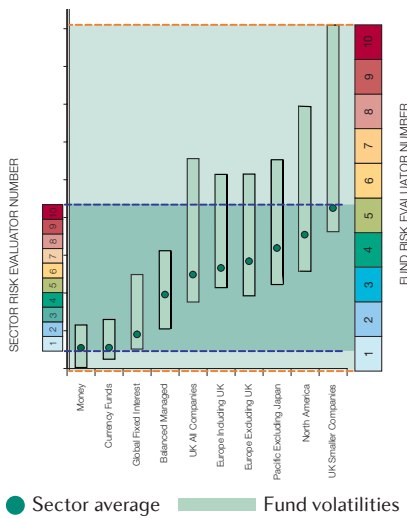


fund statistics in informer

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.

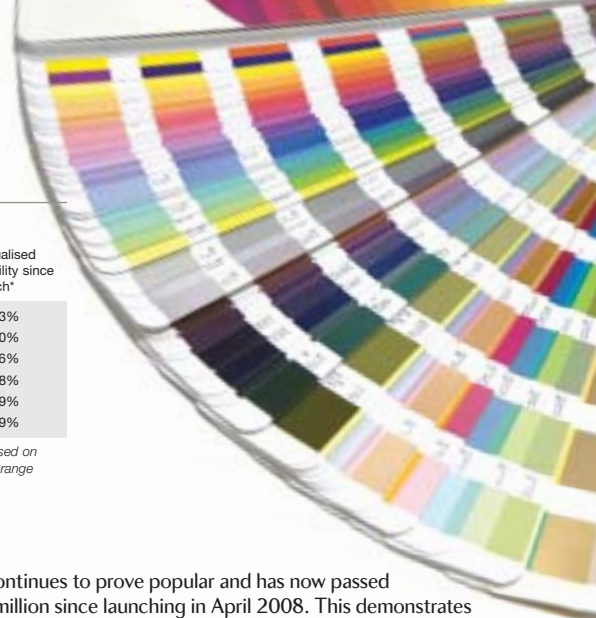
- EMK – Emerging Markets
- IFI – International Fixed Interest
- NAM – North American
- EUR – European excluding UK
- UFI – UK Fixed Interest
- PRO – Property
- FEX – Far East excluding Japan
- MGD – Managed
- UKE – UK Equity
- JAP – Japan
- CMM – Cash/Money Market
- GSP – Global Specialist

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 30 April 2010

	Cumulative					
	3 Mths	6 Mths	1 year	TER	AMC	Yield
Skandia Investment Solutions						
Spectrum 3	4.70	6.33	20.64	2.03	1.25	2.47
Spectrum 4	5.78	7.39	22.63	1.98	1.25	2.24
Spectrum 5	6.80	8.38	24.61	1.95	1.25	2.05
Spectrum 6	7.75	9.30	26.35	2.00	1.25	1.78
Spectrum 7	8.78	10.24	27.97	2.32	1.25	1.40
Spectrum 8	9.75	11.20	29.93	2.52	1.25	1.02

Life						
Spectrum 3	3.42	5.68	18.34	1.95	-	-
Spectrum 4	4.25	6.69	20.08	1.65	-	-
Spectrum 5	4.83	7.55	22.44	1.55	-	-
Spectrum 6	5.82	8.55	23.44	1.60	-	-
Spectrum 7	6.40	9.32	25.69	1.75	-	-
Spectrum 8	7.20	10.38	27.75	1.95	-	-

Initial Price Pension						
Spectrum 3	3.96	6.63	21.44	1.95	-	-
Spectrum 4	4.77	7.74	23.50	1.65	-	-
Spectrum 5	5.90	9.06	25.89	1.55	-	-
Spectrum 6	6.75	10.16	27.81	1.60	-	-
Spectrum 7	7.74	11.16	29.77	1.75	-	-
Spectrum 8	8.56	12.24	31.72	1.95	-	-

Single Price Pension						
Spectrum 3	4.11	7.04	22.41	1.95	-	-
Spectrum 4	5.07	8.20	24.53	1.65	-	-
Spectrum 5	6.04	9.45	26.84	1.55	-	-
Spectrum 6	6.95	10.62	28.88	1.60	-	-
Spectrum 7	7.91	11.60	30.66	1.75	-	-
Spectrum 8	8.80	12.64	32.93	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%	7.23%
Skandia Spectrum 4	7.98% - 9.94%	8.80%
Skandia Spectrum 5	9.95% - 11.90%	10.46%
Skandia Spectrum 6	11.91% - 13.87%	12.08%
Skandia Spectrum 7	13.88% - 15.83%	14.29%
Skandia Spectrum 8	15.84% - 17.80%	16.99%

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

Skandia comments:

The Skandia range of Spectrum Funds continues to prove popular and has now passed funds under management of over £500 million since launching in April 2008. 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 two years 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

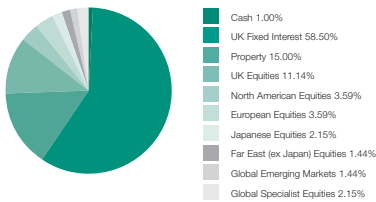
Spectrum is an innovative range of risk-rated funds that bring greater precision to the management of your clients' investment journey by matching the appropriate portfolio to an acceptable level of risk.

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.

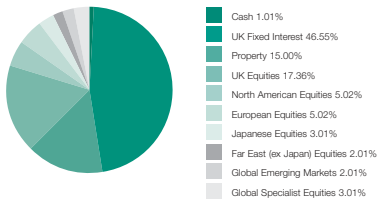
The Spectrum solution offers a range of six funds, designed to meet the requirements of investors with a Skandia risk level of 3 to 8. Historically more than 95% of investors fall within risk profiles 3-8, which is why the Spectrum Funds have been built to match these profiles. Each fund will have an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

spectrum asset allocations

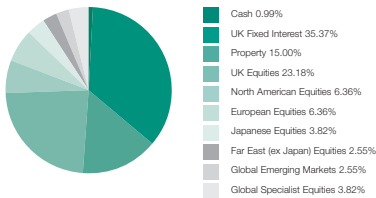
Skandia Spectrum 3



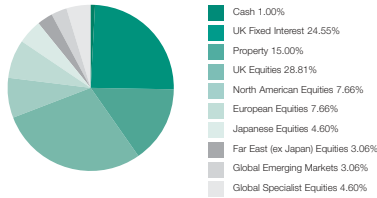
Skandia Spectrum 4



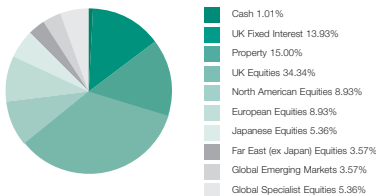
Skandia Spectrum 5



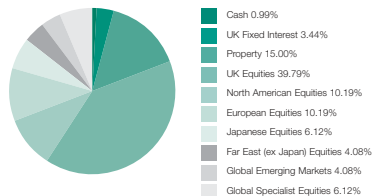
Skandia Spectrum 6



Skandia Spectrum 7



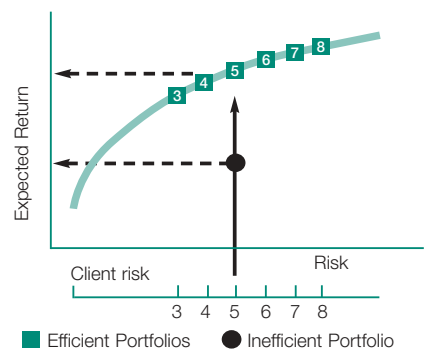
Skandia Spectrum 8



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 deposit fund

all information as at 5 May 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 accounts held in high-quality, approved credit institutions, focusing on risk control via a blend of term cash deposits. The Fund may also invest in a diversified portfolio of high-quality sterling money market fund assets, where this is required to fulfil the objectives of liquidity, safety of capital and stability of return. 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.

