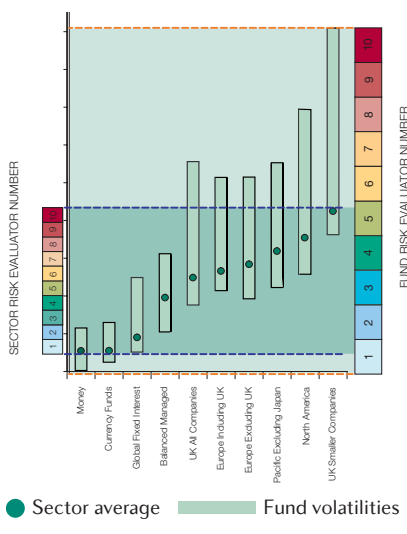


fund statistics in informer

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.

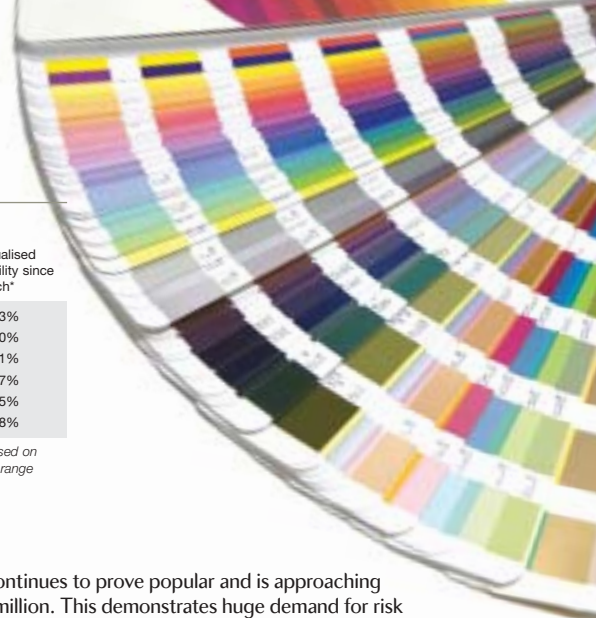
- EMK – Emerging Markets
- IFI – International Fixed Interest
- NAM – North American
- EUR – European excluding UK
- UFI – UK Fixed Interest
- PRO – Property
- FEX – Far East excluding Japan
- MGD – Managed
- UKE – UK Equity
- JAP – Japan
- CMM – Cash/Money Market
- GSP – Global Specialist

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 26 February 2010

	Cumulative					
	3 Mths	6 Mths	1 year	TER	AMC	Yield
Skandia Investment Solutions						
Spectrum 3	1.00	5.06	21.24	2.03	1.25	2.54
Spectrum 4	1.40	5.54	23.94	1.98	1.25	2.32
Spectrum 5	1.73	5.93	26.99	1.95	1.25	2.14
Spectrum 6	1.97	6.31	29.78	2.00	1.25	1.86
Spectrum 7	2.27	6.56	32.41	2.32	1.25	1.47
Spectrum 8	2.67	7.12	35.57	2.52	1.25	1.08
Life						
Spectrum 3	0.86	4.35	18.93	1.95	-	-
Spectrum 4	1.21	4.66	21.21	1.65	-	-
Spectrum 5	1.56	5.06	24.18	1.55	-	-
Spectrum 6	1.96	5.62	25.78	1.60	-	-
Spectrum 7	2.12	5.72	28.97	1.75	-	-
Spectrum 8	1.83	5.42	30.83	1.95	-	-
Initial Price Pension						
Spectrum 3	1.16	5.15	21.39	1.95	-	-
Spectrum 4	1.61	5.70	24.31	1.65	-	-
Spectrum 5	1.85	6.00	26.62	1.55	-	-
Spectrum 6	2.24	6.54	29.55	1.60	-	-
Spectrum 7	2.66	6.72	31.70	1.75	-	-
Spectrum 8	2.03	6.34	33.33	1.95	-	-
Single Price Pension						
Spectrum 3	1.39	5.46	22.37	1.95	-	-
Spectrum 4	1.72	5.88	24.91	1.65	-	-
Spectrum 5	2.15	6.38	27.88	1.55	-	-
Spectrum 6	2.42	6.81	30.29	1.60	-	-
Spectrum 7	2.82	7.24	32.77	1.75	-	-
Spectrum 8	2.35	6.78	34.61	1.95	-	-

Fund volatility

	Current volatility target	Annualised volatility since launch*
Skandia Spectrum 3	5.75% - 7.97%	7.43%
Skandia Spectrum 4	7.98% - 9.94%	9.10%
Skandia Spectrum 5	9.95% - 11.90%	10.81%
Skandia Spectrum 6	11.91% - 13.87%	12.47%
Skandia Spectrum 7	13.88% - 15.83%	14.75%
Skandia Spectrum 8	15.84% - 17.80%	17.48%

* Source: Skandia Investment Marketing. Volatility figures based on annualised simple daily returns of Skandia Spectrum OEIC range 28 April 2008 to 5 March 2010.

Skandia comments:

The Skandia range of Spectrum Funds continues to prove popular and is approaching funds under management of over £500 million. 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.

how the funds work

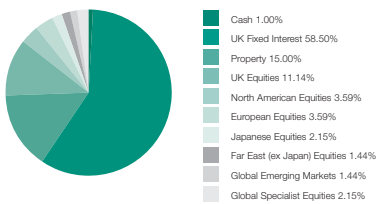
Spectrum is an innovative range of risk-rated funds that bring greater precision to the management of your clients' investment journey by matching the appropriate portfolio to an acceptable level of risk.

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.

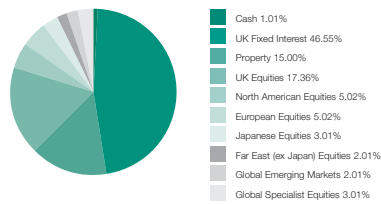
The Spectrum solution offers a range of six funds, designed to meet the requirements of investors with a Skandia risk level of 3 to 8. Historically more than 95% of investors fall within risk profiles 3-8, which is why the Spectrum Funds have been built to match these profiles. Each fund will have an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

spectrum asset allocations

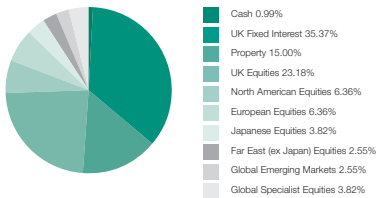
Skandia Spectrum 3



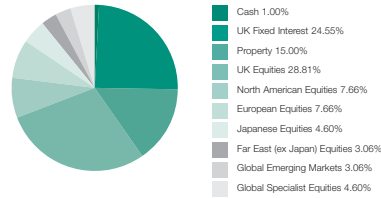
Skandia Spectrum 4



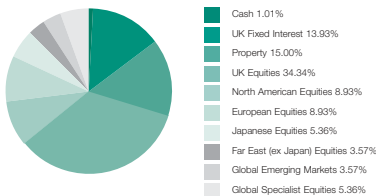
Skandia Spectrum 5



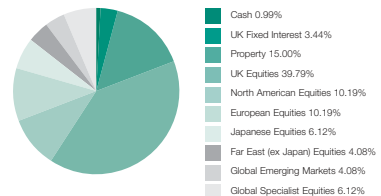
Skandia Spectrum 6



Skandia Spectrum 7



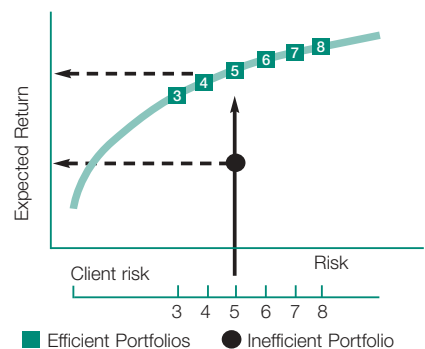
Skandia Spectrum 8



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 visit our literature library at www.skandia.co.uk/fasite/spectrum

skandia risk evaluator

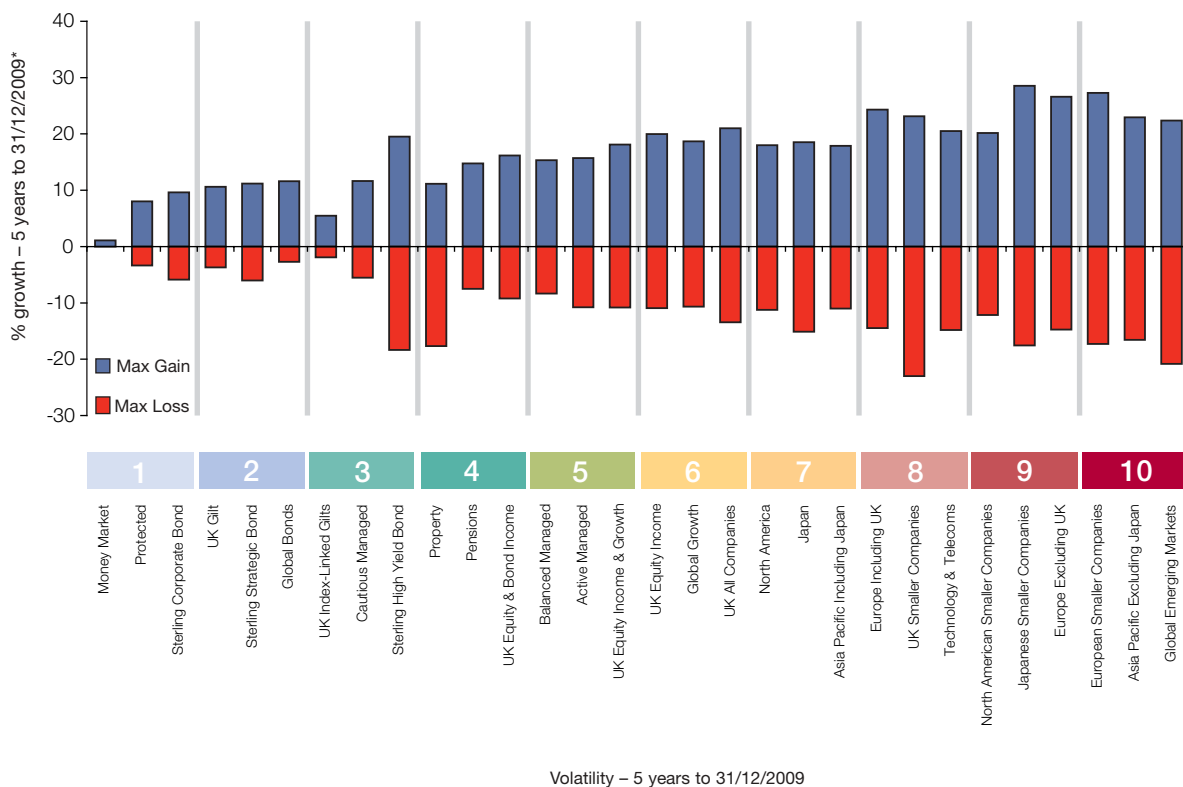
Skandia Investment Solutions funds

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.

SIS Sectors – 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 net 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.

skandia investment solutions

Risk
Evaluator
Fund Risk
Number

Percentage growth and quartile ranks calculated to
26 February

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

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

Annual
2010 Qtl 2009 Qtl 2008 Qtl 2007 Qtl 2006 Qtl Yield AMC Skandia Sector OBSR Fund Rating Citywire Rating

Skandia

Skandia Investment Management Funds available through Skandia MultifUNDS Limited, Skandia MultifUNDS Assurance Limited and Old Mutual International (Guernsey) Limited are the products of Skandia Investment Management Ltd (SIML). Skandia MultifUNDS Limited, Skandia MultifUNDS Assurance Limited and Old Mutual International (Guernsey) Limited do not provide advice on selecting investments.

