | SWIP Multi Manager Diversity ² | 1.94 | 3 | | | | | | | | | | | | | | 1.70 | MGD | | | | | | | |
| | T Bailey Cautious Managed | 5.00 | 1 | 18.45 | 2 | | | | | | 18.45 | 2 | | | | | 2.15 | MGD | | | | | | | |
| | Thames River Cautious Managed ² | 0.77 | 4 | 15.27 | 3 | | | | | | 15.27 | 3 | | | | | 1.80 | MGD | | | | | | | |
| | Thames River Distribution ² | 3.24 | 1 | 21.01 | 1 | | | | | | 21.01 | 1 | | | | | 1.95 | MGD | | | | | | | |
| | Sector Average | 2.26 | | 17.35 | | 0.05 | | 22.42 | | 29.65 | 17.35 | | -15.73 | | 1.17 | | 8.06 | | 13.23 | | | | | | |
| | STERLING OTHER FIXED INTEREST | | | | | | | | | | | | | | | | | | | | | | | | |
| | Aegon Strategic Bond | 3.17 | 3 | 37.95 | 1 | 14.27 | 1 | | | | 37.95 | 1 | -15.95 | 2 | -1.45 | 4 | | | | | 1.00 | UFI | AA | | |
| 2 | Allianz PIMCO Sterling Total Return | 0.19 | 4 | 16.96 | 4 | -2.02 | 4 | 5.11 | 4 | | 16.96 | 4 | -15.60 | 1 | -0.73 | 4 | 0.28 | 4 | 6.98 | 3 | 1.05 | UFI | | | |
| 4 | Artemis High Income | 4.90 | 2 | 32.97 | 2 | -3.49 | 4 | 21.41 | 2 | | 32.97 | 2 | -25.81 | 4 | -2.16 | 4 | 10.65 | 1 | 13.69 | 1 | 0.85 | UFI | AA | | |
| | Artemis Strategic Bond | 5.03 | 2 | 30.57 | 3 | 9.60 | 2 | | | | 30.57 | 3 | -17.72 | 2 | 2.02 | 1 | | | | | 0.90 | UFI | AA | | |
| 5 | AXA Framlington Managed Income | 7.75 | 1 | 29.99 | 3 | -10.34 | 4 | 4.88 | 4 | 26.80 | 4 | 29.99 | 3 | -29.54 | 4 | -2.12 | 4 | 8.40 | 1 | 7.92 | 2 | 1.15 | UFI | AA | |
| | Cazenove Strategic Bond | 2.12 | 4 | 26.63 | 3 | | | | | | 26.63 | 3 | | | | | 0.90 | UFI | | | | | | | |
| | Ecclesiastical Amity Sterling Bond ▲ | 1.82 | 4 | 13.36 | 4 | | | | | | 13.36 | 4 | | | | | 1.10 | UFI | | | | | | | |
| 3 | F&C Extra Income Bond | 4.02 | 2 | 36.56 | 2 | 0.21 | 3 | 12.58 | 4 | | 36.56 | 2 | -26.36 | 4 | -0.35 | 3 | 4.18 | 2 | 7.83 | 3 | 1.00 | UFI | | | |
| 4 | Fidelity Ultra Income | 3.61 | 2 | 31.18 | 2 | 11.66 | 2 | 22.92 | 2 | | 31.18 | 2 | -15.81 | 2 | 1.10 | 2 | 3.57 | 2 | 6.30 | 4 | 1.20 | UFI | | A | |
| | Gartmore High Yield Corporate Bond | 3.16 | 3 | 11.76 | 4 | -20.29 | 4 | | | | 11.76 | 4 | -28.89 | 4 | 0.29 | 3 | 6.99 | 1 | | | 1.00 | UFI | | | |
| 3 | Henderson Preference & Bond | 7.57 | 1 | 31.03 | 3 | 6.25 | 3 | 15.95 | 3 | 55.44 | 2 | 31.03 | 3 | -18.43 | 3 | -0.59 | 4 | 2.38 | 3 | 6.60 | 4 | 1.05 | UFI | AAA | |
| 3 | Henderson Strategic Bond | 5.61 | 1 | 33.05 | 2 | 17.34 | 1 | 34.15 | 1 | 70.91 | 1 | 33.05 | 2 | -12.56 | 1 | 0.85 | 2 | 5.28 | 2 | 8.60 | 2 | 1.10 | UFI | AA | |
| 3 | Invesco Perpetual Monthly Income Plus | 5.68 | 1 | 43.60 | 1 | 14.45 | 1 | 39.22 | 1 | | 43.60 | 1 | -21.93 | 3 | 2.09 | 1 | 10.20 | 1 | 10.38 | 1 | 1.15 | UFI | AAA | | |
| | L&G Dynamic Bond Trust | 3.63 | 2 | | | | | | | | | | | | | | 1.05 | UFI | | | | | | | |
| | M&G Optimal Income | 2.68 | 4 | 33.44 | 2 | | | | | | 33.44 | 2 | -4.08 | 1 | | | 1.00 | UFI | | | | | | | |
| 4 | New Star Fixed Interest | 3.28 | 3 | 42.40 | 1 | -1.98 | 4 | 13.13 | 3 | | 42.40 | 1 | -30.77 | 4 | -0.57 | 3 | 6.47 | 1 | 8.40 | 2 | 1.05 | UFI | AA | | |