The Fund currently has a zero total expense ratio, which means that the Fund has no management charges. 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

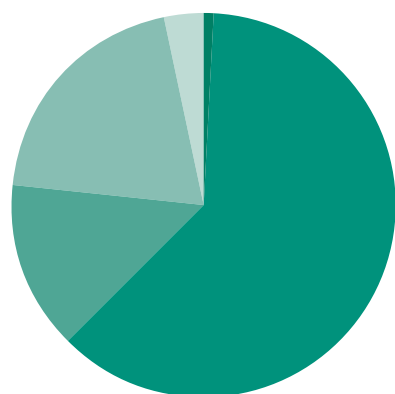
The amount invested with an individual counterparty is restricted in relation to:

- 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-	62%
A+	13%
A	22%
A-	2%

top ten financial institutions

Institution	% of fund
Clydesdale	9%
Bank of Scotland	9%
Alliance & Leicester	9%
Leeds & Holbeck	9%
RBS	9%
Barclays	8%
Coventry	8%
Ulster	7%
Nationwide	7%
SEB Stockholm	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	29%
1 month	11%
2 months	11%
3 months	9%
>3 months*	40%
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

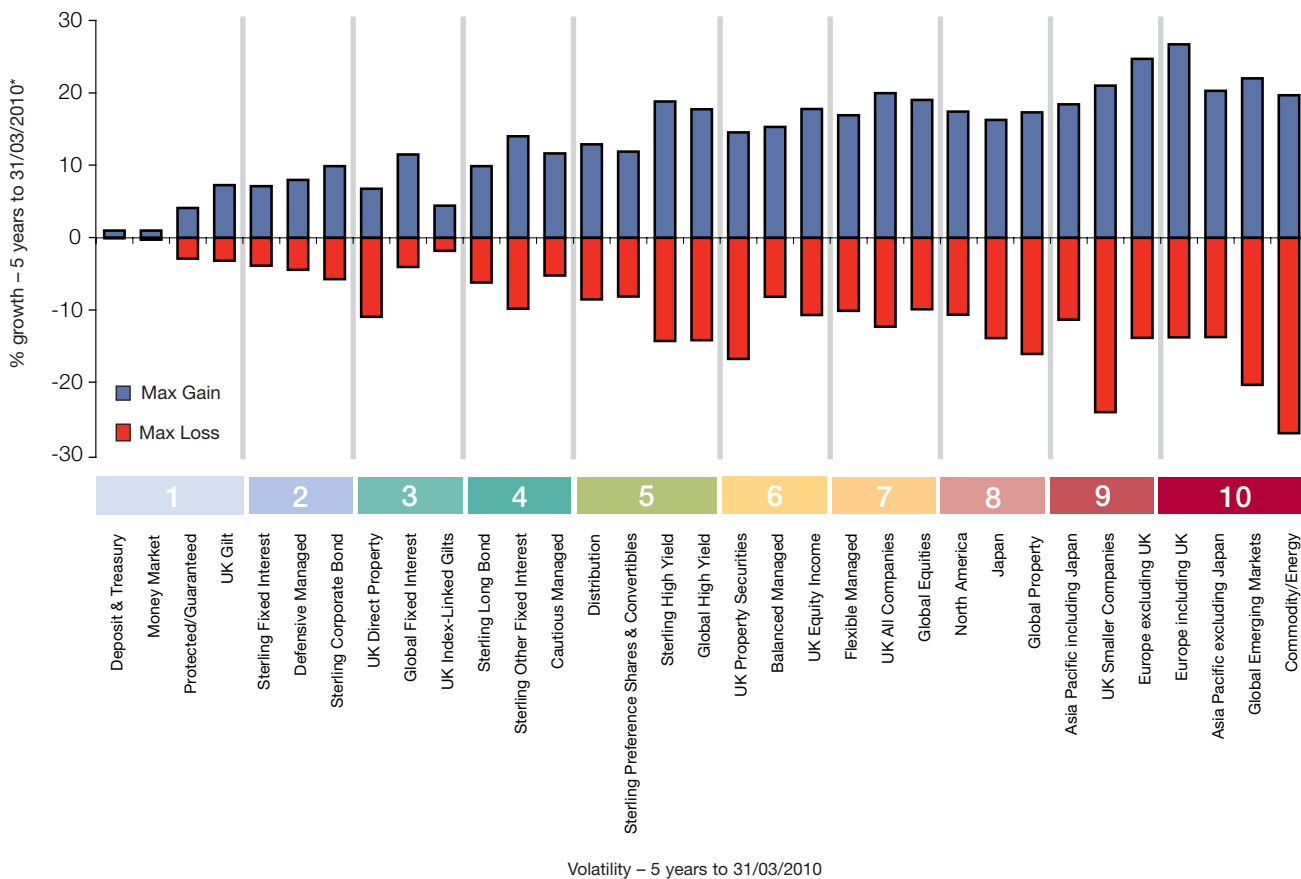
life funds

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.

Life 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 31/03/2010. 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.