Risk Evaluator	Fund Risk Number	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	Yield	AMC	Skandia Sector	OBSR Fund Rating	Citywire Rating	
	2	1.70	3	28.20	1	2.53	2	21.38	2			28.20	1	-17.46	2	-3.11	3	2.45	4	15.56	2	2.80	1.25	MGD			
		SPECIALIST																									
		1.32		8.22								8.22											1.50		GSP		
	5	1.89	3	32.87	2	6.67	2	13.57	4			32.87	2	-16.87	2	-3.42	3	1.29	4	5.12	4	5.72	1.25	UFI	A		
		2.27	3	37.34	2	-15.45	3	11.49	3			37.34	2	-29.10	2	-13.16	4	8.41	4	21.63	3	5.08	1.25	UKE			
		3.28	4	39.83	2	-13.75	4					39.83	2	-33.43	4	-7.34	4	9.78	1			1.01	1.25	GSP			
	1	-3.04	3	-0.15	4	10.44	3	16.32	4			-0.15	4	7.37	3	3.02	3	-1.92	4	7.39	3	4.44	0.60	UFI			
		4.08	3																			1.50		GSP			
		3.59	2	20.77	2	33.35	4					20.77	2	5.11	3	5.04	4	-2.07	2			3.56	1.25	IFI			
		1.74	4	42.44	3	-22.03	4					42.44	3	-39.52	4	-9.48	4	8.49	4			2.59	1.50	UKE			
		3.38	1	29.02	1	2.77	3					29.02	1	-16.97	4	-4.07	2	-0.63	3			4.95	1.25	UFI			
		BEST IDEAS																									
		4.92	1	44.38	1	-9.48	3					44.38	1	-36.86	4	-0.70	3					0.25	1.50	MGD	A		
		3.69	1	35.40	4	-33.13	4					35.40	4	-45.15	4	-9.96	4					0.71	1.50	UKE			
		1.83	3	16.07	4							16.07	4	-14.80	1							0.38	1.50	UKE			
		SINGLE MANAGER																									
		2.91	3	62.22	1	-54.53	4					62.22	1	-62.90	4	-24.46	4	30.04	1			2.38	1.50	GSP			
		5.11	2	12.72	3	-29.89	2					12.72	3	-23.06	2	-19.17	3	15.32	3			3.46	1.35	PRO			
	6	2.19	3	44.51	2	-9.40	3	20.73	3			44.51	2	-33.90	3	-5.15	3	9.54	3	21.65	3	3.18	0.40	UKE			

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

Risk Evaluator	Fund Risk Number	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	Yield	AMC	Skandia Sector	OBSR Fund Rating	Citywire Rating	
		MONEY MARKET																									
	1	0.08	2	0.82	2	9.07	2	15.46	3	34.76	4	0.82	2	4.17	1	3.84	4	2.87	4	2.91	4	0.81	0.50	CMM			
		0.00	4	0.43	3	8.50	3	15.79	2	35.92	3	0.43	3	3.57	2	4.32	2	3.37	3	3.24	3	0.40	0.50	CMM			
		0.02	3	0.16	4	9.40	1	18.14	1	39.16	1	0.16	4	4.09	1	4.93	1	3.86	1	3.97	1			0.75	CMM		
		0.05	3	3.12	1	9.65	1	16.77	2	36.77	2	3.12	1	2.22	4	4.02	3	3.12	4	3.27	3	0.48	0.50	CMM			
		0.01	3	0.24	4	7.87	3	15.25	3	34.83	3	0.24	4	3.28	2	4.20	3	3.40	3	3.32	2			0.50	CMM		
		1.25	1	9.04	1	7.27	4	15.25	3	38.25	2	9.04	1	-4.90	4	3.45	4	3.65	2	3.66	1	0.90	0.50	CMM			
		0.06	3	0.80	2	8.89	2	16.15	2	35.46	3	0.80	2	3.65	2	4.22	3	3.41	3	3.16	3	0.49	0.50	CMM			
		0.08	2	1.32	2	10.42	1	18.16	1	38.80	1	1.32	2	4.45	1	4.34	2	3.47	3	3.41	2	0.40	0.50	CMM			
		0.49		1.73		7.23		14.17		32.95		1.73		1.44		3.92		3.21		3.16							
		PROTECTED																									
	1	-0.47	4	3.99	4	-12.24	4	11.89	4	21.36	3	3.99	4	-12.48	4	-3.58	3	5.45	3	20.91	1			1.25	MGD		
		0.02	4	0.14	4	4.27	1	15.61	1	31.69	1	0.14	4	2.17	1	1.91	1	4.16	4	6.46	4			1.00	CMM		
		2.43	2	7.94	2	-6.37	3	14.87	2	26.65	2	7.94	2	-8.83	4	-4.86	4	4.28	3	17.65	1			1.00	CMM		
		0.66	3	6.05	3	-10.26	4	8.08	4	16.14	4	6.05	3	-10.70	4	-5.24	4	5.59	2	14.05	2			1.25	MGD		
		2.54	2	25.02	1							25.02	1									0.89	1.60	MGD			
		1.88		14.27		8.80		30.21		43.50		14.27		-5.77		1.05		5.06		13.91							
		STERLING CORPORATE BOND																									
	1	1.07	2	15.70	3	3.80	3	9.33	3			15.70	3	-10.82	3	0.60	1	-2.80	4	8.37	1	5.78	1.00	UFI			
		1.90	1	22.35	2	6.20	2	13.38	2			22.35	2	-8.35	2	-5.29	3	0.64	1	6.08	4	2.70	1.50	UFI			
		0.48	3	22.89	2	-2.10	4	5.16	4			22.89	2	-15.64	4	-5.57	4	-0.20	3	7.63	2	5.35	1.00	UFI	AA		
	3	2.47	1	38.62	1	-1.50	4	6.05	4	48.68	2	38.62	1	-24.32	4	-6.11	4	-0.41	3	7.20	2	5.50	1.00	UFI	AA		
		1.36	2	25.73	2	5.43	2	12.56	2	53.17	2	25.73	2	-11.95	3	-4.76	3	-0.41	3	7.20	2	5.36	1.00	UFI			
		3.43	1	32.63	1	-2.90	4	4.73	4	20.17	4	32.63	1	-20.30	4	-8.15	4	0.78	1	7.03	2	6.09	1.00	UFI			
		2.09	1	29.17	1	1.45	3	9.86	3			29.17	1	-14.10	3	-8.57	4	2.12	1	6.04	4	5.03	1.00	UFI			
		0.56	3	16.65	3	-18.65	4	-13.07	4			16.65	3	-23.21	4	-9.18	4	0.54	2	6.29	4	5.00	1.00	UFI			
		1.37	2	32.53	1	-6.78	4	0.33	4			32.53	1	-24.29	4	-7.10	4	0.92	1	6.64	3	4.90	1.00	UFI			
		4.19	1	34.27	1	7.80	2	14.46	2	34.82	4	34.27	1	-15.78	4	-4.67	3	1.00	1	5.13	4	6.37	1.00	UFI			
		1.11	2	13.93	4	7.39	2	13.44	2	49.54	2	13.93	4	-3.88	2	-1.93	1	-0.87	4	6.57	3	5.90	1.00	UFI			
		2.31	1	30.25	1	2.00	3	8.49	3	42.75	3	30.25	1	-18.47	4	-3.94	2	0.07	2	6.29	3	5.40	1.00	UFI			
		-0.10	4	14.24	4							14.24	4	-3.45	2							4.10	1.00	UFI			
		0.72	3	21.35	2	10.74	1	18.73	1	60.06	1	21.35	2	-6.74	2	-2.15	2	-0.42	3	7.66	2	4.54	0.80	UFI	AAA	A	
		0.54	3	16.18	3	20.34	1	28.15	1	63.81	1	16.18	3	2.48	1	1.07	1	0.70	1	5.75	4	7.00	1.00	UFI	AAA	A	
		1.78	1	22.65	2	-18.38	4	-12.28	4	19.85	4	22.65	2	-30.08	4	-4.82	3	0.75	1	6.88	3	5.70	1.00	UFI	AAA	A	
		-1.31	4	9.26	4							9.26	4	7.00	1							3.75	1.00	UFI	AA		
		0.17	3	14.76	4	8.75	1	15.47	2			14.76	4	-2.40	1	-2.91	2	-0.57	3	6.79	2	4.60	1.00	UFI	AA		
		-2.50	4	15.10	3	3.96	3	10.71	3	51.56	2	15.10	3	-2.95	2	-6.93	4	-2.79	4	9.55	1	4.46	1.00	UFI	AA		
		0.45	3	12.10	4	-0.66	3	5.71	4	35.83	4	12.10	4	-7.50	2	-4.20	2	-0.28	3	6.71	3						

skandia investment solutions

Risk
Evaluator
Fund Risk
Number

Percentage growth and quartile ranks calculated to
26 February

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

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

Annual
2010 Qtl 2009 Qtl 2008 Qtl 2007 Qtl 2006 Qtl

Yield AMC Skandia Sector OBSR Fund Rating Citywire Rating

self select (continued)

