

March 2007

All percentage growth calculated to 28/02/2007

Annual performance % over one year to end February

Sector Risk Number  
Available to Portfolio Bonds  
Skandia Ireland ID Number

CUMULATIVE  
1 Month 3 Months 6 Months 1 Year 3 Years

ANNUAL  
2007 2006 2005

Forsyth OBR Fund Rating  
Financial Express Crown Rating  
Citywire Rating

skandia investment management

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

MANAGED GROWTH SOLUTIONS

CAUTIOUSLY MANAGED

3	✓	10005	Skandia EUR Cautious IRL	0.75	2.88	5.47	4.48	25.41	4.48	14.82	4.55	1
			Sector Average	-0.19	2.23	4.77	4.26	22.56	4.26	12.99	4.04	

BALANCED MANAGED

6	✓	10002	Skandia EUR Balanced IRL	0.07	4.03	7.45	5.84	36.38	5.84	22.16	5.49	1
			Sector Average	-0.15	3.59	6.90	5.49	33.31	5.49	20.49	4.88	

STOCK MARKET MANAGED

6	✓	10143	Skandia EUR Aggressive IRL	0.58	4.88	8.66	5.34		5.34	23.04		
		10279	Skandia GBP Global Best Ideas IRL (EUR)	1.38	8.58							
			Sector Average	0.02	4.37	8.10	6.18	35.77	6.18	21.72	5.06	

UK ALL COMPANIES

6		10282	Skandia GBP UK Best Ideas IRL (EUR)	0.87	11.63							
			Sector Average	-0.11	4.89	10.11	12.24	51.31	12.24	23.72	8.97	

ASSET ALLOCATOR SOLUTIONS

MONEY

1	✓	10043	Skandia EUR Deposit IRL	0.21	0.62	1.25	2.10	4.29	2.10	1.06	1.07	2
			Sector Average	-0.83	0.65	0.62	0.69	6.04	0.69	5.65	-0.32	

GLOBAL FIXED INTEREST

1	✓	10035	Skandia EUR Biased Global Bond IRL	-0.48	-1.87	-2.67	-6.05	-5.84	-6.05	1.83	-1.57	1
	✓	10029	Skandia EUR Euro Bond IRL	0.83	-0.61	0.31	-0.41	4.08	-0.41	1.56	2.90	2
		10248	Skandia GBP Global Fixed Interest Blend IRL (EUR)	-0.50	-0.85	-0.07	-1.20		-1.20			
			Sector Average	0.17	0.21	1.47	-0.34	9.32	-0.34	7.02	2.50	

UK FIXED INTEREST

2		10245	Skandia GBP UK Fixed Interest Blend IRL (EUR)	-0.61	-0.14	0.82	3.80		3.80			
			Sector Average	-0.22	0.04	1.38	1.82	13.72	1.82	7.74	3.66	

PROPERTY

4		10267	Skandia USD Global Real Estate Securities IRL (EUR)	0.48	9.73	20.02	23.41		23.41			
			Sector Average	-0.26	5.79	12.26	19.08	61.39	19.08	20.91	12.10	

UK ALL COMPANIES

6		10230	Skandia GBP UK Equity Blend IRL (EUR)	0.62	4.45	8.44	9.58		9.58			
		10012	Skandia GBP UK Index Tracker IRL (EUR)	-1.10	4.84	7.29	11.65	46.33	11.65	20.63	8.64	
			Sector Average	-0.11	4.89	10.11	12.24	51.31	12.24	23.72	8.97	

NORTH AMERICA

8		10236	Skandia GBP US Equity Blend IRL (EUR)	1.03	4.94	9.08	-2.60		-2.60			
			Sector Average	-0.81	3.03	7.79	-1.34	20.61	-1.34	21.87	0.31	

EUROPE EXCLUDING UK

8		10233	Skandia GBP European Equity Blend IRL (EUR)	2.27	8.77	13.62	13.30		13.30			
			Sector Average	-0.13	5.80	11.57	11.38	60.80	11.38	29.20	11.74	

ASIA PACIFIC EXCLUDING JAPAN

9		10239	Skandia GBP Far East Equity Blend IRL (EUR)	1.00	7.74	17.33	11.06		11.06			
			Sector Average	0.67	8.32	20.51	15.82	73.51	15.82	37.02	9.33	

JAPAN

10		10242	Skandia GBP Japanese Equity Blend IRL (EUR)	3.88	9.27	3.50	-10.56		-10.56			
			Sector Average	2.40	6.57	2.11	-10.54	32.79	-10.54	39.12	6.70	

self select

All the funds in the self select section are only available as unit linked life assurance funds via Skandia Life Ireland Limited products.