| | Old Mutual Dynamic Bond | 1.82 | 4 | 55.73 | 1 | | | | | | 55.73 | 1 | -38.72 | 4 | | | 0.90 | UFI | | | | | | | |
| 1 | Schroder Strategic Bond | 2.76 | 4 | 9.39 | 4 | 10.15 | 2 | 19.74 | 2 | 47.80 | 3 | 9.39 | 4 | -2.50 | 1 | 3.28 | 1 | 1.73 | 3 | 6.85 | 4 | 1.15 | UFI | | |
| 2 | Skandia Bond Income ² | 4.90 | 2 | 33.92 | 2 | 10.81 | 2 | 19.49 | 2 | | 33.92 | 2 | -17.18 | 2 | -0.09 | 3 | 2.04 | 3 | 5.68 | 4 | 1.00 | UFI | A | | |
| 3 | Threadneedle Strategic Bond | 1.78 | 4 | 31.67 | 2 | 8.52 | 2 | 19.43 | 2 | | 31.67 | 2 | -17.77 | 2 | 0.23 | 3 | 2.98 | 3 | 6.87 | 4 | 1.05 | UFI | | | |
| | Sector Average | 3.83 | | 29.84 | | 3.88 | | 16.49 | | 46.21 | 29.84 | | -20.14 | | 0.18 | | 4.31 | | 7.50 | | | | | | |
| | STERLING PREFERENCE SHARES & CONVERTIBLES | | | | | | | | | | | | | | | | | | | | | | | | |
| | Premier Absolute Growth Trust 1 ¹ | 1.39 | 4 | 23.70 | 4 | -8.74 | 4 | | | | 23.70 | 4 | -27.80 | 4 | 2.19 | 4 | | | | | 1.15 | UFI | | | |
| | Sector Average | 1.80 | | 30.05 | | 2.69 | | 21.46 | | | 30.05 | | -20.67 | | -0.21 | | 5.27 | | 12.36 | | | | | | |
| | GLOBAL HIGH YIELD | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | F&C Maximum Income Bond | 3.74 | 3 | 48.17 | 3 | 7.11 | 3 | 22.56 | 4 | | 48.17 | 3 | -28.15 | 3 | 0.61 | 4 | 6.42 | 2 | 7.52 | 4 | 1.00 | IFI | | | |
| | Threadneedle European High Yield Bond | 1.25 | 4 | 44.37 | 4 | 48.41 | 2 | | | | 44.37 | 4 | -4.91 | 2 | 8.10 | 1 | 6.03 | 3 | | | 0.95 | IFI | | | |
| | Sector Average | 3.72 | | 42.35 | | 18.07 | | 37.19 | | | 42.35 | | -19.75 | | 3.35 | | 6.73 | | 8.86 | | | | | | |
| | STERLING HIGH YIELD | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Investec Monthly High Income | 3.43 | 3 | 44.57 | 3 | 13.19 | 2 | 30.00 | 2 | | 44.57 | 3 | -22.22 | 2 | 0.67 | 2 | 6.41 | 2 | 7.92 | 2 | 1.10 | UFI | | | |
| | JPM Global High Yield Bond | 4.77 | 2 | 52.58 | 2 | | | | | | 52.58 | 2 | -28.66 | 3 | | | 1.00 | UFI | | | | | | | |
| 3 | M&G High Yield Corporate Bond | 2.82 | 4 | 35.43 | 4 | 11.69 | 2 | 25.02 | 2 | | 35.43 | 4 | -18.72 | 1 | 1.46 | 2 | 4.03 | 4 | 7.60 | 3 | 1.20 | UFI | | | |
| 5 | New Star High Yield Bond | 5.77 | 1 | 53.93 | 2 | -0.07 | 4 | 14.88 | 4 | | 53.93 | 2 | -34.64 | 4 | -0.68 | 4 | 7.08 | 2 | 7.36 | 3 | 1.10 | UFI | AA | | |
| 3 | Schroder Monthly High Income | 4.96 | 2 | 51.72 | 3 | 19.31 | 1 | 36.37 | 1 | | 51.72 | 3 | -20.37 | 2 | -1.24 | 4 | 5.32 | 3 | 8.53 | 1 | 1.05 | UFI | | | |
| 4 | Threadneedle High Yield Bond | 2.70 | 4 | 54.95 | 1 | 14.86 | 1 | 35.23 | 1 | | 54.95 | 1 | -27.13 | 3 | 1.74 | 1 | 10.29 | 1 | 6.74 | 4 | 1.05 | UFI | | | |
| | Sector Average | 4.22 | | 48.08 | | 11.78 | | 27.81 | | | 48.08 | | -25.04 | | 0.71 | | 6.22 | | 7.64 | | | | | | |
| | BALANCED MANAGED | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | AXA Framlington Managed Balanced | 4.55 | 1 | 21.85 | 2 | 0.76 | 3 | | | | 21.85 | 2 | -21.69 | 3 | 5.59 | 3 | 11.65 | 2 | | | 0.85 | MGD | AA | | |
| | Baring Portfolio | 3.29 | 2 | 24.17 | 1 | 1.54 | 2 | 36.79 | 2 | 1.12 | 4 | 24.17 | 1 | -23.56 | 4 | 6.98 | 2 | 11.56 | 2 | 20.75 | 2 | 1.1 | | | |