Risk Evaluator Fund Risk Number	Percentage growth and quartile ranks calculated to 26 February										Annual performance % and quartile ranks, over one year to end February					Yield	AMC	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								
STERLING STRATEGIC BOND																												
2	Aegon Strategic Bond	3.42	2	47.91	1	12.64	1	22.95	1		47.91	1	-21.40	3	-3.11	2	2.95	2	6.02	3	5.14	1.25	UFI	AA				
1	Allianz PIMCO Sterling Total Return	1.58	3	26.32	3	1.02	3	9.38	3		26.32	3	-16.20	3	-4.57	2	1.08	3	7.13	2	4.77	1.25	UFI	AA				
3	Artemis High Income	3.17	2	41.12	2	-4.65	4	17.13	2	100.75	1	41.12	2	-27.14	4	-7.27	4	7.68	1	14.08	1	7.73	1.25	UFI	AA			
3	Artemis Strategic Bond	3.77	2	39.40	2	7.65	2				39.40	2	-18.27	3	-5.51	3	5.83	1			5.77	1.00	UFI	AA				
2	Aviva Investors Higher Income Plus	4.20	1	43.41	1	1.44	3	11.44	3	43.62	4	43.41	1	-23.45	4	-7.59	4	4.16	2	5.47	4	6.09	1.25	UFI				
3	Aviva Investors Managed High Income	4.10	1	47.20	1	-0.05	3	9.55	3	39.83	4	47.20	1	-26.81	4	-7.23	4	4.44	2	4.94	4	6.95	1.25	UFI				
3	Aviva Investors Preference Share	0.61	3	31.21	2	-5.42	4	7.31	4	44.16	3	31.21	2	-21.75	3	-7.88	4	0.37	3	13.05	1	5.99	1.25	UFI				
3	AXA Framlington Managed Income	6.36	1	57.48	1	-12.82	4	-0.20	4	30.39	4	57.48	1	-38.91	4	-9.38	4	5.15	1	8.87	1	6.60	1.00	UFI	AA			
2	Baillie Gifford Corporate Bond	2.62	2	40.42	2	0.05	3	9.09	3	46.63	3	40.42	2	-24.93	4	-5.09	3	2.78	2	6.09	3	6.00	1.00	UFI				
2	Cazenove Strategic Bond	3.74	2	24.78	3	16.43	1				24.78	3	-5.84	1	-0.89	1					6.50	1.00	UFI					
	Ecclesiastical Amity Sterling Bond ▲	1.26	3	13.22	4						13.22	4									5.82	1.25	UFI					AAA
3	F&C Extra Income Bond	4.17	1	51.45	1	-0.17	3	10.94	3	47.08	3	51.45	1	-29.85	4	-6.04	3	4.06	2	6.80	2	6.70	1.00	UFI				
1	Fidelity Extra Income	3.17	2	34.48	2	10.51	2	21.05	1	61.51	2	34.48	2	-14.92	3	-3.42	2	2.59	2	6.77	2	5.18	1.25	UFI				A
2	Fidelity Strategic Bond	1.18	3	23.97	3	22.87	1				23.97	3	-0.86	1	-0.03	1	-1.05	4			4.99	1.00	UFI				A	
2	Henderson Preference & Bond	6.19	1	51.34	1	4.65	2	12.70	3	54.50	2	51.34	1	-26.13	4	-6.39	4	1.42	3	6.19	3	6.87	1.25	UFI	AAA			
2	Henderson Strategic Bond	4.73	1	42.99	1	15.34	1	29.57	1	62.57	1	42.99	1	-14.45	3	-5.72	3	4.00	2	8.02	1	6.50	1.25	UFI	AA			
2	Insight Monthly Income Bond	3.03	2	30.60	2	-1.51	4	8.18	4		30.60	2	-20.83	3	-4.75	3	2.04	2	7.65	2	6.62	1.10	UFI					
3	Invesco Perpetual Monthly Income Plus	5.81	1	53.02	1	11.72	2	33.31	1	89.21	1	53.02	1	-23.01	4	-5.17	3	8.82	1	9.65	1	7.32	1.25	UFI	AAA			
	Invesco Tactical Bond Fund	Launched: 26/02/2010																				4.88	1.25	UFI				
1	Investec Sterling Bond Portfolio	1.62	3	20.94	3	14.92	1	21.76	1	56.37	2	20.94	3	-3.72	1	-1.30	2	-0.99	4	7.01	2	5.05	0.75	UFI				A
	L&G Dynamic Bond Trust	3.58	2	41.47	2						41.47	2	4.77	1							5.90	1.25	UFI				A	AAA
	M&G Optimal Income	2.37	2	30.31	3	30.67	1				30.31	3	0.09	1	0.19	1					4.55	1.25	UFI				A	
3	New Star Fixed Interest	4.07	1	43.18	1	-1.49	4	10.60	3	46.14	3	43.18	1	-25.68	4	-7.42	4	5.14	1	6.78	2	6.90	1.25	UFI	AA			
4	New Star High Yield Bond	5.64	1	64.54	1	-1.28	4	12.26	3		64.54	1	-33.73	4	-9.47	4	6.31	1	6.97	2	6.12	1.00	UFI	AA				
5	Old Mutual Dynamic Bond	2.66	2	62.89	1	-8.83	4	2.15	4		62.89	1	-37.96	4	-9.79	4	5.53	1	6.17	3	6.10	1.25	UFI					
2	Premier High Income Bond	3.65	2	44.75	1	9.02	2	13.36	2	60.08	2	44.75	1	-22.34	4	-3.01	2	-1.12	4	5.15	4	5.70	1.50	UFI				
1	Schroder Strategic Bond	1.52	3	8.23	4	9.04	2	17.55	2		8.23	4	-6.95	2	8.27	1	1.93	3	5.76	4	6.30	1.00	UFI					
	Standard Life Strategic Bond	0.01	4	13.53	4						13.53	4									4.49	1.25	UFI					
2	Threadneedle Strategic Bond	2.13	3	31.45	2	6.36	2	15.40	2		31.45	2	-14.50	3	-5.36	3	2.31	2	6.04	3	7.40	1.25	UFI					
	Sector Average	1.91		27.13		5.80		15.20		53.70		27.13		-13.82		-3.42		1.98		6.76								
GLOBAL BONDS																												
4	AXA Framlington Pan European High Yield Bond	3.55	2	42.33	1	-11.97	4	1.72	4	33.14	4	42.33	1	-28.62	4	-13.35	4	9.06	1	5.95	1	8.69	1.00	IFI				
2	Baring Global Bond	1.97	3	11.45	3	48.21	2	44.65	3	99.78	2	11.45	3	21.88	2	9.11	3	-6.37	4	4.23	2	1.60	1.25	IFI				
2	BlackRock Global Bond	4.37	2	4.71	3	45.67	3	42.02	4	67.39	4	4.71	3	28.78	2	8.02	3	-4.51	3	2.10	4	2.27	1.00	IFI				
2	F&C Global Bond	1.97	3	1.85	4	40.06	3	39.98	4	78.97	3	1.85	4	24.85	2	10.15	2	-4.23	3	4.35	2	1.30	1.00	IFI				
3	Henderson Overseas Bond	3.81	2	4.21	4	54.45	2	48.49	2		4.21	4	31.52	2	12.69	1	-6.90	4	3.26	3	2.39	1.00	IFI					
2	Invesco Perpetual Global Bond	5.22	1	14.75	2	40.58	3	43.42	3	98.07	2	14.75	2	13.38	3	8.05	3	-2.93	2	5.10	2	1.45	1.00	IFI				A
3	M&G Emerging Markets Bond	6.46	1	10.87	3	43.71	3	62.74	1	120.12	1	10.87	3	24.62	2	4.01	4	-5.14	3	19.38	1	4.68	1.25	IFI				
3	M&G European Corporate Bond (A)	-0.32	4	20.08	2	47.22	2	45.99	3		20.08	2	9.19	3	12.28	2	-0.69	2	-0.14	4	3.56	1.00	IFI					
3	M&G European Corporate Bond (X)	-0.32	4	20.08	2	47.22	2	45.99	3		20.08	2	9.19	3	12.28	2	-0.69	2	-0.14	4	3.37	1.25	IFI					
2	M&G European High Yield Bond	2.95	2	46.33	1	37.33	4	44.91	3	44.20	4	46.33	1	-7.35	4	1.30	4	4.56	1	0.92	4	6.61	1.25	IFI				
2	M&G Global Macro Bond	1.75	3	9.93	3	44.82	3	49.29	2	69.80	4	9.93	3	18.24	3	11.42	2	-1.34	2	4.48	2	2.62	1.25	IFI				
3	M&G International Sovereign Bond	2.59	3	0.29	4	59.99	1	53.77	2	83.82	3	0.29	4	40.14	1	13.83	1	-6.38	4	2.66	3	1.73	1.00	IFI				
3	Newton International Bond	3.52	2	4.32	4	49.15	2	46.94	3	104.43	2	4.32	2	27.87	2	11.81	2	-5.77	3	4.55	2	2.59	1.00	IFI				
2	Old Mutual Global Strategic Bond	1.14	4	23.85	1	52.67	2	54.49	2	112.28	1	23.85	1	13.64	3	8.47	3	-2.76	2	4.07	3	2.90	1.00	IFI				A
2	Skandia Global Fixed Interest Blend ⁵	3.59	2	26.77	2	33.95	4				26.77	2	5.11	3	5.04	4	-2.07	2			3.56	1.25	IFI					
1	Standard Life Global Index Linked Bond	-1.34	4	10.24	3	14.83	4	23.28	4		10.24	3	-4.00	4	8.50	3	1.14	1	6.15	1	0.93	0.95	IFI					
3	Threadneedle Emerging Markets Bond	8.61	1	18.42	2	47.38	2	78.57	1	162.21	1	18.42	2	21.99	2	2.02	4	-3.53	2	25.60	1	6.60	1.50	IFI				A
3	Threadneedle European Bond	-1.59	4	9.80	3	48.73	2	48.09	3	107.59	1	9.80	3	20.51	3	12.40	2	-2.04	2	1.64	4	3.70	1.00	IFI				
3	Threadneedle European Corporate Bond																											