Risk
Evaluator
Fund Risk
Number

Percentage growth and quartile ranks calculated to
30 April

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

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

TER Skandia Sector OBSR Fund Rating Citywire Rating

self select (continued)																																							
Risk Evaluator	Fund Risk Number	Percentage growth and quartile ranks calculated to 30 April										Annual performance % and quartile ranks, over one year to end April					TER	Skandia Sector	OBSR Fund Rating	Citywire Rating																			
		Cumulative		3 Yrs		5 Yrs		10 Yrs		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 OTHER FIXED INTEREST (continued)																																							
3	Henderson Strategic Bond	3.11	3	35.01	3	18.45	1	31.95	1	59.56	1	35.01	3	-12.05	1	-0.24	1	3.60	2	7.52	1	1.10	UFI	AA															
3	Invesco Perpetual Monthly Income Plus	4.80	1	41.53	2	18.24	1	39.44	1			41.53	2	-15.39	2	-1.26	1	6.62	1	10.60	1	1.15	UFI	AAA															
	Invesco Tactical Bond Fund	Launched: 26/02/2010																																					
	L&G Dynamic Bond Trust	3.59	3																			1.20	UFI	AA	AAA														
	M&G Optimal Income	2.28	4	22.80	4	26.91	1					22.80	4	2.17	1	1.15	1				1.00	UFI	AA	AA	A														
4	New Star Fixed Interest	4.99	1	44.13	2	6.20	3	19.45	2			44.13	2	-22.59	3	-4.82	4	4.73	2	7.40	1	1.00	UFI	AA															
4	New Star High Yield Bond	4.97	1	55.52	1	8.91	3	22.64	2			55.52	1	-26.22	4	-5.08	4	5.27	1	6.97	2	1.00	UFI	AA															
	Old Mutual Dynamic Bond	3.48	3	47.67	1							47.67	1	-27.64	4						0.90	UFI	AA																
1	Schroder Strategic Bond	2.00	4	6.83	4	8.26	3	14.57	4	38.73	3	6.83	4	-0.76	1	2.12	1	3.13	3	2.62	4	1.15	UFI		A														
2	Skandia Bond Income ²	2.83	4	27.72	4	12.07	2	18.97	3			27.72	4	-10.67	1	-1.78	2	2.49	3	3.57	4	1.00	UFI	AA															
2	Threadneedle Strategic Bond	2.92	4	26.87	4	11.98	2	20.10	2			26.87	4	-9.75	1	-2.20	2	2.59	3	4.55	3	1.05	UFI																
	Sector Average	3.86		35.26		9.05		19.55		46.01		35.26		-16.90		-2.98		3.65		5.77																			
CAUTIOUS MANAGED																																							
	Aberdeen Multi-Manager Cautious Managed Portfolio ²	5.17	2	22.15	2	0.51	3					22.15	2	-12.50	2	-5.96	3	5.58	3		1.75	MGD		A															
	Aberdeen Multi-Manager Multi Asset Dist Portfolio ²	6.84	1	28.59	1							28.59	1	-25.78	4						1.50	MGD		A															
	Cazenove Multi-Manager Diversity ²	3.52	4	18.18	4							18.18	4	-9.80	2						1.55	MGD																	
	CF Midas Balanced Income ²	3.96	4	26.27	1	-18.83	4					26.27	1	-29.14	4	-9.28	4	9.59	1		0.95	MGD																	
	Cirium Cautious	4.32	3	24.43	2							24.43	2								1.35	MGD																	
	Fidelity Multi-Asset Strategic	6.51	1	22.46	2	14.64	1					22.46	2	-7.64	1	1.36	1				1.25	MGD		A															
	Fidelity Multi-Manager Income Portfolio ²	6.21	1	24.57	2	-9.64	4					24.57	2	-20.63	4	-8.60	4				1.65	MGD																	
	Fidelity Retirement Income ²	4.25	3	25.48	2							25.48	2	-13.67	3						1.40	MGD																	
3	Gartmore Cautious Managed	4.17	3	22.34	2	5.44	2	27.89	2			22.34	2	-10.96	2	-3.20	2	6.83	2	13.53	3	1.00	MGD	AA	AA														
	Gartmore Multi-Manager Cautious ²	4.37	3	24.80	2	-3.02	3					24.80	2	-18.20	4	-5.00	3				1.75	MGD																	
	HSBC Open Global Distribution ²	3.65	4	23.45	2	4.08	2					23.45	2	-13.80	3	-2.20	2				1.80	MGD																	
	HSBC Open Global Return ²	4.11	3	18.22	4	8.13	2					18.22	4	-10.50	2	2.19	1				1.95	MGD																	
	IFDS Apollo Cautious ²	Launched: 01/03/2010																																					
	IFSL pH Managed Income Portfolio ²	2.76	4																		2.10	MGD																	
	IFSL Sinfonia Cautious Managed ²	4.42	3	15.03	4							15.03	4								1.90	MGD																	
	IFSL Sinfonia Income & Growth ²	5.48	2	18.70	3							18.70	3								1.90	MGD																	
	IFSL Sinfonia Income ²	2.15	4	10.93	4							10.93	4								1.90	MGD																	
3	Investec Perpetual Distribution	3.97	4	33.33	1	12.66	1	35.28	1			33.33	1	-15.30	3	-0.24	1	8.17	1	11.01	4	1.15	MGD	AAA															
3	Investec Cautious Managed	6.16	1	27.99	1	9.81	1	31.12	2	50.30	1	27.99	1	-6.39	1	-8.35	4	5.65	3	13.02	3	0.85	MGD	AA															
2	Jupiter Distribution	1.60	4	18.55	3	-0.39	3	14.39	4			18.55	3	-11.83	2	-4.70	3	4.33	4	10.07	4	1.20	MGD																
	Jupiter Merlin Income Portfolio ²	5.48	2	25.91	2	6.67	2					25.91	2	-11.18	2	-4.62	3				1.75	MGD	AAA																
	Marlborough Cautious ²	4.58	3																		2.00	MGD																	
	New Star Cautious Portfolio ²	7.60	1	24.58	2	-10.42	4					24.58	2	-22.55	4	-7.16	4	6.12	2		1.55	MGD																	
4	New Star Managed Distribution	5.36	2	45.97	1	-4.18	3	15.06	4			45.97	1	-26.52	4	-10.66	4	6.30	2	12.97	3	1.30	MGD																
	Sarasin GlobalSar IIRD	5.75	2	15.51	4							15.51	4								1.50	MGD																	
	Schroder Multi-Manager Cautious Mgd Dist Portfolio ²	6.36	1	30.60	1	-0.89	3					30.60	1	-21.87	4	-2.87	2				1.55	MGD																	
3	Skandia Cautious Life ²	5.80	2	24.68	2	1.55	3	23.84	3	24.68	3	24.68	2	-14.88	3	-4.32	3	4.35	4	16.87	2	0.50	MGD																
3	Skandia Index Cautious ²	4.60	3	18.82	3	8.60	2	29.40	2			18.82	3	-8.60	1	0.00	1	5.31	3	13.15	3	0.25	MGD																
	SWIP Multi Manager Diversity ²	2.52	4	12.96	4							12.96	4								1.70	MGD		A															
	T Bailey Cautious Managed	5.15	2	20.62	3							20.62	3								2.15	MGD																	
	Thames River Cautious Managed ²	4.89	3	17.43	4							17.43	4								1.80	MGD	AA																
	Thames River Distribution ²	5.63	2	22.38	2							22.38	2								1.95	MGD		A															
	Sector Average	5.04		22.15		1.03		21.35		29.62		22.15		-14.03		-3.79		5.62		13.72																			
DISTRIBUTION FUNDS																																							
3	Aberdeen Managed Distribution	5.32	2	27.81	1	1.74	2	23.16	2			27.81	1	-17.32	2	-3.72	2	6.48	2	13.68	2	0.95	MGD																
3	Aberdeen Managed Distribution (SDB)	5.31	2	27.86	1	1.90	1	21.48	2			27.86	1	-17.40	2	-3.51	2	6.47	2	11.98	3	0.95	MGD																
3	Aviva Investors Distribution (SDB)	3.63	4	31.36	1	1.62	2	16.72	2			31.36	1	-17.48	2	-6.25	3	4.24	3	10.19	4	0.80	MGD																
3	AXA Distribution (SDB)	4.78	2	22.10	3	4.39	1	23.58	2			22.10	3	-15.76	2	1.49	1	5.82	3	11.86	3	1.05	MGD		A														
4	New Star Managed Distribution (SDB)	5.47	1	46.88	1	-4.10	3	15.60	3			46.88	1	-26.96	4	-10.61	4	6.38	2	13.31	3	1.30	MGD																
3	Prudential Distribution (SDB)	3.80	3	28.78	1	-2.66	2	17.54	2			28.78	1	-19.37	3	-6.26	3	6.71	2	13.15	3	0.95	MGD																
3	Skandia Distribution Portfolio (SDB) ²	4.14	3	22.39	3	-0.82	2	21.11	2	25.58	3	22.39	3	-12.38	1	-7.51	4	6.51	2	14.64	2	0.45	MGD																
	Sector Average	4.64		23.61		-3.75		12.80		23.70		23.61		-17.38		-5.76		5.28		11.32																			
STERLING HIGH YIELD																																							
3	Investec Monthly High Income	3.65	3	31.46	3	15.45	1	29.01	1			31.46	3	-10.03	1	-2.39	1	5.19	2	6.24	2	1.10	UFI		A														
	JPM Global High Yield Bond	3.29	3	30.84	4	11.94	2					30.84	4	-15																									

