

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 Number	Percentage growth and quartile ranks calculated to 31 May										Annual performance % and quartile ranks, over one year to end May										TER	Skandia Sector	OBSR Fund Rating	Citywire Rating
	Cumulative					Annual					Annual													
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl				
self select																								
CORE MULTI ASSET																								
5	Professional Balanced Portfolio ¹	0.50	3	21.58	2	-8.00	4	25.94	3	20.53	3	21.58	2	-19.07	4	-6.49	4	14.58	4	19.48	1	0.55	MGD	
3	Professional Cautious Portfolio ¹	1.15	2	20.78	1	1.91	2	27.68	2	39.47	2	20.78	1	-11.64	3	-4.51	3	9.75	3	14.16	1	0.00	MGD	
4	Professional Index Portfolio ¹	0.16	4	20.63	2	-2.42	2	32.35	2	29.82	2	20.63	2	-16.99	2	-2.56	2	15.95	3	16.98	2	0.60	MGD	
SPECIALIST																								
8	Professional Ethical Portfolio ▲ ¹	-0.23	3	20.30	3	-15.70	4	22.46	4	26.48	2	20.30	3	-23.95	4	-7.85	4	21.64	1	19.42	2	0.80	MGD	
2	Professional Fixed Interest ¹	4.43	1	18.67	1	17.83	3	22.79	3	63.93	2	18.67	1	-1.64	4	0.94	3	0.50	1	3.69	2	0.30	UFI	
9	Professional Global Dynamic Equity ¹	1.82	2																			1.40	GSP	
8	Professional UK Dynamic ¹	-0.84	3	22.67	2	-21.94	4	12.43	4			22.67	2	-26.43	3	-13.50	4	16.32	4	23.81	1	0.70	UKE	
8	Professional UK Equity ¹	-1.00	3	22.75	2	-19.12	3	16.64	4	12.59	2	22.75	2	-25.85	3	-11.15	3	17.48	4	22.75	2	0.55	UKE	
SINGLE MANAGER																								
3	Professional Skandia Property	3.05	4	20.38	2	-28.25	3	-5.91	4	54.32	3	20.38	2	-25.43	3	-20.07	4	13.29	2	15.75	3	0.40	PRO	
7	Professional UK Index	-1.40	4	23.01	2	-12.49	2	26.72	2	16.53	2	23.01	2	-24.61	2	-5.63	2	20.30	3	20.37	2	0.00	UKE	
6	Professional US Index	5.57	1	35.53	2	4.94	2	26.93	2	-6.29	1	35.53	2	-17.49	2	-6.16	2	14.08	3	6.03	2	0.25	NAM	
9	Professional Japanese Index	1.14	3	15.17	3	-5.72	2	23.98	1	-22.86	1	15.17	3	-11.99	2	-6.98	2	-3.19	2	35.84	1	0.20	JAP	
10	Professional European Index	-5.39	4	13.19	3	-15.06	2	32.74	3	11.65	2	13.19	3	-25.35	3	0.53	2	26.17	3	23.86	3	0.20	EUR	
10	Professional Pacific Index	-0.75	4	32.28	3	22.14	3	89.97	3	154.85	2	32.28	3	-18.27	4	12.98	2	25.01	4	24.41	2	0.25	FEX	
MONEY MARKET																								
1	Professional Sterling Deposit	0.27	1	0.95	1	11.31	1	22.58	1	52.63	1	0.95	1	3.87	1	6.16	1	5.17	1	4.71	1	0.00	CMM	
	Sector Average	0.00		0.54		7.88		16.63		40.84		0.54		2.40		4.79		4.14		3.82				
STERLING FIXED INTEREST																								
2	Professional Fixed Interest ¹	4.43	1	18.67	1	17.83	3	22.79	3	63.93	2	18.67	1	-1.64	4	0.94	3	0.50	1	3.69	2	0.30	UFI	
	Sector Average	3.29		15.26		15.09		20.68		59.79		15.26		0.41		-0.55		0.80		4.03				
STERLING LONG BOND																								
3	Fidelity Institutional Long Bond	6.43	1	13.79	2	25.17	1	27.82	1	63.16	1	13.79	2	7.53	1	2.31	3	-2.82	4	5.08	2	0.35	UFI	
	Sector Average	5.05		13.50		17.42		20.75		56.53		13.50		1.84		1.59		-1.97		4.90				
UK DIRECT PROPERTY																								
3	Professional Aviva Investors Norwich Property	3.06	4	20.89	2	-31.64	4	-9.80	4			20.89	2	-29.56	4	-19.72	4	12.91	2	16.85	3	1.40	PRO	
3	Professional Skandia Property	3.05	4	20.38	2	-28.25	3	-5.91	4	54.32	3	20.38	2	-25.43	3	-20.07	4	13.29	2	15.75	3	0.40	PRO	
	Sector Average	3.99		18.16		-26.33		-4.16		56.82		18.16		-24.35		-17.57		11.36		16.82				
CAUTIOUS MANAGED																								
3	Professional Cautious Portfolio ¹	1.15	2	20.78	1	1.91	2	27.68	2	39.47	2	20.78	1	-11.64	3	-4.51	3	9.75	3	14.16	1	0.00	MGD	
	Sector Average	1.05		17.42		-1.31		20.58		32.78		17.42		-12.05		-4.44		10.21		10.85				
JAPAN																								