GLOBAL FIXED INTEREST

1	✓	10181	Skandia EUR ABN AMRO Euro Bond IRL	0.75	-1.47	-0.42	-1.67		-1.67	1.38		
	✓	10172	Skandia EUR Credit Suisse Bond Corporate Euro IRL	0.75	-0.32	0.75	-0.53		-0.53	0.00		A
	✓	10256	Skandia EUR DIT Bondspezial IRL	0.11	-1.80	-2.02	-5.02		-5.02			
	✓	10259	Skandia EUR DIT Euro Bond Total Return IRL	1.33	-1.09	0.00	-1.30		-1.30			
	✓	10268	Skandia EUR HSBC GIF High Yield IRL	0.74	1.60							
	✓	10097	Skandia USD INVESCO Bond IRL (EUR)	0.00	-2.77	-2.90	-7.00	-0.64	-7.00	2.98	3.74	
	✓	10089	Skandia EUR INVESCO European Bond IRL	0.82	-1.01	0.31	-0.91	4.46	-0.91	2.37	2.98	2
	✓	10289	Skandia EUR Merrill Lynch IIF Global Bond IRL	0.65								
			Sector Average	0.17	0.21	1.47	-0.34	9.32	-0.34	7.02	2.50	

DEFENSIVE MANAGED

1	✓	10044	Skandia EUR JPM Global Capital Preservation IRL	0.19	2.25	2.86	1.96	8.65	1.96	4.71	1.77	2
	✓	10050	Skandia EUR Merrill Lynch IIF Conservative Allocation IRL	-0.10	1.74	2.37	-0.90	4.09	-0.90	4.16	0.84	1
			Sector Average	0.00	1.17	2.64	1.44	16.12	1.44	10.64	3.46	

UK FIXED INTEREST

2		10303	Skandia GBP Gartmore SICAV Corporate Bond IRL (EUR)	0.58								
		10094	Skandia GBP INVESCO Sterling Bond IRL (EUR)	-0.37	0.31	1.95	3.05	13.44	3.05	6.86	3.01	
			Sector Average	-0.22	0.04	1.38	1.82	13.72	1.82	7.74	3.66	

PROPERTY

4	✓	10101	Skandia EUR AVIVA Morley European Property Securities IRL	2.78	13.14	24.76	32.26	115.02	32.26	28.48	26.54	1
	✓	10175	Skandia EUR Credit Suisse European Property IRL	2.36	11.94	24.98	33.86		33.86	33.91		
		10267	Skandia USD Global Real Estate Securities IRL (EUR)	0.48	9.73	20.02	23.41		23.41			
		10147	Skandia GBP M&G Property IRL (EUR)*	-1.83	0.68	2.55	10.49		10.49	9.88		
			Sector Average	-0.26	5.79	12.26	19.08	61.39	19.08	20.91	12.10	

UNCLASSIFIED

5		10106	Skandia USD Momentum Allweather Liquidity IRL (EUR)*	-0.69	2.84	2.97	-1.92	13.02	-1.92	16.60	-1.17	
			Sector Average									

BALANCED MANAGED

6	✓	10047	Skandia EUR JPM Europe Balanced IRL	0.50	2.18	2.01	2.18	17.91	2.18	10.99	3.97	1
		10055	Skandia USD Templeton Global Balanced IRL (EUR)	-2.95	0.76	4.15	0.96	20.32	0.96	16.00	2.74	
			Sector Average	-0.15	3.59	6.90	5.49	33.31	5.49	20.49	4.88	