Risk
Evaluator
Fund Risk
Number

6

7

7

Percentage growth and quartile ranks calculated to 30 April

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

Fund Name	Risk	Cumulative								Annual								TER	Skandia Sector	OBSR Fund Rating	Citywire Rating		
		3 Mths		1 Yr		3 Yrs		5 Yrs		2010		2009		2008		2007						2006	
		Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl					Qtl	
self select (continued)																							
UK EQUITY INCOME (continued)																							
9 AXA Framlington Monthly Income		4.34	4	35.49	1	-35.82	4	-12.06	4	35.49	1	-40.65	4	-20.19	4	8.90	4	25.83	2	1.15	UKE	AA	
6 BlackRock UK Income		7.32	2	34.83	1	1.17	1	34.05	2	34.83	1	-16.91	1	-9.69	2	8.10	4	22.57	4	1.20	UKE	A	AAA
F&C Stewardship Income ▲		7.60	2	28.67	2	-25.75	4			28.67	2	-31.12	4	-16.22	4	18.68	1			1.15	UKE		
5 Fidelity Income Plus		3.69	4	25.50	3	-15.39	3	14.44	4	25.50	3	-24.62	3	-10.57	3	8.65	4	24.48	3	1.15	UKE		
6 Gartmore UK Equity Income		6.16	3	34.76	1	-11.42	3	23.94	3	34.76	1	-26.02	3	-11.15	3	12.21	2	24.70	3	1.00	UKE		AA
7 GLG UK Income		10.18	1	40.31	1	-20.50	4	8.48	4	40.31	1	-31.91	4	-16.79	4	9.07	4	25.11	3	1.00	UKE		
10 Henderson UK Equity Income		10.59	1	44.99	1	-23.13	4	10.59	4	44.99	1	-38.69	4	-13.52	4	17.42	1	22.52	4	1.20	UKE		
5 HSBC Income		6.51	3	35.15	1	-11.99	3	14.09	4	35.15	1	-27.48	3	-10.21	3	7.47	4	20.62	4	1.40	UKE		
4 Invesco Perpetual High Income		2.87	4	21.14	4	-7.21	2	43.12	1	21.14	4	-19.98	2	-4.27	1	21.34	1	27.11	2	1.30	UKE	AAA	
4 Invesco Perpetual Income		2.00	4	21.69	4	-6.49	2	43.99	1	21.69	4	-19.24	2	-4.85	1	20.92	1	27.34	2	1.30	UKE	AAA	
6 Invesco Perpetual Income & Growth		7.40	2	34.46	1	-12.72	3	24.38	3	34.46	1	-27.55	3	-10.40	3	15.90	1	22.95	4	1.20	UKE		
7 JPM Premier Equity Income		9.69	1	37.29	1	-13.50	3	17.05	4	37.29	1	-30.49	4	-9.35	2	8.08	4	25.19	3	1.05	UKE		
5 Jupiter Income		6.05	3	27.64	3	-15.12	3	23.91	3	6.05	3	-25.22	3	-11.07	3	10.55	3	32.07	1	1.25	UKE	AAA	
7 Lazard UK Income		6.92	2	36.82	1	-15.59	3	17.92	4	6.92	2	-30.21	4	-11.60	3	9.55	4	27.53	2	0.85	UKE		
7 Liontrust First Income		9.37	1	36.06	1	-22.65	4	6.39	4	9.37	1	-31.28	4	-17.27	4	12.41	2	22.35	4	1.05	UKE		
Martin Currie UK Equity Income		7.46	2	36.18	1					7.46	2	-34.29	4							1.20	UKE		
Neptune Income		5.55	3	34.44	1	-7.02	2			5.55	3	-25.93	3	-6.62	2	12.11	2			1.10	UKE	AA	
8 New Star Higher Income		6.51	3	30.18	2	-36.31	4	-12.62	4	30.18	2	-38.69	4	-20.20	4	9.08	4	25.78	2	1.40	UKE		
4 Newton Higher Income		6.46	3	28.72	2	-6.30	2	30.69	2	6.46	3	-18.37	2	-10.82	3	11.75	3	24.81	3	0.60	UKE	A	
6 Premier Alpha Income		4.71	4	23.02	4	-16.42	4	13.59	4	4.71	4	-24.41	3	-10.12	3	10.00	3	23.56	3	1.15	UKE		
5 Premier Income		4.87	4	26.24	3	-9.16	2	24.31	3	4.87	4	-21.82	2	-7.96	2	10.87	3	23.43	4	1.05	UKE		
5 Premier Monthly Income		4.77	4	25.79	3	-13.24	3	17.90	4	4.77	4	-22.93	2	-10.50	3	10.91	3	22.52	4	1.15	UKE		
Psigma Income		4.76	4	24.38	3					4.76	4	-25.77	3							1.40	UKE	AA	
7 Rathbone Income		7.87	1	32.86	1	-18.63	4	19.34	3	7.87	1	-29.34	4	-13.31	4	12.68	2	30.16	1	1.10	UKE	A	
5 Rensburg UK Equity Income		4.18	4	28.06	3	-9.87	3	21.35	3	4.18	4	-25.70	3	-5.29	1	9.60	4	22.85	4	1.05	UKE	A	
7 Schroder Income		7.43	2	35.46	1	7.03	1	45.62	1	7.43	2	-12.71	1	-9.48	2	13.18	2	20.21	4	1.20	UKE	AA	AAA