initial price pension

Risk Evaluator Fund Risk Number

Percentage growth and quartile ranks calculated to 31 December

Annual performance % and quartile ranks, over one year to end December

Cumulative

Annual

3 Mths Qtl 1 Yr Qtl 3 Yrs Qtl 5 Yrs Qtl 10 Yrs Qtl

2009 Qtl 2008 Qtl 2007 Qtl 2006 Qtl 2005 Qtl TER Skandia Sector OBSR Fund Rating Citywire Rating

self select (continued)

| UK ALL COMPANIES (continued) | | | | | | | | | | Annual performance % and quartile ranks, over one year to end December | | | | | | | | | | TER | Skandia Sector | OBSR Fund Rating | Citywire Rating | | | | |
|------------------------------|--|--------|-----|--------|-----|--------|-----|--------|-----|--|-----|--------|-----|--------|-----|--------|-----|-------|-----|-------|----------------|------------------|-----------------|-----|-----|--|--|
| | | 3 Mths | Qtl | 1 Yr | Qtl | 3 Yrs | Qtl | 5 Yrs | Qtl | 10 Yrs | Qtl | 2009 | Qtl | 2008 | Qtl | 2007 | Qtl | 2006 | Qtl | 2005 | Qtl | | | | | | |
| 5 | Jupiter UK Special Situations | 2.35 | 3 | 25.65 | 3 | 3.48 | 1 | 42.02 | 1 | 3.07 | 3 | 25.65 | 3 | -21.32 | 1 | 4.67 | 2 | 22.72 | 1 | 11.83 | 4 | 1.35 | UKE | | AA | | |
| 5 | Jupiter Undervalued Assets | 6.16 | 1 | 23.81 | 4 | -23.25 | 4 | 7.86 | 4 | | | 23.81 | 4 | -36.09 | 4 | -3.00 | 4 | 21.75 | 1 | 15.43 | 4 | 1.35 | UKE | | | | |
| 7 | Lazard UK Alpha | 1.64 | 4 | 28.31 | 3 | -12.72 | 3 | 22.97 | 4 | | | 28.31 | 3 | -34.10 | 3 | 3.23 | 3 | 13.48 | 4 | 24.16 | 1 | 1.05 | UKE | A | | | |
| 9 | Liontrust First Growth | 5.92 | 1 | 26.51 | 3 | -8.65 | 3 | 35.73 | 2 | | | 26.51 | 3 | -33.87 | 3 | 9.20 | 1 | 22.23 | 1 | 21.56 | 2 | 1.05 | UKE | | A | | |
| 6 | Liontrust First Large Cap | 4.43 | 2 | 20.20 | 4 | -9.49 | 3 | 27.03 | 3 | | | 20.20 | 4 | -30.16 | 2 | 7.82 | 1 | 16.22 | 3 | 20.76 | 3 | 1.10 | UKE | | A | | |
| | M&G Recovery | 4.95 | 1 | 42.33 | 1 | 13.99 | 1 | | | | | 42.33 | 1 | -28.67 | 2 | 12.29 | 1 | | | | | 1.15 | UKE | AAA | AAA | | |
| | M&G UK Select | 4.47 | 2 | 22.35 | 4 | -3.13 | 2 | | | | | 22.35 | 4 | -25.71 | 1 | 6.57 | 1 | | | | | 1.15 | UKE | | | | |
| | Martin Currie UK Growth | 3.38 | 3 | 22.77 | 4 | | | | | | | 22.77 | 4 | -29.71 | 2 | | | | | | | 1.20 | UKE | | | | |
| | Neptune UK Equity | -0.54 | 4 | 25.73 | 4 | -2.23 | 1 | 48.15 | 1 | | | 25.03 | 4 | -21.43 | 1 | -0.48 | 4 | 20.29 | 1 | 25.96 | 1 | 1.20 | UKE | A | | | |
| 9 | New Star UK Alpha | 2.41 | 3 | 36.77 | 1 | -16.01 | 4 | 22.56 | 4 | | | 36.77 | 1 | -40.17 | 4 | 2.63 | 3 | 19.76 | 1 | 21.84 | 2 | 1.35 | UKE | | | | |
| 9 | New Star UK Growth | 1.94 | 4 | 25.55 | 3 | -43.26 | 4 | -19.10 | 4 | | | 25.55 | 3 | -47.21 | 4 | -14.40 | 4 | 15.88 | 3 | 23.05 | 1 | 1.35 | UKE | | | | |
| 5 | Newton Income | 4.99 | 1 | 13.04 | 4 | 8.87 | 1 | 41.67 | 1 | | | 13.04 | 4 | -18.88 | 1 | 18.72 | 1 | 10.03 | 4 | 18.27 | 4 | 0.60 | UKE | A | A | | |
| 4 | Newton UK Opportunities | 5.51 | 1 | 19.02 | 4 | 5.21 | 1 | 51.49 | 1 | | | 19.02 | 4 | -20.27 | 1 | 10.87 | 1 | 17.68 | 2 | 22.36 | 2 | 0.85 | UKE | A | A | | |
| | Old Mutual UK Select Equity | 3.35 | 3 | 33.95 | 2 | | | | | | | 33.95 | 2 | -34.36 | 3 | | | | | | | 1.05 | UKE | A | | | |
| | Old Mutual UK Select Mid Cap | -0.71 | 4 | 34.35 | 1 | | | | | | | 34.35 | 1 | -32.06 | 3 | | | | | | | 1.05 | UKE | AA | | | |
| | Premier Fellowship | 2.36 | 3 | 21.66 | 4 | -12.94 | 3 | | | | | 21.66 | 4 | -28.51 | 1 | 0.09 | 4 | | | | | 1.05 | UKE | | | | |
| 8 | Premier UK Mid 250 | -0.55 | 4 | 32.62 | 2 | -9.02 | 3 | 42.58 | 1 | -0.62 | 3 | 32.62 | 2 | -29.98 | 2 | -2.03 | 4 | 21.26 | 1 | 29.24 | 1 | 1.20 | UKE | | | | |
| | Rathbone Blue Chip Income & Growth | 6.56 | 1 | 24.74 | 4 | -12.32 | 3 | | | | | 24.74 | 4 | -29.65 | 2 | -0.08 | 4 | 17.73 | 2 | | | 1.05 | UKE | A | | | |
| | Rathbone Recovery | 2.05 | 4 | 38.33 | 1 | -21.26 | 4 | | | | | 38.33 | 1 | -41.03 | 4 | -3.48 | 4 | 24.39 | 1 | | | 1.05 | UKE | | | | |
| | Rensburg UK Managers Focus | 1.36 | 4 | 26.47 | 3 | | | | | | | 26.47 | 3 | -29.55 | 2 | | | | | | | 1.10 | UKE | | A | | |
| | Rensburg UK Mid Cap Growth | 3.16 | 3 | 43.29 | 1 | 6.01 | 1 | | | | | 43.29 | 1 | -26.90 | 1 | 1.22 | 3 | 33.21 | 1 | 26.41 | 1 | 1.10 | UKE | A | A | | |
| 7 | Rensburg UK Select Growth | 1.73 | 4 | 29.90 | 2 | -15.09 | 4 | 30.38 | 2 | | | 29.90 | 2 | -34.12 | 3 | -0.78 | 4 | 21.48 | 1 | 26.41 | 1 | 1.05 | UKE | AAA | | | |
| 8 | Schroder Recovery | -1.95 | 4 | 50.57 | 1 | 4.00 | 1 | 47.52 | 1 | | | 50.57 | 1 | -28.32 | 1 | -3.64 | 4 | 20.07 | 1 | 18.14 | 4 | 1.10 | UKE | | A | | |
| 9 | Schroder UK Alpha Plus | 1.24 | 4 | 49.12 | 1 | 0.00 | 1 | 58.03 | 1 | | | 49.12 | 1 | -37.37 | 4 | 7.07 | 1 | 22.56 | 1 | 28.94 | 1 | 1.20 | UKE | AA | A | | |
