

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 June										Annual performance % and quartile ranks, over one year to end June								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	2010	Qtl	2009	Qtl	2008	Qtl	2007	Qtl					2006	Qtl			
self select (continued)																											
CORE MULTI ASSET																											
7	9	8	Professional Balanced Portfolio ¹	-7.67	3	20.77	1	-9.01	3	21.19	3	17.09	2	20.77	1	-13.18	3	-13.22	4	14.36	2	16.46	1	0.55	MGD		
5	6	5	Professional Cautious Portfolio ¹	-4.51	3	19.77	1	2.44	2	24.70	2	38.13	2	19.77	1	-7.04	3	-7.98	3	8.96	2	11.72	1	0.00	MGD		
7	8	7	Professional Index Portfolio ¹	-8.35	3	19.41	2	-4.69	2	26.58	2	26.32	2	19.41	2	-11.75	2	-9.57	2	15.62	1	14.87	2	0.60	MGD		
SPECIALIST																											
9	10	10	Professional Ethical Portfolio ▲ ¹	-7.66	1	24.08	1	-13.70	4	19.42	3	19.03	1	24.08	1	-18.17	3	-15.00	4	20.54	1	14.80	3	0.80	MGD		
3	3	2	Professional Fixed Interest ¹	2.42	3	16.64	1	20.38	3	22.01	3	65.29	2	16.64	1	1.51	3	1.67	3	0.26	1	1.09	2	0.30	UFI		
10	10	10	Professional Global Dynamic Equity ¹	-9.32	2	26.39	1	-	-	-	-	-	26.39	1	-	-	-	-	-	-	-	-	-	1.40	GSP		
10	10	10	Professional UK Dynamic ¹	-11.27	3	20.40	2	-23.38	4	6.34	4	-	-	20.40	2	-18.21	2	-22.19	4	15.00	4	20.68	2	0.70	UKE		
10	10	10	Professional UK Equity ¹	-11.12	3	21.19	2	-20.93	3	10.41	3	8.88	2	21.19	2	-18.46	2	-19.99	4	16.21	3	20.16	2	0.55	UKE		
SINGLE MANAGER																											
2	4	4	Professional Skandia Property	1.88	4	22.08	2	-27.75	3	-5.85	4	53.55	3	22.08	2	-25.18	3	-20.90	4	11.70	2	16.66	3	0.55	PRO		
9	10	9	Professional UK Index	-10.76	3	22.94	1	-15.23	2	20.20	2	12.52	2	22.94	1	-18.96	2	-14.91	3	19.05	2	19.10	2	0.20	UKE		
10	10	9	Professional US Index	-10.34	2	27.36	1	-0.61	2	16.01	2	-16.22	1	27.36	1	-11.98	3	-11.34	2	10.76	2	5.39	3	0.25	NAM		
10	10	10	Professional Japanese Index	-10.43	4	12.10	2	-7.14	2	17.15	1	-29.47	1	12.10	2	-7.84	3	-10.12	1	-1.18	1	27.66	2	0.20	JAP		
10	10	10	Professional European Index	-15.55	4	14.55	2	-16.05	2	29.82	2	9.08	2	14.55	2	-19.93	3	-8.47	2	26.69	1	22.07	3	0.20	EUR		
10	10	10	Professional Pacific Index	-11.91	4	32.84	3	17.05	3	79.98	3	126.10	2	32.84	3	-9.94	4	-2.16	2	30.14	3	18.15	3	0.25	FEX		
MONEY MARKET																											
1	1	1	Professional Sterling Deposit	0.27	1	0.95	1	10.93	1	22.19	1	52.00	1	0.95	1	3.47	1	6.20	1	5.22	1	4.69	1	0.00	CMM		
			Sector Average	-0.09		0.43		7.41		16.17		40.17		0.43		2.06		4.79		4.22		3.77					
STERLING FIXED INTEREST																											
3	3	2	Professional Fixed Interest ¹	2.42	3	16.64	1	20.38	3	22.01	3	65.29	2	16.64	1	1.51	3	1.67	3	0.26	1	1.09	2	0.30	UFI		
			Sector Average	2.55		13.08		17.71		19.96		60.68		13.08		4.06		0.03		0.40		1.50					
STERLING LONG BOND																											
6	6	5	Fidelity Institutional Long Bond	7.35	1	10.96	2	31.45	1	28.29	1	67.47	1	10.96	2	12.61	1	5.21	2	-3.21	3	0.83	2	0.35	UFI		
			Sector Average	4.62		10.79		21.77		19.68		58.63		10.79		6.38		3.32		-2.55		0.87					
UK DIRECT PROPERTY																											
2	4	4	Professional Aviva Investors Norwich Property	2.46	3	21.81	2	-31.64	4	-10.23	4	-	-	21.81	2	-29.16	4	-20.77	4	12.39	1	16.84	3	1.20	PRO		
2	4	4	Professional Skandia Property	1.88	4	22.08	2	-27.75	3	-5.85	4	53.55	3	22.08	2	-25.18	3	-20.90	4	11.70	2	16.66	3	0.55	PRO		
			Sector Average	2.94		19.19		-25.59		-4.50		56.30		19.19		-23.35		-18.56		9.61		17.09					