Schroder Income Maximiser		6.01	3	28.55	2					6.01	3	-28.55	2							1.25	UKE		
6 Skandia Equity Income ²		6.27	3	32.05	1	-11.82	3	19.82	3	6.27	3	-23.45	3	-12.76	4	8.26	4	25.50	3	1.00	UKE		
Threadneedle UK Equity Income		7.54	2	29.67	2	-3.13	1			7.54	2	-23.51	3	-2.32	1	11.01	3			1.10	UKE	A	A
UBS UK Equity Income		6.22	3	23.24	4					6.22	3	-28.52	4							1.15	UKE		
Sector Average		6.26		28.15		-11.53		24.07		6.26		-23.44		-9.82		12.16		25.03					
FLEXIBLE MANAGED																							
Aberdeen Multi-Manager Equity Managed Portfolio ²		8.47	3	26.51	3	-4.20	4			8.47	3	-19.09	2	-6.41	4	5.05	4			2.05	MGD		A
Artemis Strategic Assets Fund		8.82	3							8.82	3									1.25	MGD		
Cazenove Multi-Manager Diversity Tactical ²		6.17	4	21.64	4					6.17	4	-18.74	2							1.80	MGD		
CF Miton Global Growth		6.33	4							6.33	4									2.10	MGD		A
Cirium Dynamic ²		7.29	4	39.66	1					7.29	4	39.66	1							1.40	MGD		
5 Gartmore Multi-Manager Active ²		8.17	3	24.95	4	-4.10	4	30.70	4	8.17	3	-18.67	2	-5.63	4	5.61	3	29.06	2	1.85	MGD		
IFSL Sinfonia Active Managed ²		8.17	3	25.63	3					8.17	3	25.63	3							1.90	MGD		
Jupiter Merlin Growth Portfolio ²		9.73	2	27.93	3	4.59	1			9.73	2	-13.87	1	-5.08	3					2.00	MGD	AAA	
M&G Cautious Multi-Asset ²		6.13	4	23.02	4					6.13	4	-4.17	1							1.25	MGD	A	A
M&G Managed ²		7.17	4	26.05	3					7.17	4	26.05	3							1.30	MGD		A
8 M&G Managed Growth ²		10.69	1	41.30	1	13.36	1	68.39	1	10.69	1	-24.18	4	5.81	1	8.43	2	37.00	1	1.15	MGD		A
7 New Star Active Portfolio ²		10.03	2	37.17	1	-5.85	4	36.87	3	10.03	2	-31.41	4	0.08	1	5.95	3	37.20	1	1.55	MGD	A	
Rathbone Global Opportunities		12.25	1	36.65	1					12.25	1	-30.16	4							1.10	GSP		A
Sarasin EquiSar IIID ¹		7.22	4	18.43	4					7.22	4	18.43	4							1.65	MGD		
Schroder Multi-Manager High Alpha Portfolio ²		10.46	1	38.87	1	-8.56	4			10.46	1	-31.08	4	-4.47	3					1.85	MGD		
8 Skandia Ethical ▲ ²		9.09	2	33.86	1	-8.29	4	29.57	4	9.09	2	-26.57	4	-6.70	4	9.72	1	28.76	2	0.80	GSP		
5 Skandia Fidelity Managed		9.36	2	31.18	2	4.12	1	45.68	1	9.36	2	-19.47	2	-1.43	2	6.27	3	31.65	1	0.90	MGD		
Skandia Global Best Ideas ²		13.75	1	39.11	1	-6.19	4			13.75	1	-29.53	4	-4.30	3					1.80	MGD		A
5 Skandia Invesco Perpetual Managed		6.81	4	30.83	2	-1.75	3	42.93	2	6.81	4	-20.20	2	-5.89	4	12.94	1	28.81	2	0.75	MGD		
7 Skandia JPM Managed Investment Trust		9.44	2	31.20	2	-6.16	4	33.79	3	9.44	2	-24.70	4	-5.00	3	8.56	2	31.33	1	1.15	MGD		
6 Skandia New Star Managed		7.50	4	35.17	1	-21.64	4	7.58	4	7.50	4	-32.36	4	-14.29	4	8.13	2	26.97	3	1.35	MGD		
Thames River Equity Managed ²		7.42	4	20.80	4					7.42	4	20.80	4							2.75	MGD		AA
Sector Average		8.92		29.32		-1.17		37.64		8.92		-21.41		-2.76		7.74		29.26					
UK ALL COMPANIES																							
Aberdeen UK Equity		7.80	3	40.00	1	-11.02	3			7.80	3	-30.04	4	-9.15	3	13.03	2			1.15	UKE		
Aegon Ethical Equity ▲		7.35	3	30.19	3	-12.87	3			7.35	3	-27.52	3	-7.67	3	16.02	1			1.15	UKE	AA	
Aegon UK Opportunities		8.10	3	36.40	2					8.10	3	36.40	2							1.15	UKE	AA	
8 Allianz RCM UK Growth		9.17	2	43.89	1	-12.61	3	20.20	4	9.17	2	-34.79	4	-6.86	3	5.83	4	29.97	2	1.15	UKE		
9 Allianz RCM UK Mid-Cap		11.60	1																				