| 8 | Schroder UK Equity | 4.26 | 2 | 35.75 | 1 | -7.14 | 3 | 29.68 | 3 | 12.40 | 2 | 35.75 | 1 | -33.80 | 3 | 3.32 | 3 | 17.28 | 2 | 19.09 | 4 | 1.20 | UKE | | | | |
| 10 | Schroder UK Mid 250 | -2.42 | 4 | 39.95 | 1 | -26.38 | 4 | 23.79 | 4 | | | 39.95 | 1 | -42.23 | 4 | -8.94 | 4 | 29.61 | 1 | 29.73 | 1 | 1.25 | UKE | AA | | | |
| | Skandia UK Best Ideas ² | -0.85 | 4 | 22.46 | 4 | -32.63 | 4 | | | | | 22.46 | 4 | -45.30 | 4 | 0.58 | 4 | | | | | 1.70 | UKE | | | | |
| | Skandia UK Equity Blend ² | 3.66 | 3 | 35.43 | 1 | -21.68 | 4 | | | | | 35.43 | 1 | -39.39 | 4 | -4.59 | 4 | 15.65 | 3 | | | 1.30 | UKE | | | | |
| 6 | Skandia UK Index | 5.53 | 1 | 31.77 | 2 | -6.99 | 3 | 31.11 | 2 | 6.08 | 3 | 31.77 | 2 | -31.73 | 3 | 3.39 | 2 | 15.58 | 3 | 21.97 | 2 | 0.25 | UKE | | | | |
| | Skandia UK Strategic Best Ideas ² | 0.87 | 4 | 9.07 | 4 | | | | | | | 9.07 | 4 | -11.65 | 1 | | | | | | | 1.85 | UKE | | | | |
| | SVM UK Alpha | 1.21 | 4 | 33.43 | 2 | | | | | | | 33.43 | 2 | | | | | | | | | 1.35 | UKE | | | | |
| | SVM UK Opportunities | 2.00 | 4 | 103.56 | 1 | | | | | | | 103.56 | 1 | | | | | | | | | 1.35 | UKE | | A | | |
| 6 | Threadneedle UK | 3.80 | 2 | 27.33 | 3 | -2.57 | 1 | 33.56 | 2 | | | 27.33 | 3 | -30.30 | 2 | 9.78 | 1 | 13.44 | 4 | 20.84 | 3 | 1.20 | UKE | | A | | |
| 6 | Threadneedle UK Select | 2.01 | 4 | 24.33 | 4 | -3.42 | 2 | 33.99 | 2 | | | 24.33 | 4 | -30.91 | 3 | 12.44 | 1 | 17.92 | 2 | 17.65 | 4 | 1.15 | UKE | | | | |
| | Sector Average | 3.18 | | 29.62 | | -9.33 | | 28.50 | | 14.57 | | 29.62 | | -31.66 | | 2.36 | | 16.82 | | 21.31 | | | | | | | |
| NORTH AMERICA | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Aberdeen American Equity | 6.02 | 2 | 22.09 | 2 | 11.12 | 1 | | | | | 22.09 | 2 | -14.04 | 1 | 5.88 | 2 | | | | | 1.25 | NAM | | | | |
| | Baring North America | 8.38 | 1 | 30.21 | 1 | | | | | | | 30.21 | 1 | | | | | | | | | 1.70 | NAM | | | | |
| | BlackRock US Dynamic | 7.39 | 1 | 18.14 | 3 | | | | | | | 18.14 | 3 | | | | | | | | | 1.20 | NAM | AA | | | |
| 7 | Fidelity American | 5.88 | 2 | 21.77 | 2 | 5.14 | 2 | 23.93 | 2 | 30.57 | 1 | 21.77 | 2 | -17.83 | 3 | 5.09 | 2 | -2.96 | 3 | 21.47 | 1 | 1.25 | NAM | A | | | |
| 9 | Fidelity American Special Situations | 5.36 | 3 | 21.99 | 2 | 3.82 | 2 | 14.09 | 4 | -16.49 | 2 | 21.99 | 2 | -25.60 | 4 | 14.38 | 1 | -9.53 | 4 | 21.46 | 1 | 1.20 | NAM | | | | |
| 6 | Franklin US Equity | 6.07 | 2 | 22.20 | 2 | 5.87 | 2 | 13.04 | 4 | | | 22.20 | 2 | -16.65 | 2 | 3.94 | 3 | -3.61 | 4 | 10.78 | 4 | 1.15 | NAM | A | | | |
| 6 | Gartmore US Growth | 7.87 | 1 | 22.15 | 2 | 16.06 | 1 | 41.45 | 1 | -2.56 | 1 | 22.15 | 2 | -17.03 | 2 | 14.52 | 1 | 1.18 | 1 | 20.45 | 2 | 1.05 | NAM | | A | | |
| 9 | Gartmore US Opportunities | 6.33 | 2 | 17.71 | 3 | 6.62 | 2 | 11.84 | 4 | | | 17.71 | 3 | -23.72 | 4 | 18.75 | 1 | -9.61 | 4 | 16.05 | 4 | 1.15 | NAM | A | | | |
| 9 | GLG American Growth | 6.01 | 2 | 28.30 | 1 | 1.82 | 3 | 13.60 | 4 | | | 28.30 | 1 | -23.51 | 4 | 3.74 | 3 | -5.17 | 4 | 17.66 | 3 | 0.95 | NAM | A | | | |
| | Henderson North American Enhanced Equity | 7.24 | 1 | 21.44 | 2 | 2.67 | 3 | | | | | 21.44 | 2 | -19.25 | 3 | 4.69 | 2 | | | | | 1.05 | NAM | | | | |
| | HSBC American Index | 6.86 | 1 | 19.05 | 2 | | | | | | | 19.05 | 2 | | | | | | | | | 0.30 | NAM | | | | |
| 7 | IgnisAsset American Growth | 8.49 | 1 | 15.66 | 4 | 7.05 | 2 | 17.35 | 3 | | | 15.66 | 4 | -17.73 | 3 | 12.50 | 1 | -6.47 | 4 | 17.20 | 3 | 1.15 | NAM | | | | |
| 9 | Invesco Perpetual US Equity | 6.46 | 1 | 19.97 | 2 | -12.03 | 4 | -10.18 | 4 | -45.20 | 4 | 19.97 | 2 | -21.13 | 4 | -7.03 | 4 | -2.63 | 3 | 4.87 | 4 | 1.20 | NAM | | | | |
| 7 | Investec American | 6.49 | 1 | 34.70 | 1 | 3.22 | 3 | 31.99 | 1 | | | 34.70 | 1 | -23.86 | 4 | 0.64 | 4 | 5.98 | 1 | 20.66 | 1 | 1.10 | NAM | AA | | | |
| | JPM US | 7.59 | 1 | 22.67 | 2 | | | | | | | 22.67 | 2 | -17.25 | 3 | | | | | | | 1.10 | NAM | AA | | | |
| 10 | Legg Mason US Equity | 3.78 | 4 | 31.62 | 1 | -33.42 | 4 | -27.35 | 4 | | | 31.62 | 1 | -44.37 | 4 | -9.07 | 4 | -7.17 | 4 | 17.55 | 3 | 1.15 | NAM | AA | | | |
| | M&G American | 6.41 | 2 | 26.70 | 1 | | | | | | | 26.70 | 1 | -20.73 | 4 | | | | | | | 1.15 | NAM | A | | | |
| | Martin Currie North American | 4.51 | 4 | 17.81 | 3 | | | | | | | 17.81 | 3 | -22.33 | 4 | | | | | | | 1.20 | NAM | AA | | | |
| | Martin Currie North American Alpha | 4.00 | 4 | 24.12 | 1 | | | | | | | 24.12 | 1 | | | | | | | | | 1.25 | NAM | | | | |
| | Neptune US Opportunities | 2.43 | 4 | 25.77 | 1 | | | | | | | 25.77 | 1 | | | | | | | | | 1.40 | NAM | A | AA | | |
| | Old Mutual North American Equity | 5.31 | 3 | 16.59 | 3 | | | | | | | 16.59 | 3 | -24.16 | 4 | | | | | | | | | | | | |