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Risk Evaluator	Fund Risk Number	Percentage growth and quartile ranks calculated to										Annual performance % and quartile ranks, over one year																	
		26 February										to end February																	
		Cumulative		1 Yr		3 Yrs		5 Yrs		10 Yrs		Annual		2010		2009		2008		2007		2006		Yield	AMC	Skandia Sector	OBSR Fund Rating	Citywire Rating	
3 Mths	Qtl	3 Mths	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2010	Qtl	2009	Qtl	2008	Qtl	2007	Qtl	2006	Qtl	2006	Qtl								
self select (continued)																													
ACTIVE MANAGED (continued)																													
4		Jupiter Merlin Growth Portfolio ⁵	5.86	3	32.47	3	8.97	1	46.40	1	72.23	1	32.47	3	-18.09	1	0.43	2	2.13	4	31.55	1	0.20	1.50	MGD	AAA			
8		M&G Managed Growth ⁵	5.67	1	52.47	1	15.69	1	64.16	1	61.39	1	52.47	1	-30.85	3	9.73	1	9.97	1	29.04	1	0.53	1.50	MGD	AAA	A		
9		Neptune Global Alpha	2.83	3	48.18	1	-5.88	3	64.04	1			48.18	1	-44.12	4	13.66	1	17.53	1	48.29	1	2.00	1.50	MGD	AA			
6		New Star Active Portfolio ⁵	3.53	3	33.80	3	-8.76	3	29.31	2	41.53	1	33.80	3	-35.07	4	5.02	1	6.15	3	33.51	1	1.50	1.50	MGD	A			
9		New Star Global Strategic Capital	4.57	1	67.77	1	-23.91	4	11.97	4	23.80	2	67.77	1	-52.34	4	-4.84	4	6.12	3	38.67	1	1.25	1.50	MGD	AA			
5		Newton Managed	3.22	3	28.51	4	-0.14	2	31.13	2	29.00	2	28.51	4	-29.02	3	9.48	1	5.43	3	24.54	3	1.75	1.50	MGD	AA			
9		Premier Enterprise ⁵	4.46	1	68.64	1	-13.12	1	28.38	3	29.42	2	68.64	1	-46.91	4	-2.96	3	6.75	2	38.43	1	0.40	1.75	MGD				
8		Prudential Growth ⁵	6.20	1	57.54	1	18.31	1	68.24	1	61.62	1	57.54	1	-30.49	3	8.04	1	10.02	1	29.26	1	0.76	1.50	MGD		A		
7		Sarasin EquiSar IHD ⁴	2.46	4	15.85	4	4.95	1					15.85	4	-20.28	1	13.63	1				1.90	2.60	MGD					
5		Schroder Multi-Manager High Alpha Portfolio ⁵	4.47	1	45.73	1	-9.43	3	28.19	3			45.73	1	-35.70	4	1.39	2	6.90	2	32.38	1	0.25	1.50	MGD		A		
6		Skandia Global Best Ideas ⁵	4.92	1	44.38	1	-9.48	3					44.38	1	-36.86	4	-0.70	3				2.66	0.95	MGD					
6		Standard Life Managed	2.33	4	39.13	2	-0.34	2	38.79	1	24.89	2	39.13	2	-28.00	2	-0.51	2	10.82	1	25.66	2	2.66	1.50	MGD				
4		TB Doherty Active Managed ⁵	2.33	4									2.33	4															
4		TB Wise Active Growth ⁵	4.53	1	36.68	2	-5.57	3	29.23	2			36.68	2	-27.77	2	-4.34	4	5.69	3	29.49	1	0.18	1.65	MGD				
4		TB Wise Income ⁵	-0.40	4	39.35	2	-21.27	4					39.35	2	-35.46	4	-12.46	4	13.73	1		5.40	1.65	MGD					
5		TB Wise Investment Fund	4.02	2	42.45	1	-17.26	4	17.04	4			42.45	1	-37.12	4	-7.63	4	11.19	1	27.22	2	0.43	1.65	MGD				
6		Thames River Equity Managed ⁵	2.93	3	27.65	4							27.65	4	-22.49	1						0.14	1.50	MGD	AA				
6		Threadneedle Global Equity ⁵	4.41	1	38.05	2	5.29	1	43.91	1	25.66	2	38.05	2	-26.90	2	4.34	1	7.00	2	27.75	2	1.16	1.74	MGD	A	A		
		Sector Average	3.34		33.27		-4.76		26.13		12.61		33.27		-28.84		0.42		6.40		24.47								
UK EQUITY INCOME & GROWTH																													
4		Aberdeen Multi-Manager UK Income Portfolio ⁵	2.43	3	33.43	3	-12.34	2	19.04	2			33.43	3	-26.62	2	-10.46	4	11.90	3	21.36	3	4.50	1.50	UKE				
8		Henderson Global Care Income ▲	2.40	4	39.61	2	-24.71	4	8.41	4	-1.82	3	39.61	2	-38.36	4	-12.51	4	15.77	1	24.37	2	3.81	1.50	UKE				
6		Henderson Growth & Income	3.99	2	33.58	3	-20.87	4	2.71	4	-19.87	4	33.58	3	-35.25	3	-8.51	3	9.99	4	18.01	4	3.86	1.50	UKE				
4		Invesco Perpetual High Income	6.05	1	23.96	4	-3.65	2	48.62	1	172.58	1	23.96	4	-19.77	1	-3.13	2	19.44	1	29.15	1	3.87	1.50	UKE	AAA			
4		Invesco Perpetual Income	5.11	1	24.46	4	-4.53	2	47.51	1	177.00	1	24.46	4	-19.95	1	-4.18	2	19.99	1	28.77	1	3.84	1.50	UKE	AAA			
9		JPM UK Strategic Equity Income	1.55	4	47.23	1	-16.41	3	14.88	3			47.23	1	-38.26	4	-8.03	3	10.42	4	24.46	2	3.47	1.50	UKE				
6		Legg Mason UK Income	1.89	4	38.92	2	-13.57	2	13.80	3	33.54	2	38.92	2	-29.73	2	-11.45	4	7.06	4	22.98	2	3.70	1.50	UKE				
5		Neptune Income	0.97	4	35.08	3	-5.29	2	31.87	2			35.08	3	-26.78	2	-4.24	2	12.01	2	24.30	2	4.82	1.60	UKE	AA			
5		Rathbone Blue Chip Income & Growth	2.38	4	35.59	2	-12.70	2	16.90	3	48.06	2	35.59	2	-32.69	3	-4.35	2	10.47	3	21.21	3	4.26	1.50	UKE	A			
		Sector Average	3.46		34.79		-8.21		26.27		66.29		34.79		-27.50		-6.07		12.64		22.12								
UK EQUITY INCOME																													
7		Aberdeen UK Equity Income	4.44	1	46.13	1	-14.91	3	12.77	3	31.94	3	46.13	1	-35.25	4	-10.07	3	12.58	2	17.73	4	3.60	1.50	UKE				
6		Allianz RCM UK Equity Income	2.73	3	41.38	2	-14.12	3	16.99	2	17.69	4	41.38	2	-34.77	4	-6.87	2	10.65	3	23.11	2	5.31	1.25	UKE				
4		Artemis Income	3.16	3	33.25	3	-7.03	3	29.95	1			33.25	3	-24.12	1	-8.05	2	13.65	1	22.98	2	4.50	1.50	UKE	AAA			
4		Aviva Investors UK Equity Income	1.98	4	34.57	3	-2.69	1	34.64	1	51.58	2	34.57	3	-21.40	1	-8.01	2	11.61	3	23.98	2	4.24	1.50	UKE		A		
8		AXA Framlington Equity Income	2.49	3	48.59	1	-33.53	4	-7.42	4	22.40	4	48.59	1	-47.32	4	-15.09	4	9.29	4	27.44	1	4.38	1.50	UKE	AA			
7		AXA Framlington Monthly Income	4.45	1	47.19	1	-36.54	4	-11.36	4	-0.80	4	47.19	1	-47.32	4	-18.15	4	9.66	3	27.38	1	4.85	1.50	UKE	AA			
6		Baillie Gifford Global Income	4.52	1	42.08	2	-18.61	3	3.52	4	40.55	3	42.08	2	-36.91	4	-9.20	2	6.91	4	18.98	4	5.62	1.50	UKE				
5		BlackRock UK Income	4.42	1	49.55	1	2.13	1	31.83	1	88.01	1	49.55	1	-25.04	1	-8.90	2	8.69	4	18.76	4	3.62	1.50	UKE	A	AA		
5		F&C Stewardship Income ▲	1.57	4	30.32	4	-26.88	4	0.08	4	58.99	2	30.32	4	-37.32	4	-10.49	3	18.50	1	15.50	4	4.60	1.50	UKE				
5		F&C UK Growth & Income	1.42	4	36.64	2	-19.79	3	17.12	2	15.25	4	36.64	2	-36.06	4	-8.19	2	18.26	1	23.47	2	4.10	1.50	UKE				
4		Fidelity Enhanced Income	4.37	1	25.68	4							25.68	4															
4		Fidelity Income Plus	3.94	1	27.98	4	-14.46	3	11.95	3	50.52	3	27.98	4	-25.15	1	-10.70	3	8.90	4	20.18	4	6.35	1.00	UKE				
5		Gartmore UK Equity Income	3.01	3	38.01	2	-13.72	2	15.90	3	21.51	4	38.01	2	-28.91	2	-12.07	3	11.32	3	20.68	3	4.05	1.50	UKE		AA		
5		GLC UK Income	2.00	4	49.26	1	-21.17	4	7.48	4	44.48	3	49.26	1	-38.10	4	-13.71	4	11.63	2	22.09	3	3.80	1.50	UKE				
6		Henderson UK Equity Income	4.10	1	58.27	1	-26.93	4	3.75	4	18.48	4	58.27	1	-48.72	4	-9.98	3	15.96	1	22.46	2	4.20	1.50	UKE				
5		HSBC Income	3.73	2	42.72	2	-12.66	2	9.82	4	40.01	3	42.72	2	-31.92	3	-10.11	3	7.91	1	17.49	4	4.08	1.50	UKE				
5		IgnisAsset Higher Yield	0.58	4	33.06	3	-15.66	3	15.26	3	20.23	4	33.06	3	-30.77	2	-8.45	2	11.03	2	22.10	3	3.27	1.50	UKE				
5		Invesco Perpetual Income & Growth	4.46	1	35.62	2	-16.04	3	19.05	2	51.31	2	35.62	2	-31.23	3	-9.98	3	15.68	1	22.57	2	4.05	1.50	UKE				
7		JOHCM UK Equity Income ⁴	3.02																										

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Risk
Evaluator
Fund
Risk
Number

Percentage growth and quartile ranks calculated to
26 February

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

Cumulative

Annual

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

Yield AMC Skandia Sector OBR Fund Rating Citywire Rating

self select (continued)

Fund Number	Fund Name	Percentage growth and quartile ranks calculated to 26 February					Annual performance % and quartile ranks, over one year to end February					Yield	AMC	Skandia Sector	OBR Fund Rating	Citywire Rating													
		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			
UK ALL COMPANIES (continued)																													
8	JPM Premier Equity Growth	2.05	3	36.99	4	-25.79	4	-1.01	4	-9.43	4	36.99	4	-39.42	4	-10.57	4	6.71	4	24.99	1	1.85	1.50	UKE					
7	JPM UK Dynamic	1.24	4	36.03	4	-14.85	3	31.85	2			36.03	4	-35.14	3	-3.49	2	14.42	1	35.33	1	2.04	1.50	UKE	A				
6	Jupiter Environmental Income ▲	2.85	2	36.66	4	-24.10	4	11.14	4	17.30	3	36.66	4	-36.34	4	-12.75	4	23.88	1	18.20	4	3.70	1.50	UKE					
5	Jupiter Growth & Income	4.01	1	44.71	2	4.35	1	39.17	1	26.19	2	44.71	2	-24.10	1	-4.99	3	14.11	1	16.88	4	3.00	1.50	UKE					AAA
9	Jupiter UK Growth	2.25	3	53.15	1	-15.53	4	31.58	2	46.57	1	53.15	1	-41.25	4	-6.11	3	18.31	1	31.65	1	1.50	1.50	UKE	AA				
5	Jupiter UK Special Situations	2.80	2	37.10	3	2.17	1	32.08	1	-14.15	4	37.10	3	-22.60	1	-3.72	2	11.17	2	16.29	4	2.30	1.50	UKE					AA
5	Jupiter Undervalued Assets	2.82	2	36.40	4	-23.84	4	4.14	4			36.40	4	-37.28	4	-10.97	4	13.61	1	20.35	3	2.40	1.50	UKE					
8	L&G Ethical Trust ▲	1.59	4	43.31	2	-22.52	4	9.67	4	-8.49	4	43.31	2	-41.75	4	-7.18	3	17.93	1	20.03	3	2.20	1.00	UKE					
	L&G UK 100 Index Trust	2.57	3	42.91	3	-5.30	2				42.91	3	-32.18	2	-2.29	2	8.77	4			2.70	0.65	UKE						
6	L&G UK Index Trust	2.79	2	45.33	2	-4.93	2	26.85	2	22.36	2	45.33	2	-32.42	2	-3.21	2	9.50	3	21.86	2	2.90	0.40	UKE					
7	Lazard UK Alpha	3.10	2	41.09	3	-11.07	3	21.85	3	48.19	1	41.09	3	-33.40	3	-5.35	3	8.61	4	26.16	1	1.80	1.50	UKE	A				
8	Lazard UK Omega	4.23	1	44.17	2	-13.95	3	21.35	3			44.17	2	-33.23	2	-10.60	4	10.98	2	27.07	1	1.20	1.50	UKE	A				
5	Legg Mason UK Equity	1.04	4	35.52	4	-17.20	4	9.59	4	2.24	4	35.52	4	-30.87	2	-11.62	4	5.61	4	25.33	1	2.50	1.50	UKE					
8	Liontrust First Growth	6.25	1	37.84	3	-6.02	2	35.47	1	16.54	3	37.84	3	-35.51	3	5.72	1	16.35	1	23.88	2	1.74	1.50	UKE					
5	Liontrust First Large Cap	2.55	3	28.88	4	-10.51	3	21.89	3	19.91	2	28.88	4	-31.00	2	0.63	1	10.49	3	23.28	2	2.80	1.50	UKE					
7	M&G Recovery (A)	2.75	3	52.70	1	12.97	1	60.97	1	101.18	1	52.70	1	-29.43	1	4.83	1	11.81	2	27.43	1	1.27	1.50	UKE	AAA				AAA
7	M&G Recovery (X)	2.75	3	52.70	1	12.97	1	60.97	1	101.18	1	52.70	1	-29.43	1	4.83	1	11.81	2	27.43	1	1.27	1.50	UKE	AAA				AAA
5	M&G UK Growth	4.23	1	33.59	4	-2.27	1	40.92	1	25.38	2	33.59	4	-25.22	1	-2.18	2	9.35	3	31.87	1	1.78	1.50	UKE	A				
6	M&G UK Select	2.50	3	32.16	4	-2.91	1	33.25	1	-0.02	4	32.16	4	-26.11	1	-0.63	1	7.34	4	27.93	1	1.82	1.50	UKE					
	Marlborough UK Large Cap Growth	-1.40	4	14.88	4	-17.44	4				14.88	4	-28.49	1	0.49	1					1.57	1.50	UKE						
6	Martin Currie UK Growth	1.38	4	32.91	4	-17.75	4	4.81	4	8.89	3	32.91	4	-30.69	2	-10.72	4	4.63	4	21.79	2	2.30	1.50	UKE					
7	Neptune UK Equity	2.95	2	35.21	4	-2.72	1	44.85	1			35.21	4	-21.06	1	-8.87	4	13.60	2	31.08	1	1.38	1.60	UKE	A				
9	New Star UK Alpha	1.04	4	46.60	2	-16.67	4	16.97	3			46.60	2	-43.52	4	0.64	1	13.57	2	23.60	2	1.50	1.50	UKE					
9	New Star UK Growth	2.34	3	43.63	2	-42.47	4	-22.05	4			43.63	2	-48.57	4	-22.12	4	7.48	4	26.06	1	1.50	1.50	UKE					
9	New Star UK Strategic Capital	1.82	4	68.12	1	-30.20	4	-0.54	4	12.84	3	68.12	1	-52.33	4	-12.90	4	12.97	2	26.12	1	1.25	1.50	UKE					
4	Newton Income	3.87	1	20.07	4	7.89	1	34.50	1	56.03	1	20.07	4	-17.57	1	9.01	1	6.97	4	16.53	4	2.87	1.50	UKE	A				A
4	Newton UK Opportunities	4.96	1	27.06	4	5.89	1	46.43	1			27.06	4	-19.93	1	4.09	1	12.15	2	23.30	2	2.23	1.50	UKE	A				A
8	Old Mutual Ethical ▲	1.21	4	37.58	3	-33.18	4	-0.54	4	-24.75	4	37.58	3	-35.47	3	-24.73	4	15.31	1	29.09	1	1.20	1.50	UKE					
7	Old Mutual UK Select Equity	1.63	4	41.24	3	-14.85	3	16.70	3	-5.37	4	41.24	3	-34.18	3	-8.41	4	8.13	4	26.75	1	1.30	1.50	UKE	A				
8	Old Mutual UK Select Mid Cap	3.09	2	41.51	3	-4.84	2	60.96	1			41.51	3	-30.23	1	-3.63	2	21.75	1	38.93	1	1.30	1.50	UKE	AA				
5	Premier Alpha Growth	3.65	2	27.87	4	-14.00	3	8.76	4	3.87	4	27.87	4	-29.88	1	-4.09	2	6.14	4	19.15	4	2.20	1.50	UKE					
	Premier Castlefield UK Alpha	3.62	2	54.97	1						54.97	1	-52.16	4							0.40	1.60	UKE						
5	Premier Fellowship ▲	2.20	3	31.87	4	-14.43	3	17.91	3	2.73	4	31.87	4	-28.74	1	-8.94	4	14.78	1	20.05	3	2.10	1.50	UKE					
8	Premier UK Mid 250	-0.41	4	35.27	4	-8.97	3	35.21	1	-13.82	4	35.27	4	-28.59	1	-5.76	3	14.12	1	30.16	1	1.10	1.50	UKE					
8	Premier UK Thematic	3.34	2	49.46	1	-6.81	2	29.40	2	-24.73	2	49.46	1	-36.32	4	-2.09	2	12.72	2	23.20	2	2.00	1.50	UKE					
6	Prudential UK Growth	4.18	1	45.93	2	-6.58	2	19.08	3	21.12	2	45.93	2	-34.83	3	-1.77	2	6.07	4	20.17	3	1.51	1.50	UKE					
	Rathbone Recovery	0.83	4																		0.75	1.50	UKE						
4	Rensburg UK Blue Chip Growth	4.19	1	33.12	4	-8.36	3	20.16	3	30.59	2	33.12	4	-29.11	1	-2.89	2	8.85	3	20.45	3	2.17	1.50	UKE	A				
	Rensburg UK Managers Focus	1.33	4	34.40	4	-13.29	3				34.40	4	-30.01	1	-7.83	3					1.56	1.50	UKE						A
8	Rensburg UK Mid Cap Growth	3.23	2	51.41	1	7.14	1	77.41	1	97.48	1	51.41	1	-28.20	1	-1.45	1	24.64	1	32.86	1	1.14	1.50	UKE	A				
6	Rensburg UK Select Growth	2.26	3	43.35	2	-15.42	4	24.46	2			43.35	2	-36.25	3	-7.44	3	16.02	1	26.82	1	2.13	1.50	UKE	AAA				
	River & Mercantile UK Equity	2.03	3	34.59	4						2.03	3	34.59	4							1.80	1.50	UKE						
	River & Mercantile UK Equity High Alpha	1.92	3	68.36	1	-11.56	3				68.36	1	-39.65	4	-12.96	4					2.30	1.50	UKE						
	River & Mercantile UK Equity Unconstrained	2.81	2	30.05	4						2.81	2	30.05	4							1.40	1.75	UKE						
9	Schroder Recovery	2.38	3	66.28	1	4.44	1	44.15	1	176.28	1	66.28	1	-28.77	1	-11.82	4	15.14	1	19.87	3	2.40	1.50	UKE	AA				A
9	Schroder UK Alpha Plus	1.56	4	67.26	1	1.07	1	53.31	1			67.26	1	-39.34	4	-0.39	1	12.56	2	34.76	1	1.30	1.50	UKE	AA				A
7	Schroder UK Equity	3.03	2	51.12	1	-5.56	2	25.45	2	28.83	2	51.12	1	-36.															