UK ALL COMPANIES

6		10061	Skandia GBP Aberdeen UK Growth IRL (EUR)	-0.80	4.21	10.95	15.07	43.71	15.07	18.69	5.22	
		10066	Skandia GBP INVESCO UK Equity IRL (EUR)	0.21	6.92	12.52	13.49	52.63	13.49	23.85	8.59	
		10297	Skandia GBP JPM UK Equity IRL (EUR)	-1.42								
		10064	Skandia GBP Merrill Lynch IIF United Kingdom IRL (EUR)	-1.15	3.47	7.94	10.96	44.77	10.96	21.39	7.48	AAA
			Sector Average	-0.11	4.89	10.11	12.24	51.31	12.24	23.72	8.97	AA

Sector Risk Number  
Available to Portfolio Bonds  
Skandia Ireland ID Number

		CUMULATIVE					ANNUAL			Forsyth OHSR Fund Rating	Financial Express Crown Rating	Citywire Rating
		1 Month	3 Months	6 Months	1 Year	3 Years	2007	2006	2005			
<b>self select</b>												
	<b>EUROPE INCLUDING UK</b>											
7	✓ 10184	Skandia EUR ABN AMRO Europe Equity IRL	1.95	9.20	14.60	16.11		16.11	23.80			
	✓ 10166	Skandia EUR JPM Europe Small Cap IRL	0.32	9.27	19.99	16.76		16.76	44.82			
		Sector Average	0.20	6.58	12.47	12.82	55.13	12.82	26.52	8.68		
	<b>GLOBAL EQUITIES</b>											
7	10225	Skandia USD Aberdeen Global Select Equity IRL (EUR)	0.55	5.14	8.78	7.15		7.15				
	10300	Skandia USD JPM Global Dynamic IRL (EUR)	-0.55									
	10058	Skandia USD Merrill Lynch IIF Global Allocation IRL (EUR)	-0.38	2.47	4.01	-1.61	25.67	-1.61	23.68	3.27		
	10088	Skandia USD Templeton Global IRL (EUR)	-3.99	2.04	7.84	5.93	37.93	5.93	20.26	8.27		
		Sector Average	0.08	4.67	9.00	4.80	38.61	4.80	27.00	4.13		
	<b>NORTH AMERICA</b>											
8	10192	Skandia USD ABN AMRO US Equity Growth IRL (EUR)	-0.37	2.30	6.67	-3.73		-3.73	15.42			
	10158	Skandia GBP American IRL (EUR)	-0.20	3.20	6.77	-4.82		-4.82	18.04			
	10073	Skandia USD Franklin US Equity IRL (EUR)	-3.33	-0.66	4.41	-3.85	5.39	-3.85	12.79	-2.81		
	10306	Skandia USD HSBC GIF US Index IRL (EUR)	-0.14									
	10076	Skandia USD JPM America Equity IRL (EUR)	0.10	3.85	10.10	-0.10	15.48	-0.10	15.32	0.24		
	10276	Skandia USD Schroder ISF US Smaller Companies IRL (EUR)	2.23	6.42								
		Sector Average	-0.81	3.03	7.79	-1.34	20.61	-1.34	21.87	0.31		
	<b>EUROPE EXCLUDING UK</b>											
8	✓ 10250	Skandia EUR AXA Rosenberg Europe Ex UK Alpha IRL	-0.72	5.25	12.17	12.62		12.62				
	✓ 10253	Skandia EUR AXA Rosenberg Eur Ex UK Small Cap Alpha IRL	-0.32	9.89	20.83	23.67		23.67				
	10020	Skandia GBP Continental European IRL (EUR)	1.00	6.06	10.80	11.97	58.95	11.97	29.52	9.61		
	✓ 10199	Skandia EUR Gartmore Continental European IRL	-0.78	4.92	10.18	12.56		12.56				
	✓ 10205	Skandia EUR Gartmore European Smaller Companies IRL	1.30	10.46	20.75	18.81		18.81				
	✓ 10080	Skandia EUR JPM Euroland Equity IRL	0.05	5.74	11.71	15.27	71.38	15.27	29.86	14.49	2	
	✓ 10262	Skandia EUR Merrill Lynch IIF Continental European Flexible IRL	-1.06	5.52	13.62	9.70		9.70				
	✓ 10273	Skandia EUR Schroder ISF Euro Equity IRL	-0.20	5.86								
		Sector Average	-0.13	5.80	11.57	11.38	60.80	11.38	29.20	11.74		
	<b>UK SMALLER COMPANIES</b>											
8	10069	Skandia GBP Invesco Perpetual UK Smaller Cos Equity IRL (EUR)	1.35	11.28	21.66	22.96	92.37	22.96	35.80	15.20	AA	
		Sector Average	0.86	10.30	18.58	17.02	64.36	17.02	23.61	13.63		