Risk Evaluator
Fund Risk Number

Percentage growth and quartile ranks calculated to 30 April

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

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

TER Skandia Sector OBRS 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	TER	Skandia Sector	OBRS Fund Rating	Citywire Rating	
UK ALL COMPANIES (continued)																										
	Martin Currie UK Growth	8.25	3	30.43	3							30.43	3	-30.15	4								1.20	UKE		
7	Neptune UK Equity	4.98	4	25.99	4	-5.28	2	44.06	1			25.99	4	-17.55	1	-8.82	3	11.59	2	36.29	1		1.20	UKE	A	
9	New Star UK Alpha	5.12	4	38.44	1	-15.37	4	27.06	3			38.44	1	-38.03	4	-1.35	1	12.08	2	33.95	1		1.35	UKE		
9	New Star UK Growth	9.51	2	38.94	1	-39.20	4	-14.12	4			38.94	1	-42.84	4	-23.44	4	8.13	4	30.62	2		1.40	UKE		
4	Newton Income	7.97	3	25.58	4	8.42	1	42.65	1			25.58	4	-18.49	1	5.92	1	7.33	4	22.59	4		0.60	UKE	A	A
4	Newton UK Opportunities	7.28	3	26.27	4	3.69	1	46.84	1			26.27	4	-16.99	1	-1.07	1	13.92	1	24.30	4		0.85	UKE		A
	Old Mutual UK Select Equity	7.36	3	36.23	2							36.23	2	-27.73	3								1.05	UKE	A	
	Old Mutual UK Select Mid Cap	9.51	2	33.71	2							33.71	2	-19.41	1								1.05	UKE	AA	
5	Premier Alpha Growth	6.02	4	21.88	4	-10.64	3	14.41	4	11.47	3	21.88	4	-22.83	2	-4.99	2	5.62	4	21.22	4		1.15	UKE		
	Premier Fellowship ▲	4.61	4	26.39	4	-15.44	4					26.39	4	-25.12	2	-10.65	4						1.05	UKE		
7	Premier UK Mid 250	8.15	3	26.93	4	-6.71	3	42.56	1	1.33	4	26.93	4	-18.92	1	-9.35	3	14.80	1	33.10	1		1.20	UKE		
	Rathbone Blue Chip Income & Growth	5.83	4	24.10	4	-13.07	4					24.10	4	-22.74	2	-9.33	3	12.41	2				1.05	UKE	A	
8	Rathbone Recovery	6.61	4	34.08	2	-27.44	4	4.16	4			34.08	2	-32.70	4	-19.59	4	17.46	1	22.21	4		1.05	UKE		
	Rensburg UK Managers Focus	4.82	4	29.47	3	-15.20	4					29.47	3	-25.74	2	-11.80	4						1.10	UKE		
	Rensburg UK Mid Cap Growth	9.80	2	40.49	1	6.64	1					40.49	1	-17.55	1	-7.94	3	22.67	1				1.10	UKE	A	
7	Rensburg UK Select Growth	6.87	4	34.49	2	-15.38	4	24.59	4			34.49	2	-30.04	4	-10.07	3	15.04	1	27.99	2		1.05	UKE	AAA	
8	Schroder Recovery	9.99	2	40.39	1	5.29	1	48.57	1			40.39	1	-13.61	1	-13.19	4	13.67	1	24.13	4		1.10	UKE		A
9	Schroder UK Alpha Plus	10.04	2	40.27	1	2.16	1	59.54	1			40.27	1	-25.80	2	-1.84	1	11.44	2	40.13	1		1.20	UKE	AA	A
8	Schroder UK Equity	7.23	4	41.97	1	-2.94	2	32.84	3	26.95	2	41.97	1	-29.39	4	-3.18	2	10.77	3	23.57	4		1.20	UKE		
10	Schroder UK Mid 250	8.78	2	31.85	3	-20.65	4	32.36	3			31.85	3	-27.65	3	-16.82	4	19.69	1	39.35	1		1.25	UKE	AA	
	Skandia UK Best Ideas ²	11.57	1	36.48	2	-31.20	4					36.48	2	-39.91	4	-16.10	4						1.70	UKE		
9	Skandia UK Equity Blend ²	7.86	3	36.33	2	-19.58	4	11.71	4			36.33	2	-33.18	4	-11.72	4	7.60	4	29.10	2		1.30	UKE		
6	Skandia UK Index	8.74	2	40.90	1	-4.27	2	34.08	2	22.99	2	40.90	1	-28.93	4	-4.39	2	10.45	3	26.79	3		0.25	UKE		
	Skandia UK Strategic Best Ideas ²	7.94	3	24.94	4							24.94	4	-15.35	1								1.85	UKE		
	SVM UK Alpha	7.80	3	42.68	1							42.68	1	-32.40	4								1.35	UKE		
	SVM UK Opportunities	6.29	4	60.00	1							60.00	1	-41.11	4								1.35	UKE		
6	Threadneedle UK	8.72	2	35.24	2	1.05	1	37.17	2			35.24	2	-27.41	3	2.93	1	6.13	4	27.90	2		1.20	UKE		A
6	Threadneedle UK Select	7.60	3	30.35	3	-4.47	2	41.75	1			30.35	3	-27.47	3	1.05	1	10.27	3	34.56	1		1.15	UKE		
	Sector Average	8.55		32.84		-8.20		31.04		21.14		32.84		-25.44		-7.32		10.72		28.92						
GLOBAL EQUITIES																										
	Aberdeen Ethical World ▲	10.31	3	37.66	1	7.37	2					37.66	1	-24.17	4	2.85	1						1.10	GSP		
	Aberdeen Multi-Manager Constellation Portfolio ²	8.33	4	25.31	4	-3.01	4					25.31	4	-20.00	3	-3.25	3	2.11	4				2.10	GSP	A	
8	Aberdeen World Equity	8.76	4	34.11	2	11.79	1	60.71	1			34.11	2	-21.48	3	6.15	1	5.25	3	36.59	1		1.15	GSP	A	A
7	Allianz RCM Dynamic Growth	7.25	4	23.95	4	0.00	4	43.36	2	-16.63	4	23.95	4	-23.24	4	5.11	1	3.41	3	38.63	1		0.60	GSP		
	Allianz RCM Global EcoTrends	8.75	4	14.17	4							14.17	4										1.55	GSP		
	Artemis Global Growth	14.67	1	32.29	2	-17.17	4					32.29	2	-39.24	4	3.04	1	4.73	3				1.10	GSP	AA	
9	AXA Framlington Global Opportunities	12.36	2	31.53	2	-8.71	4	25.15	4	-24.95	4	31.53	2	-33.49	4	4.36	1	-1.37	4	39.00	1		1.30	GSP		
8	Baring Global Growth	10.37	3	32.08	2	11.02	1	46.20	2	-9.49	4	32.08	2	-19.15	2	3.97	1	0.11	4	31.54	2		1.20	GSP		
10	Baring Global Select	12.14	2	31.82	2	12.66	1	68.60	1			31.82	2	-25.91	4	15.36	1	5.57	3	41.75	1		1.85	GSP		
9	BlackRock Global Equity	9.68	3	29.03	3	14.55	1	48.88	2			29.03	3	-18.37	2	8.75	1	1.25	4	28.37	3		1.10	GSP		A
	CF JM Finn Global Opportunities	11.30	2									11.30	2										1.35	GSP		
	Ecclesiastical Amity International ▲	7.16	4	32.88	2							32.88	2										1.35	GSP	AAA	
8	Fidelity Global Focus	14.54	1	38.22	1	14.21	1	59.86	1	-6.19	4	38.22	1	-21.52	3	5.29	1	3.33	3	35.47	1		1.25	GSP		
	Fidelity Global Special Situations	13.91	1	38.44	1	0.87	3					38.44	1	-27.97	4	1.15	2						1.20	GSP	A	
6	Fidelity International	10.01	3	28.75	3	-3.77	4	32.35	4			28.75	3	-24.17	4	-1.43	2	5.59	3	30.25	2		1.25	GSP		
	Fidelity Wealthbuilder	10.18	3	32.52	2	2.19	3	38.91	3			32.52	2	-20.61	3	-2.87	3	2.64	4	32.44	2		1.20	GSP	AA	
7	First State Global Growth	9.47	3	26.89	4	-0.63	4	30.17	4			26.89	4	-23.02	3	1.74	1	2.67	4	27.58	3		1.25	GSP		
8	Gartmore Global Focus ¹	9.86	3	32.81	2	-1.17	4	50.79	2			32.81	2	-24.41	4	-1.55	3	8.35	1	40.81	1		1.10	GSP	AA	
7	Henderson Industries of the Future ▲	10.22	3	30.40	3	8.28	2	46.18	2			30.40	3	-16.96	1	0.00	2	4.16	3	29.61	3		1.15	GSP		
8	Invesco Perpetual Global Equity	10.83	3	39.53	1	4.60	2	42.86	2			39.53	1	-22.90	3	-2.77	3	6.77	2	27.92	3		1.20	GSP		
	Invesco Perpetual Global Equity Income	10.13	3	29.91	3							29.91	3										1.30	GSP		
7	Invesco Perpetual Global Opportunities	11.49	2	33.33	2	-2.36	4	21.12	4			33.33	2	-23.23	4	-4.60	4	0.43	4	23.51	4		1.25	GSP		
8	Invesco Perpetual Global Smaller Companies	14.69	1	50.95	1	16.91	1	72.26	1	87.76	1	50.95	1	-18.53	2	-4.93	4	11.40	1	32.27	2		1.20	GSP	A	
	Investec Global Free Enterprise	14.70	1	40.34	1	-3.10	4					40.34	1	-26.39	4	-6.21	4	2.94	4				1.25	GSP	AA	
	JPM Global Equity Income	5.42	4	29.37	3																					