skandia investment solutions

Risk
Evaluator
Fund
Number

self select (continued)

Risk Evaluator Fund Number	Percentage growth and quartile ranks calculated to 26 February										Annual performance % and quartile ranks, over one year to end February										Yield	AMC	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	2010	Qtl	2009	Qtl	2008	Qtl	2007	Qtl	2006	Qtl						
JAPAN (continued)																										
6	Baillie Gifford Japanese	13.97	1	25.36	3	-7.83	2	15.36	2	-33.13	2	25.36	3	-12.29	1	-16.17	3	-10.57	3	39.96	2	0.39	1.50	JAP		
8	Baring Japan Growth	11.38	4	22.34	4	-24.80	4	-6.74	4	-40.96	3	22.34	4	-25.28	4	-17.73	3	-13.05	4	42.62	2	0.18	1.50	JAP		
8	BlackRock Japan	13.59	1	19.88	4	-28.58	4	-10.75	4	-54.74	4	19.88	4	-26.95	4	-18.44	4	-10.31	3	39.32	3		1.50	JAP		
8	BlackRock Japan Equity Tracker	12.02	3	23.76	3	-10.38	2				23.76	3	-15.93	2	-13.86	1	-5.45	1				1.42	0.20	JAP		
8	Fidelity Japan	13.24	2	37.08	1	-11.41	2	14.17	2	-37.51	2	37.08	1	-25.16	4	-13.64	1	-10.00	2	43.21	2	0.37	1.50	JAP		
9	Fidelity Japan Smaller Companies	9.87	4	28.72	2	2.78	1	3.71	3	-51.91	4	28.72	2	-0.96	1	-19.38	4	-27.79	4	39.74	3		1.50	JAP		A
7	Gartmore Japan Opportunities	11.27	4	17.39	4	-17.70	4	13.42	2	-40.77	3	17.39	4	-16.29	2	-16.25	3	-4.56	1	44.40	2	0.44	1.50	JAP		
8	GLG Japan Core Alpha	12.81	2	42.43	1	16.59	1	69.83	1	-5.59	1	42.43	1	-8.10	1	-10.93	1	0.26	1	45.29	1	0.42	1.50	JAP	AA	AAA
7	Henderson Japan Capital Growth	11.89	3	22.58	3	-11.10	2	14.91	2	-32.18	2	22.58	3	-13.89	1	-15.77	2	-6.67	2	38.49	3	0.65	1.50	JAP		A
6	HSBC Japan Index	11.71	3	22.46	3	-11.85	3	18.47	2	-25.72	1	22.46	3	-16.17	2	-14.13	1	-5.42	1	42.10	2	1.11	0.25	JAP		
7	IgnisAsset Japan Tracker	11.56	4	21.07	4	-21.05	4	-0.16	4	-35.74	2	21.07	4	-18.96	3	-19.54	4	-8.95	2	38.88	3	0.47	0.75	JAP		
6	Invesco Perpetual Japan	13.17	2	44.40	1	18.87	1	59.25	1	-0.89	1	44.40	1	-4.13	1	-14.13	1	0.26	1	33.63	4		1.50	JAP	A	AAA
9	JPM Japan	14.74	1	34.28	1	-16.83	3	-8.54	4	-63.39	4	34.28	1	-25.41	4	-16.97	3	-22.88	4	42.60	2		1.50	JAP		
9	Jupiter Japan Income	12.26	2	24.98	3	-1.74	1				24.98	2	-9.92	1	-12.72	1	-3.56	1			1.90	1.50	JAP	A	AA	
10	Legg Mason Japan Equity	5.88	4	15.88	4	-41.61	4	-57.12	4	-64.88	4	5.88	4	-18.01	3	-38.54	4	-44.11	4	31.41	4		1.50	JAP		
8	M&G Japan	14.48	1	40.83	1	-3.15	1	19.69	1	-41.42	3	40.83	1	-14.69	2	-19.38	4	-11.83	3	40.16	2	0.32	1.50	JAP		A
7	Martin Currie Japan	13.11	2	28.63	2	-9.48	2	14.22	2	-31.52	2	28.63	2	-16.83	2	-15.38	2	-13.04	4	45.10	1	0.30	1.50	JAP		A
10	Neptune Japan Opportunities	9.56	4	8.66	4	61.69	1	97.46	1		1	8.66	4	60.40	1	-7.23	1	-18.87	4	50.54	1		1.60	JAP		
9	Newton Japan	11.74	3	16.03	4	-27.08	4	-20.19	4	-52.49	4	16.03	4	-24.64	4	-16.60	3	-14.15	4	27.50	4	0.30	1.50	JAP		
8	Old Mutual Japanese Select	14.24	1	27.94	2	-12.92	3	5.33	3	-29.61	2	27.94	1	-18.85	3	-16.12	2	-13.34	3	39.58	3		1.50	JAP		
7	Prudential Japanese	13.94	1	32.95	1	-6.21	1	20.78	1	-37.51	2	32.95	1	-14.47	2	-17.52	3	-8.48	2	40.71	2	0.23	1.50	JAP		
8	Schroder Japan Alpha Plus	16.93	1	45.20	1	-5.21	1	11.85	2		1	45.20	1	-20.47	4	-17.92	3	-13.04	4	35.70	4	0.30	1.50	JAP		
5	Schroder Tokyo	12.18	3	26.31	3	-2.94	1	17.42	2	3.91	1	26.31	3	-10.53	1	-14.11	1	-6.16	1	28.92	4	0.50	1.50	JAP	AA	A
9	Standard Life Japan Equity Growth	11.98	3	31.79	1	-23.40	4	4.76	3	-51.41	4	31.79	1	-29.62	4	-17.42	3	-10.63	3	53.02	1	0.62	1.50	JAP		
7	Threadneedle Japan	10.21	4	16.89	4	-23.10	4	-7.09	4	-55.77	4	16.89	4	-14.57	2	-22.98	4	-11.46	3	36.45	4	0.50	1.50	JAP		
	Sector Average	12.43		26.55		-12.26		10.35		-35.26		26.55		-16.49		-16.99		-10.48		40.50						
ASIA PACIFIC INCLUDING JAPAN																										
8	Aberdeen Asia Pacific & Japan	8.99	2	58.94	1	28.51	2	81.00	3	133.64	1	58.94	1	-25.12	2	7.98	2	2.44	4	37.50	3	0.80	1.75	GSP	AA	
	Baillie Gifford Developed Asia	11.22	1	52.52	3						52.52	3								1.30	1.50	GSP				
9	Invesco Perpetual Pacific	7.03	4	59.14	1	35.66	1	95.64	1	90.76	1	59.14	1	-20.98	1	7.88	2	4.00	1	38.67	2	0.37	1.50	GSP		A
8	Schroder Asian Income	7.07	1	64.95	3	38.71	2	88.22	4	33.20	4	64.95	3	-28.60	1	17.77	4	1.89	4	33.18	2	4.00	1.50	GSP		AAA
	Sector Average	7.92		46.84		21.28		72.85		55.60		46.84		-24.60		9.54		4.29		36.65						
EUROPE INCLUDING UK																										
9	M&G Pan European	1.13	1	42.43	2	1.62	2	48.99	1	40.56	1	42.43	2	-30.12	2	2.10	2	10.33	3	32.89	1	1.77	1.50	GSP		
8	Newton Pan European	0.01	2	32.74	4	6.75	1	44.52	2	21.96	2	32.74	4	-27.48	1	10.91	1	8.43	4	24.86	4	1.67	1.50	GSP		
7	Threadneedle Pan European	1.98	1	37.27	3	7.95	1	50.73	1	19.45	3	37.27	3	-24.60	1	4.31	1	9.80	3	27.17	3	0.60	1.50	GSP		
	Sector Average	-0.31		40.35		6.02		34.13		9.66		40.35		-34.19		1.75		12.40		26.98						
UK SMALLER COMPANIES																										
8	Aberdeen UK Smaller Companies	3.37	1	54.58	2	-26.29	4	2.06	4	-19.39	4	54.58	2	-38.48	2	-22.49	4	16.28	3	19.09	3	1.70	1.50	UKE		
10	Artemis UK Smaller Companies	1.51	3	49.43	3	-28.62	4	-8.77	4	32.74	2	49.43	3	-52.30	4	0.15	1	7.98	4	18.37	3	0.30	1.50	UKE	AAA	
9	Aviva Investors UK Smaller Companies	2.06	2	63.30	1	-15.64	2	16.13	3	10.56	3	63.30	1	-36.01	2	-19.28	4	15.17	4	19.53	3	1.72	1.25	UKE		
9	AXA Framlington UK Smaller Companies	0.20	3	55.06	2	-32.37	4	-11.06	4		1	55.06	2	-47.30	4	-17.24	4	7.81	4	21.99	2	0.76	1.50	UKE		
7	Baillie Gifford British Smaller Companies	3.88	1	44.75	4	-14.41	2	38.22	1	65.01	2	44.75	4	-32.99	1	-11.76	2	24.94	1	29.25	2	1.59	1.50	UKE		
8	Baring UK Smaller Companies	-1.15	4	42.14	4	-23.39	3	6.42	3	-14.28	4	42.14	4	-38.48	2	-12.39	2	18.87	2	16.86	3	0.60	1.50	UKE		
8	BlackRock UK Smaller Companies	2.87	2	40.36	4	-18.77	2	25.78	2	91.91	1	40.36	4	-34.91	1	-11.10	2	18.44	3	30.14	1	0.66	1.50	UKE	AAA	
9	Cazenove UK Smaller Companies	-1.19	4	79.68	1	-10.26	1	36.16	1	10.13	3	79.68	1	-44.51	4	-10.00	2	26.28	1	20.15	3	0.40	1.50	UKE		AAA
9	F&C UK Smaller Companies	0.99	3	54.02	2	-21.94	3	20.87	2	-14.80	4	54.02	2	-41.54	3	-13.31	3	20.46	2	28.54	2	0.70	1.50	UKE		
9	Gartmore UK & Irish Smaller Companies	-0.07	4	65.17	1	-22.17	3	-2.12	4	-8.34	4	65.17	1	-45.81	4	-13.05	3	12.65	4	11.64	4	0.43	1.50	UKE		
10	Henderson UK Smaller Companies	3.34	1	58.54	2	-24.33	3	12.32	3	-58.21	4	58.54	2	-44.03	3	-14.72	3	21.66	2	22.00	2	1.35	1.50	UKE		
10	HSBC UK Smaller Companies	1.37	3	59.96	2	-29.28	4	-10.29	4	-22.66	4	59.96	2	-45.11	4	-19.45	4	11.31	4	13.95	4	2.35	1.25	UKE		
9	IgnisAsset Smaller Companies	0.72	3	43.83	4	-22.59	3	31.79	1	13.63	3	43.83	4	-38.83	2	-12.01	2	30.55	1	30.41	1	0.36	1.50	UKE		
7	Invesco Perpetual UK Smaller Companies Equity	3.13	2	43.80	4	-13.17	1	41.26	1	59.09	2	43.80	4	-35.25	1	-6.75	1	20.30	2	35.24	1	1.24	1.50	UKE		A
9	Invesco Perpetual UK Smaller Companies Growth	-0.23	4	42.52	4	-36.95	4	-24.50	4	-30.37	4	42.52	4	-50.15	4	-11.										