for financial advisers only

initial price pension

Risk
Evaluator
Fund Risk
Number

Percentage growth and quartile ranks calculated to
31 December

Annual performance % and quartile ranks, over one year
to end December

Cumulative

Annual

3 Mths Qtl 1 Yr Qtl 3 Yrs Qtl 5 Yrs Qtl 10 Yrs Qtl

2009 Qtl 2008 Qtl 2007 Qtl 2006 Qtl 2005 Qtl

TER Skandia Sector OBRSR Fund Rating Citywire Rating

self select (continued)

| | | 3 Mths | Qtl | 1 Yr | Qtl | 3 Yrs | Qtl | 5 Yrs | Qtl | 10 Yrs | Qtl | 2009 | Qtl | 2008 | Qtl | 2007 | Qtl | 2006 | Qtl | 2005 | Qtl | TER | Skandia Sector | OBRSR Fund Rating | Citywire Rating | |
|-------------------------------------|---|--------|-----|--------|-----|--------|-----|--------|-----|--------|-----|--------|-----|--------|-----|--------|-----|--------|-----|-------|-----|------|----------------|-------------------|-----------------|--|
| JAPAN | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Allianz RCM Japan | 0.60 | 1 | -2.10 | 2 | -13.07 | 2 | 15.98 | 1 | | | -2.10 | 2 | -4.57 | 3 | -6.95 | 1 | -13.05 | 4 | 53.44 | 1 | 1.25 | JAP | A | | |
| 9 | AXA Framlington Japan | -4.17 | 4 | -10.20 | 4 | -23.49 | 4 | -1.06 | 3 | -24.07 | 1 | -10.20 | 4 | -3.01 | 3 | -12.17 | 3 | -13.26 | 4 | 49.09 | 1 | 1.20 | JAP | | | |
| 10 | Baring Japan Growth | -0.60 | 1 | -7.73 | 4 | -29.44 | 4 | -10.54 | 4 | -50.93 | 4 | -7.73 | 4 | -9.95 | 4 | -15.07 | 4 | -12.88 | 4 | 45.54 | 1 | 1.10 | JAP | | | |
| 9 | Fidelity Japan | -0.48 | 1 | 8.39 | 1 | -15.96 | 3 | 5.89 | 2 | -45.30 | 3 | 8.39 | 1 | -16.20 | 4 | -7.47 | 1 | -13.34 | 4 | 45.39 | 2 | 1.20 | JAP | | | |
| 9 | Fidelity Japan Smaller Companies | -1.70 | 2 | -2.03 | 2 | -2.07 | 1 | 5.73 | 2 | -51.37 | 4 | -2.03 | 2 | 16.61 | 1 | -14.28 | 4 | -32.17 | 4 | 59.17 | 1 | 1.20 | JAP | | A | |
| 9 | Gartmore Japan Opportunities | -1.97 | 2 | -7.71 | 4 | -18.58 | 3 | 8.56 | 2 | | | -7.71 | 4 | -1.68 | 2 | -10.26 | 2 | -8.63 | 1 | 45.93 | 1 | 1.05 | JAP | | | |
| 9 | Henderson Japan Capital Growth | -5.61 | 4 | -8.64 | 4 | -15.70 | 3 | 5.75 | 2 | -43.15 | 2 | -8.64 | 4 | 3.76 | 1 | -11.07 | 3 | -9.77 | 2 | 39.02 | 3 | 1.25 | JAP | A | | |
| | HSBC Japan Index | -0.75 | 1 | -4.66 | 3 | | | | | | | -4.66 | 3 | | | | | | | | | 0.30 | JAP | | | |
| 9 | IgnisAsset Japan Tracker | -0.69 | 1 | -7.06 | 4 | -24.23 | 4 | -6.72 | 4 | | | -7.06 | 4 | -4.89 | 3 | -14.29 | 4 | -11.87 | 3 | 39.69 | 3 | 0.80 | JAP | | | |
| 9 | Invesco Perpetual Japan | 0.39 | 1 | 25.93 | 1 | 17.67 | 1 | 46.99 | 1 | -17.07 | 1 | 25.93 | 1 | -0.10 | 2 | -6.47 | 1 | -5.83 | 1 | 32.65 | 4 | 1.20 | JAP | A | AA | |
| 10 | Invesco Perpetual Japanese Smaller Companies | 0.08 | 1 | -0.08 | 1 | -13.47 | 2 | -21.00 | 4 | -64.18 | 4 | -0.08 | 1 | -0.87 | 2 | -12.64 | 4 | -39.91 | 4 | 51.94 | 1 | 1.20 | JAP | A | | |
| 10 | JPM Japan | -2.69 | 3 | -5.58 | 3 | -20.98 | 3 | -11.41 | 4 | | | -5.58 | 3 | -4.16 | 3 | -12.67 | 4 | -30.67 | 4 | 61.70 | 1 | 1.05 | JAP | | | |
| 10 | Legg Mason Japan Equity | -11.22 | 4 | -9.74 | 4 | -47.37 | 4 | -55.81 | 4 | | | -9.74 | 4 | -11.18 | 4 | -34.35 | 4 | -50.51 | 4 | 69.65 | 1 | 1.35 | JAP | AA | | |
| | M&G Japan Smaller Companies | -7.45 | 4 | 16.67 | 1 | | | | | | | 16.67 | 1 | | | | | | | | | 1.40 | JAP | | A | |
| | Martin Currie Japan | -2.71 | 3 | -3.25 | 2 | | | | | | | -3.25 | 2 | -1.87 | 2 | | | | | | | 1.30 | JAP | A | | |
| | Old Mutual Japanese Select | -0.93 | 1 | -5.32 | 3 | | | | | | | -5.32 | 3 | 0.78 | 1 | | | | | | | 1.25 | JAP | | | |
| 9 | Schroder Japan Alpha Plus | 1.45 | 1 | 10.58 | 1 | -8.66 | 1 | 5.97 | 2 | | | 10.58 | 1 | -9.97 | 4 | -8.25 | 2 | -16.56 | 4 | 39.05 | 3 | 1.20 | JAP | | | |
| 8 | Schroder Tokyo | -2.42 | 3 | -0.63 | 1 | -6.87 | 1 | 10.70 | 2 | -11.53 | 1 | -0.63 | 1 | 2.39 | 1 | -8.47 | 2 | -10.26 | 2 | 32.44 | 4 | 1.15 | JAP | AA | A | |
| 9 | Skandia Japan Index | -0.72 | 1 | -3.52 | 2 | -12.74 | 2 | 12.07 | 1 | -36.13 | 1 | -3.52 | 2 | -0.53 | 2 | -9.08 | 2 | -8.99 | 2 | 41.10 | 2 | 0.20 | JAP | | | |
| | Sector Average | -2.60 | | -1.60 | | -13.41 | | 6.85 | | -40.22 | | -1.60 | | -1.74 | | -10.44 | | -13.44 | | 42.57 | | | | | | |
| ASIA PACIFIC INCLUDING JAPAN | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Aberdeen Asia Pacific & Japan | 6.20 | 1 | 39.57 | 2 | 27.63 | 2 | | | | | 39.57 | 2 | -20.04 | 2 | 14.36 | 2 | | | | | 1.20 | GSP | AA | | |
| 10 | Gartmore Pacific Opportunities | 5.15 | 1 | 53.47 | 1 | 37.79 | 1 | 103.42 | 1 | 54.20 | 2 | 53.47 | 1 | -33.23 | 4 | 34.46 | 1 | 12.33 | 1 | 31.42 | 4 | 1.05 | FEX | | | |
| 10 | Invesco Perpetual Pacific | 3.53 | 2 | 43.44 | 1 | 37.56 | 1 | 100.05 | 1 | 75.03 | 1 | 43.44 | 1 | -17.40 | 1 | 16.10 | 2 | 3.65 | 2 | 40.30 | 1 | 1.20 | GSP | | A | |
| | Sector Average | 3.18 | | 31.08 | | 19.11 | | 69.76 | | 38.64 | | 3.18 | | -22.41 | | 17.11 | | 3.84 | | 37.26 | | | | | | |