Risk
Evaluator
Fund Risk
Number

self select (continued)

Risk Evaluator Fund Risk Number	Percentage growth and quartile ranks calculated to 30 April	Cumulative										Annual performance % and quartile ranks, over one year to end April										TER	Skandia Sector	GBSR Fund Rating	Citywire Rating
		3 Mths		1 Yr		3 Yrs		5 Yrs		10 Yrs		2010		2009		2008		2007		2006					
		Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl	Qtl					
NORTH AMERICA (continued)																									
Launched: 22/03/2010																									
8	Schroder US Mid Cap	14.80	3	33.04	2	22.69	1	67.67	1	106.74	1	33.04	2	-8.37	1	0.64	1	2.92	2	32.79	1	1.25	NAM	AAA	
9	Schroder US Smaller Companies	13.77	4	32.47	2	8.55	3	32.04	3	-15.57	3	32.47	2	-14.89	3	-3.72	3	2.10	3	19.14	3	0.20	NAM	AAA	
7	Skandia US Index	13.90	4	30.26	3	16.34	1	49.71	1			30.26	3	-9.02	1	-1.83	2	0.61	3	27.90	1	0.95	NAM	AA	A
7	Threadneedle American Select	12.68	4	34.55	2	-1.08	4	20.70	4			34.55	2	-19.23	4	-8.98	4	3.05	2	18.40	3	1.05	NAM	AA	
9	UBS US Equity	15.18	3	31.81	2	8.85	3	36.31	2	-11.14		31.81	3	-13.51	4	-4.52	1	1.87	2	22.92					
Sector Average																									
JAPAN																									
9	Allianz RCM Japan	10.05	3	24.44	2	-4.37	3	27.29	1			24.44	2	-16.40	3	-8.07	2	-13.99	2	54.75	1	1.25	JAP	A	
9	AXA Framlington Japan	13.04	1	21.84	3	-11.16	4	11.89	3	-19.12	1	21.84	3	-18.05	4	-11.02	3	-16.24	3	50.36	1	1.20	JAP		
10	Baring Japan Growth	9.28	4	18.38	4	-18.00	4	-6.03	4	-44.80	4	18.38	4	-25.27	4	-7.30	2	-19.86	4	43.00	3	1.10	JAP		
9	Fidelity Japan	12.25	2	27.58	1	-2.23	2	22.26	2	-29.79	2	27.58	1	-19.30	4	-5.04	1	-14.54	3	46.32	2	1.20	JAP		
9	Fidelity Japan Smaller Companies	10.76	3	26.49	2	14.78	1	6.54	4	-36.03	3	26.49	2	2.25	1	-11.26	4	-28.67	4	30.13	4	1.20	JAP		AA
9	Gartmore Japan Opportunities	9.00	4	18.62	4	-10.78	4	18.83	2			18.62	4	-17.52	4	-8.81	3	-12.13	1	51.58	1	1.05	JAP		
9	Henderson Japan Capital Growth	13.81	1	24.37	2	0.19	2	24.18	1	-27.43	2	24.37	2	-13.23	2	-7.16	2	-14.92	3	45.68	2	1.25	JAP	A	
8	HSBC Japan Index	7.95	4	17.83	4							17.83	4	-16.16	3					0.30		0.30	JAP		
9	Ignis Japan Tracker	7.95	4	16.82	4	-15.97	4	-1.62	4			16.82	4	-21.47	4	-8.40	3	-18.94	3	44.43	2	0.80	JAP		
9	Invesco Perpetual Japan	10.53	3	30.57	1	28.05	1	63.64	1	-2.10	1	30.57	1	5.93	1	-7.42	2	-8.80	1	40.13	3	1.20	JAP	A	AAA
10	Invesco Perpetual Japanese Smaller Companies	5.01	4	31.04	1	-3.92	3	-22.96	4	-45.73	4	31.04	1	-12.57	2	-16.14	4	-33.97	4	21.42	4	1.20	JAP	A	
10	JPM Japan	14.12	1	43.52	1	-5.50	3	-4.94	4			14.12	1	-22.56	4	-4.94	4	-26.04	4	36.00	3	1.05	JAP		
10	Legg Mason Japan Equity	8.99	4	21.21	3	-31.39	4	-58.85	4			21.21	3	-12.70	2	-35.16	4	-48.18	4	15.74	4	1.35	JAP	A	AA
10	M&G Japan Smaller Companies	16.91	1	41.28	1							16.91	1							1.40		1.40	JAP		
10	Martin Currie Japan	9.57	4	20.38	3							9.57	4							1.30		1.30	JAP	A	
10	Old Mutual Japanese Select	12.97	2	23.62	2							12.97	2							1.25		1.25	JAP		
10	Schroder Japan Alpha Plus	13.62	1	37.91	1	0.99	2	14.05	3			13.62	1	-17.23	4	-11.53	4	-14.99	3	32.84	4	1.20	JAP		
8	Schroder Tokyo	11.07	2	26.04	2	4.99	1	21.88	2	0.93	1	26.04	2	-12.13	2	-5.20	1	-12.39	1	32.50	4	1.15	JAP	AA	A
9	Skandia Japan Index	8.37	4	20.30	3	-4.13	3	20.82	2	-30.98	3	20.30	3	-15.51	3	-5.68	1	-12.63	2	44.25	2	0.20	JAP		1.51
Sector Average																									
GLOBAL PROPERTY																									
8	Aviva Investors Asia Pacific Property	5.81	3	-4.18	4							5.81	3							1.45		1.45	PRO		
8	Aviva Investors European Property	-9.48	4	-14.33	4							-9.48	4							1.30		1.30	PRO		
8	Fidelity Global Property	18.10	1	56.68	1	-18.80	2					18.10	1	-39.91	4	-13.75	2			1.25		1.25	GSP		
8	First State Asian Property Securities	11.47	2	35.86	2							11.47	2							1.30		1.30	GSP		
8	First State Global Property Securities	15.91	1	49.43	1							15.91	1							1.45		1.45	GSP	A	
8	JPM Global Property Securities	8.40	3	45.93	2	-42.51	4					8.40	3							1.15		1.15	GSP		
8	New Star International Property	2.61	4	-11.87	4							2.61	4							1.20		1.20	PRO		
8	Schroder Global Property Securities	13.54	2	49.09	1	-18.99	2					13.54	2							1.25		1.25	GSP		A
8	Skandia Global Property Securities	11.33	2	43.35	2	-49.39	4					11.33	2							1.25		1.25	GSP		
8	SWIP European Real Estate	3.25	4	28.24	3	-39.48	4					3.25	4							1.15		1.15	GSP		
Sector Average																									
ASIA PACIFIC INCLUDING JAPAN																									
9	Aberdeen Asia Pacific & Japan	13.29	2	46.87	1	29.54	1					13.29	2							1.20		1.20	GSP	AA	A
10	Gartmore Pacific Opportunities	10.47	4	44.43	1	30.59	1	97.58	1	79.96	1	10.47	4							1.05		1.05	FEX		
9	Invesco Perpetual Pacific	11.65	3	39.84	2	38.60	1	98.10	1	89.84	1	11.65	3							1.20		1.20	GSP		A
Sector Average																									
UK SMALLER COMPANIES																									
10	Artemis UK Smaller Companies	4.61	4	32.44	4	-28.32	4	0.75	4			4.61	4							0.90		0.90	UKE	AAA	
10	AXA Framlington UK Smaller Companies	1.10	4	29.88	4	-31.68	4	-9.88	4			1.10	4							0.95		0.95	UKE		
8	Baring UK Smaller Companies	6.61	3	35.07	3	-16.59	2	14.48	3	1.79	3	6.61	3							1.10		1.10	UKE		
10	BlackRock UK Smaller Companies	8.38	1	36.33	2	-15.30	2	29.70	2			8.38	1							1.00		1.00	UKE	AAA	
10	Gartmore UK & Irish Smaller Companies	3.56	4	37.68	2	-17.66	3	7.70	3			3.56	4							1.00		1.00	UKE		
10	HSBC UK Smaller Companies	2.84	4	31.78	4	-33.77	4	-16.11	4			2.84	4							1.10		1.10	UKE		
9	Invesco Perpetual UK Smaller Companies Equity	6.42	3	35.05	3	-8.94	1	44.25	1	73.24	1	6.42	3							1.25		1.25	UKE	A	
9	Invesco Perpetual UK Smaller Companies Growth	2.88	4	27.67	4	-36.25	4	-19.70	4	-20.61	4	2.88	4							1.20		1.20	UKE		
10	Lazard UK Smaller Companies	7.80	2	32.65	3	-21.58	3	23.34	3			7.80	2							1.05		1.05	UKE		
7	Liontrust Intellectual Capital	7.08	2	42.17	1	-6.15	1	24.12	2			7.08	2							1.05		1.05	UKE	A	
10	M&G Smaller Companies	4.97	4	34.45	3	-17.56	3	29.85	2			4.97	4							1.55		1.55	UKE		
10	Marlborough Special Situations	6.50	3	35.72	3							6.50	3							1.20		1.20	UKE		
10	Old Mutual UK Select Smaller Companies	7.39	2	35.50	3							7.39	2							1.00		1.00	UKE	AAA	
9	Schroder UK Smaller Companies	-0.27	4	36.96	2	-22.53	3	10.42	3	33.42	2	-0.27	4							1.20		1.20	UKE	AA	
10	UBS UK Smaller Companies	0.94	4	29.85	4	-41.26	4	-17.52	4			0.94	4							1.10		1.10	UKE		
Sector Average																									
EUROPE EXCLUDING UK																									
10	Aberdeen European Equity	5.91	3	31.53	1	-14.62	4					5.91	3							1.15		1.15	EUR		
10	Artemis European Growth	8.52	1	29.69	2	-28.70	4	15.56	4			8.52	1							1.15		1.15	EUR	AA	
10	AXA Framlington European	6.75	2	31.20	1	-7.83	3	42.19	3	14.54	3	6.75	2							1.30		1.30	EUR		
9	Baring Europe Select	6.27	3	34.79	1	10.30	1	87.61	1	100.19	1	6.27	3							1.10		1			