9	Professional Japanese Index	1.14	3	15.17	3	-5.72	2	23.98	1	-22.86	1	15.17	3	-11.99	2	-6.98	2	-3.19	2	35.84	1	0.20	JAP	
	Sector Average	2.24		19.14		-3.69		16.88		-29.16		19.14		-11.46		-8.71		-7.00		30.49				
STERLING OTHER FIXED INTEREST																								
4	Henderson Preference & Bond	-0.54	4	37.29	1	9.06	2	20.11	3			37.29	1	-19.61	3	-1.19	2	3.94	3	5.97	3	1.05	UFI	
	Sector Average	1.35		28.23		6.59		19.05		52.73		28.23		-14.17		-3.15		4.66		6.72				
BALANCED MANAGED																								
5	Professional Balanced Portfolio ¹	0.50	3	21.58	2	-8.00	4	25.94	3	20.53	3	21.58	2	-19.07	4	-6.49	4	14.58	4	19.48	1	0.55	MGD	
5	Professional BlackRock Managed	-0.49	4	19.96	3	6.09	1	49.16	1	48.17	1	19.96	3	-13.09	1	1.76	1	13.25	4	24.15	1	0.85	MGD	
4	Professional Gartmore Managed	-0.10	4	18.67	3	-8.73	4	25.28	3	9.69	4	18.67	3	-20.83	4	-2.86	2	15.29	4	19.06	1	0.65	MGD	
4	Professional Index Portfolio ¹	0.16	4	20.63	2	-2.42	2	32.35	2	29.82	2	20.63	2	-16.99	2	-2.56	2	15.95	3	16.98	2	0.60	MGD	
5	Professional Newton Managed	0.09	4	18.40	4	4.34	1	42.22	1	41.34	1	18.40	4	-16.68	2	5.77	1	17.36	2	16.14	2	0.50	MGD	
	Professional Schroder Managed Balanced	-0.28	4	23.50	1	-0.19	1				23.50	1	-15.87	2	-3.93	2						0.65	MGD	
	Sector Average	0.76		19.88		-4.49		29.35		22.82		19.88		-16.95		-4.07		16.37		16.38				
NORTH AMERICA																								
6	Professional US Index	5.57	1	35.53	2	4.94	2	26.93	2	-6.29	1	35.53	2	-17.49	2	-6.16	2	14.08	3	6.03	2	0.25	NAM	
	Sector Average	4.23		33.98		2.74		23.88		-15.58		33.98		-17.88		-6.62		14.77		5.06				
FLEXIBLE MANAGED																								
8	Professional Ethical Portfolio ▲ ¹	-0.23	3	20.30	3	-15.70	4	22.46	4	26.48	2	20.30	3	-23.95	4	-7.85	4	21.64	1	19.42	2	0.80	MGD	
6	Professional Flexibel Managed	0.75	2	23.96	1	-1.40	1	43.51	1	60.24	1	23.96	1	-18.84	2	-2.01	2	17.64	3	23.73	1	0.90	MGD	
5	Professional Perpetual Managed	-1.82	4	22.01	2	-8.55	3	39.34	1	74.68	1	22.01	2	-18.91	2	-7.57	4	23.65	1	23.23	1	0.75	MGD	
	Sector Average	0.52		21.09		-7.38		31.19		24.19		21.09		-20.24		-4.10		18.63		19.40				
GLOBAL EQUITIES																								
9	Professional Global Dynamic Equity ¹	1.82	2									34.39	1	-23.31	4	6.61	1	17.04	3	18.03	2	1.40	GSP	
9	Fidelity Global Focus	5.63	1	34.39	1	9.87	1	51.79	1			34.39	1	-23.31	4	6.61	1	17.04	3	18.03	2	1.25	GSP	
8	F&C Investment Trust	1.14	1	17.38	4	-4.97	1	51.25	1	30.98	1	17.38	4	-20.35	1	1.64	1	24.18	1	28.17	1	0.65	GSP	
	Sector Average	1.20		25.65		-3.33		34.51		4.01		25.65		-21.74		-1.69		18.01		17.91				
UK ALL COMPANIES																								
8	Professional UK Dynamic ¹	-0.84	3	22.67	2	-21.94	4	12.43	4			22.67	2	-26.43	3	-13.50	4	16.32	4	23.81	1	0.70	UKE	
8	Professional UK Equity ¹	-1.00	3	22.75	2	-19.12	3	16.64	4	12.59	2	22.75	2	-25.85	3	-11.15	3	17.48	4	22.75	2	0.55	UKE	
6	Professional First Large Cap	-3.86	4	16.21	4	-17.82	3	21.81	3			16.21	4	-29.90	4	0.89	1	18.76	4	24.80	1	1.10	UKE	
7	Professional UK Index	-1.40	4	23.01	2	-12.49	2	26.72	2	16.53	2	23.01	2	-24.61	2	-5.63	2	20.30	3	20.37	2	0.00	UKE	
	Sector Average	-0.01		21.59		-16.49		23.15		17.22		21.59		-24.43		-9.12		21.83		21.05				
EUROPE EXCLUDING UK																								
9	Gartmore European Selected Opportunities	-4.85	4	13.44	3	-8.57	1	48.39	1	31.86	1	13.44	3	-21.77	2	3.01	1	26.29	3	28.52	1	1.00	EUR	
10	Professional European Index	-5.39	4	13.19	3	-15.06	2	32.74	3	11.65	2	13.19	3	-25.35	3	0.53	2	26.17	3	23.86	3	0.20	EUR	
	Sector Average	-3.45		14.85		-15.39		35.17		14.18		14.85		-25.35		-1.31		26.93		25.86				
ASIA PACIFIC EXCLUDING JAPAN																								
10	Professional Pacific Index	-0.75	4	32.28	3	22.14	3	89.97	3	154.85	2	32.2												