skandia investment solutions

Risk
Evaluator
Fund Risk
Number

Percentage growth and quartile ranks calculated to
26 February

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

Cumulative

Annual

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 Yield AMC Skandia Sector OBR Fund Rating Citywire Rating

self select (continued)

EUROPE EXCLUDING UK (continued)

10	AXA Framlington European	-0.94	2	41.99	2	-7.66	3	35.57	3	6.78	3	41.99	2	-33.69	2	-1.92	4	9.19	4	34.45	1	2.28	1.50	EUR		
9	Baillie Gifford European	3.35	1	53.92	1	6.32	1	51.77	1	-10.37	4	53.92	1	-33.18	2	3.37	2	9.51	4	30.35	2	1.41	1.50	EUR		
10	Baring European Growth	-0.80	2	40.40	3	-11.92	4	43.39	2	-17.27	4	40.40	3	-38.53	4	2.05	3	18.12	1	37.82	1	1.20	1.50	EUR	AA	
9	BlackRock Continental European	-0.09	2	52.83	1	16.56	1	72.32	1	34.72	1	52.83	1	-25.62	1	2.54	3	9.65	4	34.82	1	1.18	1.50	EUR	A	AA
10	BlackRock Continental European Equity	-1.81	3	47.17	1	-2.08	2					47.17	1	-35.81	3	3.65	2	13.87	2			2.40	0.20	EUR		
10	BlackRock European Dynamic	0.53	2	65.24	1	21.70	1	87.96	1			65.24	1	-27.70	1	1.86	3	9.21	4	41.42	1	0.78	1.50	EUR	A	AAA
7	Cazenove European	-0.28	2	36.80	4	12.66	1	67.10	1	-6.35	4	36.80	4	-23.13	1	7.13	1	13.25	2	30.97	2	1.50	1.50	EUR	AA	A
	CF Eclectica Europe	4.25	1	22.47	4	5.87	1					22.47	4	-17.74	1	5.07	1					0.58	1.75	EUR		
7	Ecclesiastical Amity European	1.69	1	39.10	3	3.43	1	42.62	2	46.47	1	39.10	3	-25.48	1	-0.22	4	12.84	2	22.20	4	1.96	1.50	EUR		
9	F&G European Growth and Income	-0.11	2	51.34	1	-1.31	2	40.68	3	3.62	3	51.34	1	-36.31	3	2.39	3	10.74	3	28.73	3	2.30	1.50	EUR		
9	Fidelity European	1.11	1	32.09	4	-6.12	3	33.41	4	96.08	1	32.09	4	-32.75	2	5.68	1	9.53	4	29.74	3	1.39	1.50	EUR		
9	Fidelity European Opportunities	0.85	1	53.34	1	2.94	1	50.22	2	35.52	1	53.34	1	-38.55	4	9.25	1	10.69	3	31.83	2	0.99	1.50	EUR	AA	
9	Gartmore European Focus ⁴	-2.42	4	32.32	4	-16.90	4	17.12	4			32.32	4	-35.21	3	-3.07	4	7.69	4	30.88	2	1.92	2.00	EUR		
9	Gartmore European Selected Opportunities	-3.20	4	38.49	3	4.42	1	54.71	1	24.24	2	38.49	3	-28.92	1	6.08	1	12.41	2	31.80	2	1.53	1.50	EUR	A	
10	GLG Esprit Continental Europe	-1.64	3	48.39	1	-1.94	2	45.19	2	13.17	3	48.39	1	-34.24	3	0.49	3	9.79	4	34.86	1	1.06	1.50	EUR		
9	Henderson European Opportunities	-1.10	2	38.49	3	-8.58	4	30.85	4	4.66	3	38.49	3	-34.69	3	1.08	3	10.28	3	29.78	3	1.88	1.50	EUR		
9	HSBC European Growth	2.33	1	49.64	1	-0.32	2	39.85	3	15.17	2	49.64	1	-33.55	2	0.25	3	10.17	4	27.34	4	1.67	1.50	EUR		
9	HSBC European Index	-1.85	3	44.98	2	-4.02	3	36.48	3	12.36	3	44.98	2	-35.79	3	3.09	2	12.54	2	26.35	4	2.47	0.25	EUR		
	IgnisAsset Argonaut European Alpha	1.53	1	39.06	3	4.03	1					39.06	3	-27.42	1	3.07	2	13.81	2			0.96	1.75	EUR	A	
	IgnisAsset Argonaut European Income	-2.45	4	31.06	4	-5.63	3					31.06	4	-30.11	2	3.03	2	15.24	1			5.97	1.50	EUR	A	
9	IgnisAsset European Growth	-2.13	4	42.18	2	-4.81	3	28.48	4	-6.77	4	42.18	2	-32.89	2	-0.23	4	8.58	4	24.30	4	2.27	1.50	EUR		
9	Invesco Perpetual European Equity	0.37	2	43.37	2	2.45	2	46.13	2	31.17	1	43.37	2	-32.32	2	5.58	1	12.60	2	26.67	4	1.77	1.50	EUR		
	Invesco Perpetual European Equity Income	-1.00	2	28.66	4							28.66	4	-27.70	1							3.25	1.50	EUR		
	Invesco Perpetual European Opportunities	5.82	1	106.95	1							106.95	1	-52.74	4							0.50	1.50	EUR		
9	Investec European	-1.11	3	39.46	3	-8.47	4	28.97	4	-0.10	4	39.46	3	-36.76	4	3.78	2	6.84	4	31.88	2	1.65	1.50	EUR		
9	JPM Europe	-1.26	3	38.09	3	-3.30	2	47.30	2	38.47	1	38.09	3	-33.35	2	5.07	1	13.30	2	34.44	1	1.34	1.50	EUR	A	
9	JPM European Dynamic	1.99	1	43.72	2	-2.51	2	65.26	1			43.72	2	-35.00	3	4.35	2	19.39	1	41.97	1	1.22	1.50	EUR	A	
8	Jupiter European	5.15	1	48.18	1	22.05	1	69.29	1	70.71	1	48.18	1	-24.00	1	8.38	1	10.63	3	25.38	4	0.80	1.50	EUR	AAA	AA
8	Jupiter European Special Situations	0.82	2	37.94	3	5.49	1	66.23	1	93.71	1	37.94	3	-25.83	1	3.11	2	16.42	1	35.36	1	0.80	1.50	EUR	AA	
9	L&G European Index Trust	-1.95	3	45.83	2	-3.03	2	39.11	3	16.51	2	45.83	2	-35.53	3	3.14	2	12.65	2	27.35	4	2.10	0.65	EUR		
9	Lazard European Alpha	-2.70	4	39.61	3	-1.14	2	39.97	3	38.16	1	39.61	3	-32.13	2	4.34	2	7.84	4	31.30	2	1.90	1.50	EUR	A	
9	Legg Mason Continental European Equity	-2.50	4	33.31	4	-19.23	4	10.07	4	-6.48	4	33.31	4	-36.88	4	-4.02	4	7.63	4	26.62	4	2.00	1.50	EUR		
	Liontrust Continental Europe	1.08	1	44.85	2	5.39	1					44.85	2	-31.16	2	5.70	1					1.70	1.50	EUR		
9	Martin Currie European	0.78	2	39.94	3	-9.81	4	36.08	3	2.52	3	39.94	3	-33.56	2	-3.00	4	15.82	1	30.28	2	1.30	1.50	EUR		
10	Neptune European Opportunities	1.73	1	44.73	2	5.37	1	97.03	1			44.73	2	-28.88	1	2.37	3	23.46	1	51.45	1	1.00	1.75	EUR		
9	New Star European Growth	3.74	1	47.30	1	0.70	2	52.40	1			47.30	1	-29.42	1	-3.15	4	18.90	1	27.29	4	1.50	1.50	EUR	AAA	
9	New Star European Portfolio ⁵	2.65	1	39.08	3	-5.62	3	34.94	3	26.04	2	39.08	3	-33.01	2	1.30	3	4.31	4	37.08	1	1.50	1.50	EUR		
8	Newton Continental European	-1.00	2	30.91	4	4.73	1	47.37	2	25.51	2	30.91	4	-27.74	1	10.72	1	8.58	4	29.59	3	1.51	1.50	EUR		
10	Old Mutual European Equity	-0.88	2	44.07	2	-10.20	4	35.72	3	15.62	2	44.07	2	-35.86	3	-2.82	4	15.05	1	31.37	2	1.80	1.50	EUR		
10	Premier European Growth	-2.42	4	44.59	2	-31.66	4	9.50	4			44.59	2	-50.14	4	-5.20	4	11.47	3	43.73	1	0.45	1.75	EUR		
9	Prudential European	-2.56	4	38.97	3	-3.41	2	35.59	3	23.09	2	38.97	3	-31.21	2	1.04	3	10.93	3	26.54	4	1.87	1.50	EUR		
9	Schroder European	-2.92	4	41.67	3	-12.79	4	20.84	4	3.85	3	41.67	3	-36.45	4	-3.13	4	11.33	3	24.47	4	1.90	1.50	EUR		
9	Schroder European Alpha Plus	1.78	1	40.39	3	-0.67	2	52.50	1			40.39	3	-30.45	2	1.73	3	19.21	1	28.80	3	1.40	1.50	EUR	AA	
10	Standard Life European Equity Growth	-3.99	4	41.02	3	-2.10	2	61.88	1	14.11	3	41.02	3	-32.65	2	3.07	2	17.95	1	38.48	1	2.10	1.50	EUR		
10	SVM Continental Europe	-0.80	2	43.55	2	-10.12	4	52.56	1			43.55	2	-39.65	4	3.57	2	17.95	1	44.16	1	0.50	1.50	EUR	A	
9	Templeton Europe	-2.02	3	40.23	3	-11.41	4	21.34	4			40.23	3	-36.07	3	-1.18	4	11.96	3	22.34	4	1.46	1.50	EUR		
9	Threadneedle European	0.50	2	40.86	3	1.18	2	44.86	2	20.70	2	40.86	3	-29.95	1	2.53	3	10.60	3	29.45	3	1.30	1.50	EUR	A	
8	Threadneedle European Select	4.74	1	38.36	3	2.25	2	46.29	2	14.71	2	38.36	3	-24.54	1	-2.07	4	10.66	3	29.29	3	1.00	1.50	EUR		
10	UBS European Equity	1.21	1	51.64	1	-6.61	3	32.86	4			51.64	1	-36.85	4	-2.48	4	8.96	4	30.56	2	1.40	1.50	EUR		
	Sector Average	-0.72		42.39		-4.27		39.79		15.53		42.39		-34.06		1.96		12.17		30.18						