| UK SMALLER COMPANIES | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Artemis UK Smaller Companies | 0.21 | 2 | 44.44 | 2 | -26.62 | 3 | -0.56 | 4 | | | 44.44 | 2 | -50.73 | 4 | 3.11 | 1 | 15.63 | 4 | 17.19 | 3 | 0.90 | UKE | AAA | | |
| 10 | AXA Framlington UK Smaller Companies | -1.86 | 4 | 49.20 | 1 | -28.52 | 4 | 4.66 | 4 | | | 49.20 | 1 | -48.77 | 4 | -6.48 | 3 | 14.82 | 4 | 27.52 | 1 | 0.95 | UKE | | A | |
| 9 | Baring UK Smaller Companies | 0.61 | 2 | 28.52 | 4 | -18.76 | 2 | 16.37 | 3 | 7.62 | 3 | 28.52 | 4 | -30.64 | 1 | -8.86 | 4 | 26.58 | 2 | 13.16 | 4 | 1.10 | UKE | | | |
| 9 | BlackRock UK Smaller Companies | -2.21 | 4 | 29.66 | 4 | -19.21 | 2 | 32.78 | 2 | | | 29.66 | 4 | -31.35 | 1 | -9.24 | 4 | 27.32 | 2 | 29.10 | 1 | 1.00 | UKE | AAA | | |
| 10 | Gartmore UK & Irish Smaller Companies | -2.85 | 4 | 61.39 | 1 | -19.34 | 2 | 8.27 | 3 | | | 61.39 | 1 | -45.28 | 3 | -8.66 | 3 | 18.09 | 3 | 13.67 | 4 | 1.00 | UKE | | | |
| 10 | HSBC UK Smaller Companies | -4.94 | 4 | 45.83 | 2 | -30.27 | 4 | -5.77 | 4 | | | 45.83 | 2 | -43.90 | 3 | -14.76 | 4 | 15.68 | 4 | 16.81 | 4 | 1.10 | UKE | | | |
| 8 | Invesco Perpetual UK Smaller Companies Equity | 3.63 | 1 | 34.91 | 4 | -12.28 | 1 | 46.87 | 1 | 79.27 | 1 | 34.91 | 4 | -33.79 | 2 | -1.79 | 2 | 27.49 | 2 | 31.32 | 1 | 1.25 | UKE | A | | |
| 10 | Invesco Perpetual UK Smaller Companies Growth | -0.91 | 3 | 38.90 | 3 | -34.48 | 4 | -16.88 | 4 | -18.53 | 4 | 38.90 | 3 | -51.13 | 4 | -3.48 | 2 | 10.71 | 4 | 14.60 | 4 | 1.20 | UKE | | | |
| 10 | Lazard UK Smaller Companies | -0.87 | 3 | 49.57 | 1 | -19.62 | 2 | 29.71 | 2 | | | 49.57 | 1 | -42.96 | 3 | -5.78 | 2 | 31.84 | 1 | 22.40 | 2 | 1.05 | UKE | | | |
| 8 | Liontrust Intellectual Capital | 8.91 | 1 | 50.70 | 1 | -1.02 | 1 | 26.94 | 2 | | | 50.70 | 1 | -32.10 | 1 | -3.28 | 2 | 7.49 | 4 | 19.32 | 3 | 1.05 | UKE | A | A | |
| 10 | M&G Smaller Companies | 5.92 | 1 | 56.10 | 1 | -11.29 | 1 | 43.71 | 1 | | | 56.10 | 1 | -42.15 | 3 | -1.76 | 2 | 25.50 | 3 | 29.08 | 1 | 1.55 | UKE | | | |
| | Marlborough Special Situations | 1.40 | 2 | 51.30 | 1 | | | | | | | 51.30 | 1 | | | | | | | | | 1.20 | UKE | | A | |
| | Old Mutual UK Select Smaller Companies | -0.36 | 3 | 39.02 | 3 | | | | | | | 39.02 | 3 | -32.34 | 2 | | | | | | | 1.00 | UKE | AAA | A | |
| 9 | Schroder UK Smaller Companies | -0.35 | 3 | 36.10 | 4 | -27.06 | 3 | 8.70 | 3 | 20.48 | 2 | 36.10 | 4 | -39.51 | 2 | -11.39 | 4 | 28.98 | 2 | 15.53 | 4 | 1.20 | UKE | AA | | |
| | UBS UK Smaller Companies | -3.54 | 4 | 53.85 | 1 | -30.30 | 4 | | | | | 53.85 | 1 | -53.77 | 4 | -1.99 | 2 | 24.42 | 3 | | | 1.10 | UKE | | | |
| | Sector Average | 0.21 | | 44.98 | | -17.85 | | 24.33 | | 13.22 | | 0.21 | | -44.98 | | -5.13 | | 24.25 | | 21.81 | | | | | | |
| EUROPE EXCLUDING UK | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Aberdeen European Growth | 3.68 | 1 | 19.63 | 2 | -8.60 | 4 | | | | | 19.63 | 2 | -27.36 | 4 | 5.18 | 4 | 15.38 | 4 | | | 1.15 | EUR | | | |
| | Aberdeen European Opportunities | 3.88 | 1 | 19.31 | 2 | -8.58 | 4 | | | | | 19.31 | 2 | -27.75 | 4 | 6.04 | 4 | 16.06 | 3 | | | 1.40 | EUR | | | |
| | Aberdeen European Smaller Companies | 2.97 | 1 | 32.74 | 1 | -12.37 | 4 | | | | | 32.74 | 1 | -37.34 | 4 | 5.36 | 4 | | | | | 1.25 | EUR | | | |
| 10 | Artemis European Growth | 2.92 | 1 | 12.97 | 4 | -25.84 | 4 | 18.59 | 4 | | | 12.97 | 4 | -39.77 | 4 | 9.00 | 4 | 19.57 | 1 | 33.74 | 1 | 1.15 | EUR | AA | | |
| 10 | AXA Framlington European | 1.79 | 2 | 14.16 | 4 | -1.77 | 3 | 46.08 | 3 | 21.31 | 3 | 14.16 | 4 | -23.48 | 3 | 12.45 | 3 | 17.93 | 3 | 26.10 | 2 | 1.30 | EUR | | | |
| 10 | Baring Europe Select | 2.22 | 2 | 36.12 | 1 | 17.95 | 1 | 105.59 | 1 | 121.67 | 1 | 36.12 | 1 | -22.53 | 2 | 11.85 | 3 | 27.74 | 1 | 36.46 | 1 | 1.10 | EUR | A | A | |
| 10 | Baring European Growth | 0.00 | 4 | 16.52 | 3 | -7.62 | 4 | 53.94 | 2 | -10.39 | 4 | 16.52 | 3 | -28.21 | 4 | 10.43 | 4 | 27.23 | 1 | 30.97 | 1 | 1.10 | EUR | AA | | |
| 10 | Baring German Growth | 4.62 | 1 | 22.50 | 2 | 18.92 | 1 | 80.56 | 1 | 30.96 | 2 | 4.62 | 1 | -23.49 | 3 | 26.88 | 1 | 19.99 | 1 | 26.55 | 2 | 1.10 | EUR | | | |
| | BlackRock Continental European | 2.09 | 2 | 28.63 | 1 | | | | | | | 28.63 | 1 | | | | | | | | | 1.25 | EUR | A | AA | |
| | BlackRock European Dynamic | 0.14 | 3 | 38.25 | 1 | | | | | | | 38.25 | 1 | | | | | | | | | 1.25 | EUR | A | AAA | |
| 8 | Cazenove European | 1.55 | 2 | 17.54 | 3 | 18.34 | 1 | 74.20 | 1 | | | 17.54 | 3 | -12.31 | 1 | 14.81 | 2 | 19.48 | 2 | 23.20 | 3 | 1.20 | EUR | AA | A | |
| | Ecclesiastical Amity European | 4.16 | 1 | 19.93 | 2 | | | | | | | 19.93 | 2 | | | | | | | | | 1.40 | EUR | | | |
| 9 | Fidelity European | 0.15 | 3 | 8.41 | 4 | -3.79 | 4 | 40.75 | 4 | 122.81 | 1 | 8.41 | 4 | -21.21 | 2 | 12.63 | 3 | 12.99 | 4 | 29.48 | 1 | 1.25 | EUR | | | |
| 10 | Fidelity European Opportunities | 3.31 | 1 | 32.24 | 1 | 6.06 | 2 | 60.96 | 2 | 54.65 | 1 | 3.31 | 1 | -3 | | | | | | | | | | | | |