enhanced allocation bond funds

EAB funds are only available to investors in the Skandia Enhanced Allocation Bond. The fund range for this product is restricted to these funds only. The quartile ranks for the EAB Funds relate to each fund's relevant sector. The OBSR ratings relate to the underlying Unit Trust/OEIC; the Citywire ratings relate to the fund manager individual managing the underlying Unit Trust/OEIC.

	Percentage growth and quartile ranks calculated to 30 April										Annual performance % and quartile ranks, over one year to end April										TER	Skandia Sector	OBSR Fund Rating	Citywire Rating
	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				
Skandia EAB Bond Income	2.84	4	27.70	4	12.22	2	19.04	3			27.70	4	-10.53	1	-1.79	2	2.50	3	3.49	4	1.00	MGD	A	
Skandia EAB Diversified	6.94	1	28.09	1	7.31	2	28.22	2			28.09	1	-13.51	3	-3.14	2	3.06	4	15.94	2	1.00	MGD		
Skandia EAB Equity Income	6.33	3	32.13	1	-11.62	3	19.94	3			32.13	1	-23.37	3	-12.72	4	8.23	4	25.40	3	1.00	UKE		
Skandia EAB Ethical ▲	8.77	3	33.15	2	-11.63	4					33.15	2	-27.63	4	-8.30	4	8.94	2			1.25	GSP		
Skandia EAB Global Dynamic Equity	10.88	3																			1.25	MGD		
Skandia EAB Global Fixed Interest Blend	4.83	1	16.72	1	29.22	4					16.72	1	4.92	4	5.52	4	-2.12	2			1.25	IFI		
Skandia EAB Global Property Securities	11.65	2	43.55	2	-49.51	4					43.55	2	-57.03	4	-18.15	3	24.15	1			1.25	GSP		
Skandia EAB Property	6.83	1	17.16	2	-31.29	4					17.16	2	-26.49	3	-20.22	4	10.63	3			1.25	PRO		
Skandia EAB UK Equity Blend Fund	7.90	3	36.35	2	-19.82	4					36.35	2	-32.95	4	-12.29	4	7.39	4			1.25	UKE		
Skandia EAB UK Fixed Interest Blend	3.59	1	28.63	2	7.67	3					28.63	2	-13.34	3	-3.41	3	0.86	3			1.25	UFI		

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

* Figures unavailable.

† Crown Rating unavailable as fund performance history is too short.

‡ Crown Rating suspended, under review.

▲ Ethical or green profile.

§ OBSR rating suspended

¶ This fund invests in zero dividend preference shares.

¹ The fund manager may apply a Performance Related Fee and so the figure shown under the TER is only indicative of the charges which will be incurred. For more detailed information please refer to the relevant Fund Factsheet.

² Multi-Manager Fund.

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

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**.

Where 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.

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.

The TER figures quoted exclude any product charge which is reflected in the pricing of the fund.

Funds denoted by (SDB) are only available from the outset to investors in the Skandia Distribution Bond which must be 100% invested in this sector.

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

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