EUROPEAN SMALLER COMPANIES

10	Aberdeen European Smaller Companies	2.31	4	60.47	1	-16.71	4	40.49
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skandia investment solutions

Risk
Evaluator
Fund Risk
Number

Percentage growth and quartile ranks calculated to
26 February

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

Cumulative

Annual

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

Yield AMC Skandia Sector OBR Fund Rating Citywire Rating

self select (continued)

		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	Yield	AMC	Skandia Sector	OBR Fund Rating	Citywire Rating	
GLOBAL EMERGING MARKETS (continued)																											
10	BlackRock Emerging Markets	4.56	3	81.49	2	38.12	3	112.56	3	90.98	4	81.49	2	-42.11	3	31.46	2	0.09	4	53.75	2	0.41	1.50	EMK			
	BlackRock Emerging Markets Equity Tracker	2.87	4																				0.20	EMK			
8	First State Global Emerging Markets Leaders	5.38	2	57.24	4	55.86	1	142.99	1			57.24	4	-21.71	1	26.61	4	7.81	1	44.61	4	0.30	1.50	EMK	AA		
10	Gartmore Emerging Markets Opportunities	6.85	1	66.69	4	26.51	4	100.80	4	110.05	3	66.69	4	-45.07	4	38.17	1	3.85	2	52.85	2	0.28	1.50	EMK	AA		
10	Henderson Emerging Markets	5.72	2	73.96	3	36.60	3	97.43	4	95.70	3	73.96	3	-38.38	2	27.43	4	1.45	3	42.47	4	0.88	1.50	EMK			
	Ignis HEXAM Global Emerging Markets	2.51	4	83.54	1							83.54	1										1.50	EMK	A		
10	Invesco Perpetual Emerging Countries	5.24	3	67.82	4	32.82	3	107.99	3	114.79	3	67.82	4	-39.44	2	30.69	2	0.86	3	55.26	2	1.11	1.50	EMK			
10	JPM Emerging Markets	7.43	1	70.13	3	41.58	2	135.38	2	167.72	2	70.13	3	-36.61	2	31.27	2	3.89	2	60.02	1	0.27	1.50	EMK			
10	Lazard Emerging Markets	7.76	1	77.84	2	45.61	2	132.86	2	194.65	1	77.84	2	-37.12	2	30.20	3	6.05	1	50.80	2	1.80	1.50	EMK	A		
10	Martin Currie Emerging Markets	1.94	4	53.82	4	11.36	4	77.82	4	72.63	4	53.82	4	-43.27	4	27.60	4	4.23	2	53.20	2	0.50	1.50	EMK			
10	Schroder Global Emerging Markets	4.03	3	68.41	3	43.65	2	123.54	2	99.74	3	68.41	3	-36.36	1	34.04	2	4.20	2	49.34	3	0.08	1.50	EMK			
10	SWIP Emerging Markets	4.28	3	73.19	3	28.66	4	97.13	4	92.78	4	73.19	3	-42.72	3	29.69	3	-3.87	4	59.38	1	0.10	1.50	EMK	A		
10	Templeton Global Emerging Markets	4.45	3	85.59	1	40.26	2	102.79	3			85.59	1	-41.63	3	29.47	3	-0.34	4	45.08	4	0.78	1.75	EMK			
10	UBS Global Emerging Markets Equity	3.40	4	82.62	1	37.31	3	107.61	3			82.62	1	-43.07	4	32.09	2	0.43	4	50.54	3	0.20	1.50	EMK			
	Sector Average	4.72		71.13		34.28		109.76		119.37		71.13		-39.76		30.24		3.44		51.01							
ABSOLUTE RETURN																											
	Absolute Insight ^{4,5}	1.69		10.79								10.79		0.33								0.81	1.50	MGD			
1	Baring Absolute Return Global Bond Trust	1.48		12.77		22.45		28.91				12.77		-0.65		9.30		2.38		2.82			1.75	IFI			
	BlackRock European Absolute Alpha ⁴	0.84																			0.51	3.05	UKE		A		
	BlackRock UK Absolute Alpha ⁴	0.93		8.28		18.84						8.28		-1.66		11.61		12.49			0.21	1.25	GSP				
	CF Octopus Partner Absolute Return ⁴	1.34		33.19								33.19										0.51	3.05	UKE			
	Gartmore Multi-Manager Absolute Return ⁵	2.00		12.10								12.10										0.21	1.25	GSP			
	Gartmore UK Absolute Return ⁴	0.19																				0.21	1.25	GSP		A	
	Jupiter Absolute Return ⁴	Launched: 14/12/2009																									
	L&G Diversified Absolute Return Trust	12.34		14.76								14.76											2.51	MGD			
	Liontrust European Absolute Return ^{4,5}	-3.99																				3.06	GSP				
	Marlborough ETF Absolute Return	0.29		4.22		6.92						4.22		-2.40		5.11		4.26				1.15	1.50	GSP			
2	Newton Real Return ²	0.96		16.16		31.27		60.87		22.17		16.16		-2.35		15.72		4.30		17.49		3.36	1.50	GSP		A	
	Skandia Alternative Investments ⁵	1.32		8.22								8.22											1.50	GSP			
	Standard Life Global Absolute Return Strategies	1.86		22.02								22.02										1.28	1.50	GSP		A	
	SVM UK Absolute Alpha ⁴	-4.09																					3.16	UKE			
	SWIP Absolute Return Bond ⁵	0.82		6.83		8.81						6.83		-2.99		5.00						0.80	1.00	IFI			
	Threadneedle Absolute Return Bond	-0.18		3.07		23.89						3.07		9.33		9.95		3.17				1.25	IFI		A		
SPECIALIST																											
10	Aberdeen European Frontiers	5.33		90.59		-14.29		46.68				90.59		-62.06		18.51		2.77		66.53			1.50	EMK			
5	Aberdeen Multi-Manager Ethical Portfolio [▲] 5	3.94		34.27		-8.96		24.37				34.27		-28.58		-5.05		11.69		22.30		0.30	1.50	UKE			
	Allianz RCM BRIC Stars	3.92		94.87		33.65						94.87		-53.37		47.08		24.82				0.24	1.75	EMK			
9	AXA Framlington Biotech	9.10		9.21		21.20		41.30				9.21		23.05		-9.81		-12.58		33.35			1.75	GSP		A	
10	AXA Framlington Financial	1.71		49.47		-35.30		-10.88		13.32		49.47		-46.10		-19.68		2.56		34.30		2.48	1.50	GSP		A	
7	AXA Framlington Health	13.28		28.90		20.54		29.50				28.90		-3.59		-3.00		-14.33		25.40			1.50	GSP		AA	
10	Baring German Growth	-1.58		50.52		9.92		65.01		-7.68		50.52		-33.68		10.11		11.62		34.50		1.60	1.50	EUR			
10	Baring Korea	9.64		84.51		11.15		66.09		181.66		84.51		-52.81		27.66		-4.83		57.01			1.50	GSP			
10	BlackRock Gold & General	-5.38		33.88		59.15		179.59		723.05		33.88		-27.28		63.48		8.71		61.61			1.75	GSP		AAA	
	CF Eclectica Agriculture	11.71		30.67								30.67		-40.61									1.75	GSP			
	Elite Hasley Diversifier Portfolio ⁵	2.26		7.59								7.59											1.65	MGD			
	Elite Hasley Multi-Strategy Portfolio ⁵	2.28		21.89								21.89		-23.67									1.65	MGD			
3	F&C Progressive Growth	1.34		26.96		-10.22		-0.41				26.96		-28.71		-0.81		1.96		8.79			1.00	UFI			
	Fidelity Emerging Europe Middle East & Africa	11.45		84.73								84.73		-38.54								0.59	1.50	EMK		A	
3	Fidelity Moneybuilder Balanced	1.72		28.53		5.82		29.57		70.80		28.53		-15.60		-2.46		6.01		15.50		3.48	1.00	UKE		A	
	First State Global Listed Infrastructure	5.38		34.29								34.29		-23.99								3.08	1.50	GSP			
10	First State Global Resources	2.02		66.54		48.73		129.54				66.54		-46.29		66.29		8.86		41.77			1.50	GSP		AA	
	First State Indian Subcontinent	12.06		98.86		83.34						98.86		-34.41		40.57							1.75	EMK		A	
	First State Latin America	6.16																				0.40	1.75	EMK			
9	Franklin Biotechnology	15.02		12.13		32.43		51.36				12.13		25.82		-6.13		-15.59		35.40			0.40	1.75	EMK		
	Invesco Perpetual Emerging Europe	8.41		112.35								112.35		-62.31								0.92	1.50	EMK			
10	Invesco Perpetual Latin America	7.55		97.94		64.77		205.68		316.61		97.94		-43.61		47.61		3.20		79.76		1.21	1.50	EMK			
1	Investec Capital Accumulator	2.17		24.67		-0.25		16.98		68.85		24.67		-15.81		-4.96		4.57		12.14			1.25	UFI		A	
10	Investec Global Energy	5.22		38.50		38.59		97.49				38.50		-26.40		35.96		-7.93		54.77		1.11	1.50	GSP			