initial price pension

Risk
Evaluator
Fund Risk
Number

Percentage growth and quartile ranks calculated to
31 December

Annual performance % and quartile ranks, over one year
to end December

Cumulative

Annual

3 Mths Qtl 1 Yr Qtl 3 Yrs Qtl 5 Yrs Qtl 10 Yrs Qtl

2009 Qtl 2008 Qtl 2007 Qtl 2006 Qtl 2005 Qtl

TER Skandia
Sector
OBSR
Fund
Rating
Citywire
Rating

self select (continued)

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|----|--|----------------------|---|--------|---|--------|---|--------|---|--------|-------|--------|--------|--------|-------|-------|-------|--------|-------|-------|------|------|-----|-----|----|
| | GLOBAL EMERGING MARKETS | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Aberdeen Emerging Markets | 7.92 | 3 | 63.08 | 2 | 61.20 | 1 | 187.85 | 1 | | 63.08 | 2 | -23.54 | 1 | 29.28 | 4 | 18.81 | 2 | 50.29 | 3 | 1.30 | EMK | AA | A | |
| | Aberdeen European Frontiers (A) | Launched: 09/10/2009 | | | | | | | | | | | | | | | | | | | | | | | |
| | Allianz RCM BRIC Stars | 10.42 | 2 | 87.33 | 1 | 33.97 | 3 | | | 87.33 | 1 | -54.77 | 4 | 58.11 | 1 | | | | | | 1.45 | EMK | A | | |
| 10 | AXA Framlington Emerging Markets | 9.14 | 2 | 57.61 | 3 | 41.17 | 2 | 155.24 | 2 | 140.90 | 3 | | | | | | | | | | 1.30 | EMK | | | |
| 10 | Baring Eastern Europe | 9.75 | 2 | 80.97 | 1 | 4.20 | 4 | 123.26 | 4 | 324.71 | 1 | | | | | | | | | | 1.60 | EUR | AA | | |
| 10 | Baring Global Emerging Markets | 8.15 | 2 | 63.34 | 2 | 51.55 | 2 | 158.65 | 2 | | | 63.34 | 2 | -32.27 | 1 | 36.98 | 2 | 16.45 | 3 | 46.56 | 4 | 1.70 | EMK | A | |
| | BlackRock Emerging Markets | 4.20 | 4 | 62.37 | 2 | | | | | | | 62.37 | 2 | | | | | | | | 1.25 | EMK | | | |
| | Fidelity Emerging Europe Middle East & Africa | 7.04 | 3 | 65.37 | 2 | | | | | | | 65.37 | 2 | | | | | | | | 1.50 | EMK | | | |
| 9 | First State Global Emerging Markets Leaders | 5.36 | 4 | 51.88 | 4 | 58.26 | 1 | 161.80 | 2 | | | 51.88 | 4 | -18.52 | 1 | 27.89 | 4 | 15.69 | 3 | 43.00 | 4 | 1.20 | EMK | AA | |
| 10 | Gartmore China Opportunities | 12.56 | 1 | 55.30 | 3 | 60.58 | 1 | 173.73 | 1 | 230.53 | 1 | | | | | | | | | | 1.00 | FEX | A | | |
| 10 | Gartmore Emerging Markets Opportunities | 8.95 | 2 | 48.77 | 4 | 22.99 | 4 | 119.04 | 4 | 123.03 | 3 | | | | | | | | | | 1.00 | EMK | AA | | |
| | Ignis HEXAM Global Emerging Markets | Launched: 16/11/2009 | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Invesco Perpetual Emerging Countries | 7.04 | 3 | 58.05 | 3 | 29.96 | 4 | 127.07 | 4 | 105.77 | 4 | | | | | | | | | | 1.25 | EMK | | | |
| 10 | Invesco Perpetual Hong Kong & China | 10.67 | 2 | 54.12 | 4 | 54.40 | 2 | 154.68 | 2 | 167.64 | 2 | | | | | | | | | | 1.20 | FEX | | | |
| 10 | Invesco Perpetual Latin American | 18.00 | 1 | 98.23 | 1 | 60.54 | 1 | 234.63 | 1 | 323.42 | 1 | | | | | | | | | | 1.30 | EMK | | | |
| | JPM Emerging Markets | 7.54 | 3 | 58.88 | 3 | | | | | | | 58.88 | 3 | -34.32 | 1 | | | | | | 1.20 | EMK | | | |
| 10 | JPM New Europe | 11.82 | 1 | 99.15 | 1 | 11.77 | 4 | 131.45 | 3 | | | 99.15 | 1 | -61.19 | 4 | 44.61 | 1 | 29.47 | 1 | 59.95 | 1 | 1.25 | EMK | A | AA |
| | Jupiter China | 15.54 | 1 | 76.77 | 1 | | | | | | | 76.77 | 1 | -45.32 | 4 | | | | | | 1.30 | FEX | A | A | |
| | Jupiter Emerging European Opportunities | 11.26 | 1 | 60.68 | 3 | | | | | | | 60.68 | 3 | -55.55 | 4 | | | | | | 1.45 | EMK | AA | | |
| | Lazard Emerging Markets | 6.45 | 4 | 61.75 | 2 | 43.00 | 2 | | | | | 61.75 | 2 | -32.41 | 1 | 30.82 | 4 | | | | 1.20 | EMK | A | | |
| | Neptune China | 13.09 | 1 | 58.60 | 3 | | | | | | | 58.60 | 3 | -39.19 | 3 | | | | | | 1.25 | FEX | | | |
| 10 | Schroder Global Emerging Markets | 8.44 | 2 | 60.07 | 3 | 44.35 | 2 | 146.32 | 2 | 100.74 | 4 | | | | | | | | | | 1.30 | EMK | | | |
| | SWIP Emerging Markets | 6.92 | 3 | 63.10 | 2 | 24.23 | 4 | | | | | 63.10 | 2 | -41.54 | 3 | 30.29 | 4 | | | | 1.15 | EMK | | A | |
| 10 | Templeton Global Emerging Markets | 11.17 | 1 | 71.81 | 1 | 38.74 | 3 | 126.26 | 4 | | | 71.81 | 1 | -40.85 | 3 | 36.52 | 3 | 14.72 | 3 | 42.15 | 4 | 1.25 | EMK | | |
| 10 | Threadneedle Latin America | 15.86 | 1 | 87.65 | 1 | 61.04 | 1 | 236.86 | 1 | | | 87.65 | 1 | -38.26 | 3 | 38.99 | 2 | 28.73 | 1 | 62.50 | 1 | 1.25 | EMK | | |
| | Sector Average | 8.76 | | 63.87 | | 35.99 | | 146.88 | | 177.25 | | 63.87 | | -39.20 | | 36.50 | | 18.59 | | 53.08 | | | | | |
| | COMMODITY/ENERGY | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | BlackRock Gold & General | 9.11 | 3 | 39.23 | 4 | 63.79 | 1 | 188.45 | 3 | | | 39.23 | 4 | -15.87 | 1 | 39.83 | 4 | 17.42 | 4 | 49.98 | 4 | 1.30 | GSP | AAA | |