CAUTIOUS MANAGED																											
5	6	5	Professional Cautious Portfolio ¹	-4.51	3	19.77	1	2.44	2	24.70	2	38.13	2	19.77	1	-7.04	3	-7.98	3	8.96	2	11.72	1	0.00	MGD		
			Sector Average	-3.90		15.74		-1.18		16.81		30.49		15.74		-8.23		-6.97		8.55		8.90					
JAPAN																											
10	10	10	Professional Japanese Index	-10.43	4	12.10	2	-7.14	2	17.15	1	-29.47	1	12.10	2	-7.84	3	-10.12	1	-1.18	1	27.66	2	0.20	JAP		
			Sector Average	-9.08		12.52		-6.79		9.02		-35.62		12.52		-4.17		-13.55		-6.37		24.91					
STERLING OTHER FIXED INTEREST																											
6	8	6	Henderson Preference & Bond	-4.50	4	31.60	1	9.40	3	18.13	3	-	-	31.60	1	-14.64	3	-2.61	2	4.61	2	3.22	3	1.05	UFI	AAA	
			Sector Average	-1.69		23.93		8.00		17.27		53.21		23.93		-9.12		-4.10		4.49		3.92					
BALANCED MANAGED																											
7	9	8	Professional Balanced Portfolio ¹	-7.67	3	20.77	1	-9.01	3	21.19	3	17.09	2	20.77	1	-13.18	3	-13.22	4	14.36	2	16.46	1	0.55	MGD		
8	9	8	Professional BlackRock Managed	-9.41	4	17.97	3	2.85	1	39.56	1	41.85	1	17.97	3	-9.65	1	-3.51	1	14.15	2	18.88	1	0.85	MGD		
7	8	7	Professional Gartmore Managed	-8.13	3	16.88	3	-10.64	4	19.87	3	5.54	4	16.88	3	-15.37	4	-9.67	2	16.02	1	15.62	2	0.65	MGD		
7	8	7	Professional Index Portfolio ¹	-8.35	3	19.41	2	-4.69	2	26.58	2	26.32	2	19.41	2	-11.75	2	-9.57	2	15.62	1	14.87	2	0.60	MGD		
6	9	7	Professional Newton Managed	-6.27	1	18.52	2	1.68	1	37.61	1	35.84	1	18.52	2	-11.67	2	-2.88	1	18.59	1	14.12	3	0.50	MGD		
8			Professional Schroder Managed Balanced	-7.42	2	22.83	1	-0.75	1	-	-	-	22.83	1	-9.54	1	-10.67	3	-	-	-	-	-	0.60	MGD		
			Sector Average	-7.11		18.23		-5.69		23.12		17.86		18.23		-12.28		-9.07		13.83		14.69					
NORTH AMERICA																											
10	10	9	Professional US Index	-10.34	2	27.36	1	-0.61	2	16.01	2	-16.22	1	27.36	1	-11.98	3	-11.34	2	10.76	2	5.39	3	0.25	NAM		
			Sector Average	-9.97		24.81		-2.80		12.15		-25.36		24.81		-11.42		-12.08		9.99		4.90					
FLEXIBLE MANAGED																											
9	10	10	Professional Ethical Portfolio ▲ ¹	-7.66	1	24.08	1	-13.70	4	19.42	3	19.03	1	24.08	1	-18.17	3	-15.00	4	20.54	1	14.80	3	0.80	MGD		
9	10	9	Professional Fidelity Managed	-9.06	3	22.27	1	-3.41	1	36.30	1	52.55	1	22.27	1	-12.77	2	-9.44	3	18.29	2	19.30	1	0.90	MGD		
8	10	8	Professional Perpetual Managed	-8.04	2	22.13	1	-8.43	2	35.32	1	66.65	1	22.13	1	-11.04	1	-15.71	4	23.97	1	19.20	1	0.75	MGD		
			Sector Average	-8.11		19.64		-8.69		24.39		18.03		19.64		-15.34		-9.85		16.76		16.68					
GLOBAL EQUITIES																											
10	10	10	Professional Global Dynamic Equity ¹	-9.32	2	26.39	1	-	-	-	-	-	26.39	1	-	-	-	-	-	-	-	-	1.40	GSP		A	
10	10	10	Fidelity Global Focus	-8.91	2	28.79	1	4.79	1	40.86	1	-	-	28.79	1	-18.23	3	-0.50	1	16.88	2	15.01	3	1.25	GSP		
8	10	10	F&C Investment Trust	-9.06	2	17.62	3	-7.79	1	41.84	1	20.64	1	17.62	3	-17.72	2	-4.72	1	22.41	1	25.66	1	0.65	GSP		
			Sector Average	-10.06		22.09		-6.56		25.47		-3.62		22.09		-16.44		-8.40		15.98		15.78					
UK ALL COMPANIES																											
10	10	10	Professional UK Dynamic ¹	-11.27	3	20.40	2	-23.38	4	6.34	4	-	-	20.40	2	-18.21	2	-22.19	4	15.00	4	20.68	2	0.70	UKE		
10	10	10	Professional UK Equity ¹	-11.12	3	21.19	2	-20.93	3	10.41	3	8.88	2	21.19	2	-18.46	2	-19.99	4	16.21	3	20.16	2	0.55	UKE		
9	10	9	Liontrust First Large Cap	-12.72	4	15.57	4	-19.00	3	15.49	2	-	-	15.57	4	-26.06	4	-5.21									