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Risk Evaluator Fund Risk Number	Percentage growth and quartile ranks calculated to 26 February						Annual performance % and quartile ranks, over one year to end February						AMC	Offshore sector	Skandia Sector					
	Cumulative						Annual													
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2010	Qtl				2009	Qtl	2008	Qtl	2007
self select – offshore																				
6	Aberdeen Global High Yield Bond	6.53	99.11	27.19	51.72	89.41	99.11	-31.26	-7.07	10.73	7.73	1.35	Fixed Int - Global	IFI						
1	Aberdeen Global Sterling Corporate Bond	1.54	11.70	0.80	9.69		11.70	-9.53	-0.26	1.25	7.47	1.00	Fixed Int - Sterling	UFI						
2	Aberdeen Global World Bond	2.70	5.22	55.58	47.01	94.70	5.22	31.27	12.65	-7.62	2.29	0.90	Fixed Int - Global	IFI						
	Absolute Insight UK Equity Market Neutral ^{4,2}	0.61	4.81				4.81	6.74				2.34	Absolute Return	UKE						
6	Ashburton Americas Equity	11.32	32.78	9.03	32.97	-13.63	32.78	-26.15	11.19	-7.38	31.67	1.50	Equity - North America	NAM						
	Ashburton Chindia Equity	3.99	73.24	28.06			73.24	-43.70	31.30			1.50	Equity - Asia Pacific ex Japan	EMK						
9	Ashburton European Equity	3.25	43.86	4.85	80.70	31.29	43.86	-39.95	21.37	13.29	52.13	1.50	Equity - Europe inc UK	GSP						
8	Ashburton Japan Equity	12.78	47.72	1.41	54.23	20.49	47.72	-28.77	-3.62	3.95	46.32	1.50	Equity - Asia Pacific inc Japan	FEX						
	Aviva Investors European Property	-2.52	-10.78				-10.78	-11.45				1.50	Property - Europe	PRO						
10	Baring Eastern Europe	7.01	125.05	6.77	92.78	290.73	125.05	-61.62	23.60	9.16	65.41	1.50	Equity - Emerging Europe	EMK						
7	Baring North American	8.66	34.12	4.43	16.77	-33.65	34.12	-26.26	5.59	-9.34	23.33	1.25	Equity - North America	NAM						
6	Bedlam Emerging Markets ⁴	3.10	30.10	16.97	66.32		30.10	-24.20	18.62	13.03	25.80	1.82	Equity - Emerging Markets	EMK						
6	Bedlam Global ⁴	1.67	21.24	-9.02	22.72		21.24	-25.17	0.28	-1.24	36.58	1.82	Equity - International	GSP						
6	Bedlam Japan ⁴	6.63	16.59	-27.75	-25.79		16.59	-13.96	-27.98	-22.23	32.06	1.82	Equity - Japan	JAP						
5	Bedlam UK ⁴	1.94	29.31	-21.38	0.78		29.31	-25.21	-18.70	7.40	19.35	1.82	Equity - UK	UKE						
	Castlestone Aliquot Agriculture	-0.28	-10.36				-10.36					1.75	Commodity & Energy	GSP						
	Castlestone Aliquot Commodity	2.87	9.79				9.79					1.75	Commodity & Energy	GSP						
10	Fidelity International China Focus	1.03	59.67	74.21	227.11		59.67	-24.87	45.22	34.90	39.19	1.50	Equity - China	FEX						
7	Fidelity International Global Focus	9.06	45.34	10.12	41.18		45.34	-30.58	9.14	-0.47	28.81	1.50	Equity - International	GSP						
10	Fidelity International India Focus	9.01	118.19	27.31	133.37		118.19	-56.65	34.59	9.00	68.17	1.50	Equity - India	EMK						
	Fulcrum Alternative Beta Plus Daily	2.54										2.45	Hedge/Stru Prod - Mixed	GSP						
	Iveagh Wealth ⁴	-1.12	6.70				6.70					2.38	Mixed Asset - Aggressive	MGD						
6	JOHCM UK Growth ^{4,2}	0.77	57.55	-4.82	26.49		57.55	-27.14	-17.08	9.57	21.28	1.70	Equity - UK	UKE						
6	JPM Global Convertibles ²	-1.13	29.38	23.00	44.53		29.38	-16.03	13.22	5.26	11.64	1.25	Convertible	IFI						
	JPM Highbridge Statistical Market Neutral ^{4,2}	-1.93	-1.49	44.00			-1.49	27.12	15.00			3.19	Hedge/Stru Prod - Equity	GSP						
	JPM Income Opportunity ⁴	-0.66	17.61				17.61	17.76				2.69	Hedge/Stru Prod - Fixed Int	IFI						
	New Star India Equity	6.27	88.97				88.97					1.50	Equity - India	EMK						
	Pictet Funds (Lux) Clean Energy	1.62	43.22				43.22	-38.80				1.60	Commodity & Energy	GSP						
9	Pictet Funds (Lux) Emerging Markets Index	5.22	75.22	42.80	119.82		75.22	-38.70	32.95	0.47	53.21	0.90	Equity - Emerging Markets	EMK						
	Pictet Funds (Lux) Euroland Index	-5.75	39.36	-12.70			39.36	-39.05	2.78			0.60	Equity - Europe ex UK	EUR						
	Pictet Funds (Lux) Global Megatrend Selection ⁵	8.86	43.78				43.78					1.60	Equity - International	GSP						
6	Pictet Funds (Lux) Japan Index	11.82	25.39	-9.48	24.13		25.39	-16.18	-13.87	-4.67	43.85	0.60	Equity - Japan	JAP						
8	Pictet Funds (Lux) Pacific (Ex Japan) Index	5.52	77.91	34.44	96.11		77.91	-34.63	15.60	15.09	26.75	0.60	Equity - Asia Pacific ex Japan	FEX						
	Pictet Funds (Lux) Timber	11.44	75.47				75.47					1.60	Equity - Other Specialist	GSP						
6	Pictet Funds (Lux) USA Index	9.20	38.69	1.98	23.95	-4.85	38.69	-22.54	-5.07	1.72	19.50	0.60	Equity - USA	NAM						
6	Pictet Funds (Lux) Water	6.89	30.31	9.00	72.09	96.47	30.31	-20.38	5.06	14.37	38.04	1.60	Commodity & Energy	GSP						
9	SEI GMF Emerging Markets Equity ⁵	6.64	78.25	42.16	115.98		78.25	-37.80	28.23	4.05	46.02	1.60	Equity - Emerging Markets	EMK						
8	SEI GMF European (Ex UK) Equity ⁵	0.00	50.27	-3.57	51.80		50.27	-38.57	4.45	16.59	35.02	1.60	Equity - Europe ex UK	EUR						
7	SEI GMF Global Developed Markets Equity ⁵	7.78	44.43	-14.68	13.21		44.43	-36.42	-7.09	3.67	28.00	1.60	Equity - International	GSP						
	SEI GMF Global Fixed Income ⁵	3.80	8.89	36.99			8.89	17.01	7.52	-6.63		1.00	Fixed Int - Global	IFI						
	SEI GMF Global Opportunistic Fixed Income ⁵	5.56	14.89	45.19			14.89	15.61	9.31	-5.38		1.00	Fixed Int - Global	IFI						
7	SEI GMF Japan Equity ⁵	13.65	29.40	-13.28	15.36		29.40	-21.86	-14.24	-7.69	44.11	1.60	Equity - Japan	JAP						
	SEI GMF Pacific Basin (Ex Japan) Equity ⁵	4.59	72.52	34.05			72.52	-32.06	14.37	11.85		1.60	Equity - Asia Pacific ex Japan	FEX						
	SEI GMF UK Core Fixed Interest ⁵	-0.96	11.50	8.10			11.50	-4.22	1.22	0.17		1.00	Fixed Int - Sterling	UFI						
5	SEI GMF UK Equity ⁵	3.71	45.97	-15.67	16.17		45.97	-38.00	-6.82	12.88	22.04	1.60	Equity - UK	UKE						
6	SEI GMF US Large Companies ⁵	9.55	43.42	5.31	28.54		43.42	-22.37	-5.41	-0.86	23.11	1.60	Equity - USA	NAM						
	SEI GMF US Smaller Companies ⁵	17.19	63.94	5.48			63.94	-25.04	-14.17	-2.14		1.60	Equity - Small Cap USA	NAM						
3	Templeton Global Bond Hedged	11.02	21.20	85.27			21.20	32.07	15.74	-2.36		1.05	Fixed Int - Global	IFI						
	Templeton Global Bond Unhedged	3.30	28.51				28.51	-1.34				1.05	Fixed Int - Global	IFI						
4	Williams de Broe Assetmaster Balanced ⁵	0.85	24.28	-12.24	19.99		24.28	-25.45	-5.29	8.64	25.85	1.50	Mixed Asset - Balanced	MGD						
2	Williams de Broe Assetmaster Cautious ⁵	1.64	26.01	-6.97	20.32		26.01	-22.57	-4.66	7.14	20.72	1.50	Mixed Asset - Cautious	MGD						
5	Williams de Broe Assetmaster Growth ⁵	3.34	34.62	-3.80	37.82		34.62	-29.68	1.63	10.30	29.88	1.50	Mixed Asset - Flexible	MGD						
6	Williams de Broe Assetmaster International Growth ^{3,5}	3.05	39.04	0.83	42.92		39.04	-29.45	2.78	2.82	37.86	1.50	Equity - International	GSP						

You should note that past performance is not a guide to future performance.

The Skandia Investment Solutions funds are listed by IMA sector and may not reflect the sector they appear in through the Skandia Investment Solutions investment platform. For more information please refer to the Skandia Investment Solutions Funds List, available on the Skandia literature library at www.skandia.co.uk/funds.

Where a fund is available as both Income and Accumulation unit types, the performance shown above will be for the fund which has precedence within the Financial Express systems. For further information please contact Skandia.

♦ Figures unavailable.

▲ Ethical or green profile.

S OBSR rating suspended.

¹ Not available for optimised ISA portfolios.

² Fund unavailable through the Offshore Collective Investment Bond.

³ This fund cannot be used within an ISA wrapper.

⁴ The fund manager may apply a Performance Related Fee (PRF). The AMC shown is illustrative as it is adjusted to take account of the PRF. For further information on how the PRF for this fund is calculated please refer to the Skandia Investment Solutions funds list at www.skandia.co.uk/solutions.index.asp

⁵ Multi-Manager Fund.

Source for all performance information and yields: Financial Express Limited, bid to bid, in Sterling, with net income reinvested back into the fund. Source for AMC: Skandia.

A blank space in the yield column indicates that the yield is 0.00 or is unavailable from Financial Express. Offshore funds do not have a yield figure. Investors should be aware that unit prices and the income from units may fall as well as rise and that past performance is not a guide to the future. When a fund invests in securities designated in a different currency to the fund, or where an underlying fund is denominated in a different currency, investments may rise and fall purely as a result of exchange rate fluctuations.

Funds comprising mainly of bonds normally quote a gross redemption yield after all charges but before tax has been deducted. Funds mainly made up of equities normally quote a yield representing the estimated annual payout net of tax for a basic rate taxpayer. For further information contact the fund management company.

Investors should note that the performance quoted is for the underlying fund available via Skandia Investment Solutions. Product wrappers are subject to their own charges. Investors should not use this as a guide to the potential performance of a Skandia Investment Solutions investment.

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.

Sector classifications are governed by Financial Express.

For more information regarding the statistics shown in informer please see the Fund News page.

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