| | First State Global Resources | 16.62 | 1 | 73.68 | 2 | | | | | | | 73.68 | 2 | | | | | | | | | 1.20 | GSP | AA | |
| | Invesco Global Energy | 3.91 | 4 | 37.83 | 4 | 33.37 | 4 | | | | | 37.83 | 4 | -27.08 | 3 | 32.70 | 4 | | | | 1.15 | GSP | AA | | |
| | Invesco Global Gold | 10.00 | 2 | 43.02 | 3 | | | | | | | 43.02 | 3 | | | | | | | | 1.25 | GSP | | | |
| 10 | JPM Natural Resources | 14.69 | 1 | 101.07 | 1 | 35.72 | 4 | 154.23 | 4 | | | 101.07 | 1 | -52.83 | 4 | 43.11 | 2 | 24.66 | 2 | 50.27 | 3 | 1.05 | GSP | AA | |
| | Marlborough ETF Commodity | 8.12 | 3 | | | | | | | | | | | | | | | | | | 1.65 | GSP | | | |
| | Sector Average | 9.69 | | 61.06 | | 50.99 | | 170.35 | | | | 61.06 | | -32.56 | | 39.02 | | 20.22 | | 48.94 | | | | | |
| | SPECIALIST | | | | | | | | | | | | | | | | | | | | | | | | |
| | Absolute Insight ^{1,2} | 1.53 | | | | | | | | | | | | | | | | | | | 1.50 | MGD | | | |
| | Absolute Insight UK Equity Market Neutral ¹ | -0.32 | | | | | | | | | | | | | | | | | | | 2.30 | UKE | | | |
| 10 | AXA Framlington Biotech | -4.08 | | 5.88 | | 14.93 | | 26.80 | | | | 5.88 | | 13.48 | | -4.34 | | 0.14 | | 10.18 | 1.45 | GSP | A | | |
| 10 | AXA Framlington Financial | -1.16 | | 17.45 | | -33.73 | | -9.62 | | 5.02 | | 17.45 | | -37.39 | | -9.88 | | 7.42 | | 26.94 | 1.25 | GSP | A | | |
| | AXA Framlington Global Technology | 11.08 | | 67.91 | | 37.74 | | | | | | 67.91 | | -28.48 | | 14.69 | | | | | 1.80 | GSP | | | |
| 7 | AXA Framlington Health | 5.80 | | 19.59 | | 16.89 | | 17.66 | | 67.09 | | 19.59 | | -9.44 | | 7.93 | | -12.25 | | 14.71 | 1.20 | GSP | AA | | |
| 2 | Baring Absolute Return Global Bond Trust | 3.16 | | 14.67 | | 26.33 | | 33.44 | | | | 14.67 | | 2.52 | | 7.45 | | 4.45 | | 1.12 | 1.10 | IFI | | | |
| | BlackRock European Absolute Alpha ¹ | 0.21 | | | | | | | | | | | | | | | | | | | 2.75 | GSP | | | |
| | BlackRock UK Absolute Alpha ¹ | -0.90 | | 7.61 | | | | | | | | 7.61 | | | | | | | | | 3.05 | UKE | A | | |
| | CF Eclectica Agriculture | 13.08 | | 22.64 | | | | | | | | 22.64 | | | | | | | | | 1.50 | GSP | | | |
| | Elite Hasley Diversifier Portfolio ² | 0.39 | | | | | | | | | | | | | | | | | | | 2.05 | MGD | | | |
| | Elite Hasley Multi-Strategy Portfolio ² | 1.83 | | | | | | | | | | | | | | | | | | | 2.30 | MGD | | | |
| | First State Global Listed Infrastructure | 4.26 | | 14.80 | | | | | | | | 14.80 | | | | | | | | | 1.65 | GSP | | | |
| | Fulcrum Alternative Beta Plus Daily | 0.40 | | | | | | | | | | | | | | | | | | | 1.95 | GSP | A | | |
| | Gartmore Multi-Manager Absolute Return ² | 1.01 | | 10.98 | | -17.68 | | | | | | 10.98 | | -30.19 | | 6.25 | | 6.57 | | | 1.75 | GSP | | | |
| | Gartmore UK Absolute Return ¹ | 0.51 | | | | | | | | | | | | | | | | | | | 3.10 | UKE | A | | |
| 10 | GLG Technology Equity | 5.14 | | 61.21 | | 14.16 | | 33.00 | | | | 61.21 | | -30.08 | | 1.29 | | -3.52 | | 20.75 | 1.20 | GSP | A | | |
| 9 | Henderson Global Technology | 12.49 | | 48.51 | | 37.90 | | 59.35 | | -54.76 | | 48.51 | | -23.74 | | 21.76 | | -3.73 | | 20.03 | 1.15 | GSP | A | A | |
| | IFSL pH Diversified Portfolio ² | 2.66 | | | | | | | | | | | | | | | | | | | 1.40 | MGD | | | |
| | IFSL Sinfonia Diversified Target Return ² | 1.36 | | 7.33 | | | | | | | | 7.33 | | | | | | | | | 1.90 | MGD | | | |
| | Insight Diversified Target Return | 3.34 | | 30.68 | | | | | | | | 30.68 | | | | | | | | | 1.55 | MGD | | | |
| | Invesco Perpetual Emerging Europe | 10.16 | | 64.71 | | | | | | | | 64.71 | | | | | | | | | 1.35 | EMK | | | |
| 2 | Investec Capital Accumulator † | 1.88 | | 19.80 | | -2.84 | | 15.64 | | | | 19.80 | | -16.72 | | -2.61 | | 5.93 | | 12.36 | 1.00 | UFI | AA | | |
| | JPM Cautious Total Return | 1.52 | | 6.28 | | 10.53 | | | | | | 6.28 | | -3.18 | | 7.41 | | 3.95 | | | 0.95 | MGD | AA | | |
| | JPM Multi Asset Income | Launched: 21/12/2009 | | | | | | | | | | | | | | | | | | | | | | | |
| | Jupiter Absolute Return ¹ | Launched: 14/12/2009 | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Jupiter Financial Opportunities | -7.11 | | 10.19 | | 21.43 | | 85.22 | | | | 10.19 | | 9.95 | | 0.24 | | 14.69 | | 32.99 | 1.30 | GSP | AAA | AA | |
| | Jupiter India | 8.61 | | 114.21 | | | | | | | | 114.21 | | | | | | | | | 1.75 | EMK | | | |
| | Jupiter International Financials ¹ | Launched: 14/12/2009 | | | | | | | | | | | | | | | | | | | | | | | |
| | L&G Diversified Absolute Return Trust | 4.55 | | | | | | | | | | | | | | | | | | | 1.30 | GSP | | | |
| | Liontrust European Absolute Return ¹ | -3.94 | | | | | | | | | | | | | | | | | | | 3.70 | GSP | | | |
| | M&G Global Convertibles | 4.38</ | | | | | | | | | | | | | | | | | | | | | | | |