	<b>ASIA PACIFIC INCLUDING JAPAN</b>											
9	10100	Skandia USD JPM Pacific Equity IRL (EUR)	-0.09	6.14	6.52	-6.29	37.38	-6.29	35.38	8.29		
		Sector Average	0.14	5.64	12.26	5.89	52.55	5.89	34.90	6.80		
	<b>ASIA PACIFIC EXCLUDING JAPAN</b>											
9	10150	Skandia USD JF Greater China IRL (EUR)	-2.92									
	10312	Skandia USD HSBC GIF Chinese Equity IRL (EUR)	-2.14	9.38	23.85	18.43		18.43	23.49			
	10165	Skandia USD Templeton Asia Growth IRL (EUR)	0.30	3.35	18.60	7.80		7.80	38.20			
		Sector Average	0.67	8.32	20.51	15.82	73.51	15.82	37.02	9.33		
	<b>JAPAN</b>											
10	10227	Skandia JPY Aberdeen Japan Select Equity IRL (EUR)	3.27	8.22	4.98	-5.58		-5.58				
	10171	Skandia USD JF Japan Equity IRL (EUR)	4.06	10.31	11.06	-8.20		-8.20	38.69			
	10085	Skandia USD Merrill Lynch IIF Japan IRL (EUR)	2.48	7.03	3.95	-8.97	31.63	-8.97	41.69	2.05		
		Sector Average	2.40	6.57	2.11	-10.54	32.79	-10.54	39.12	6.70		
	<b>GLOBAL EMERGING MARKETS</b>											
10	✓ 10180	Skandia USD ABN AMRO Global Emerg Mts IRL (EUR)	1.58	7.07	16.47	4.21		4.21	51.16			
	10189	Skandia USD ABN AMRO Latin American IRL (EUR)	3.73	15.17	24.66	10.66		10.66	74.56			
	10202	Skandia EUR Gartmore SICAV Emerging Mkts IRL	0.45	7.00	20.52	6.50		6.50				
	10309	Skandia USD HSBC GIF Indian Equity IRL (EUR)	-8.51									
	10156	Skandia USD JPM Emg Europe, M East and Africa Equity IRL (EUR)	3.93	11.71	20.41	2.17		2.17	80.27			
	10285	Skandia USD Merrill Lynch IIF Latin American IRL (EUR)	-1.88									
	10162	Skandia USD Templeton Emerging Markets IRL (EUR)	-2.33	2.84	9.13	-0.59		-0.59	43.60			
		Sector Average	-0.14	6.74	14.71	5.58	95.78	5.58	56.43	18.54		
	<b>COMMODITY &amp; ENERGY</b>											
10	10288	Skandia USD Merrill Lynch IIF World Energy IRL (EUR)	-0.87									
	10294	Skandia USD Merrill Lynch IIF World Mining IRL (EUR)	5.08									
		Sector Average	3.87	5.82	8.95	9.36	76.15	9.36	53.55	4.90		

Source: Financial Express Limited, bid to bid with gross 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 lower than the volatility of the sectors into which the funds are classified.

Sector classifications are proprietary to Financial Express Limited.

The performance figures shown are inclusive of all external fund management fees and Skandia Ireland's Annual Management Charge, however, they exclude product charges.

The currency that features at the beginning of the Skandia Ireland fund names indicates the currency that the funds are denominated in (the base currency). For example, the Skandia **GBP**

Balanced Portfolio is denominated in **Sterling**.

Skandia Ireland's multi-currency pricing system allows Skandia Ireland to take the price of a fund and, by applying an exchange rate to it, produce equivalent prices in other currencies.

For example, the Skandia GBP UK Equity Blend IRL fund has been repriced in Euro and USD and are listed with the relevant currency shown after the fund name in brackets.

**Skandia Ireland Portfolio Bond products must invest directly into the base currency funds which, for the purpose of clarity have been marked with a tick (✓).**

Funds marked with \* are not available to residents of Spain.

Skandia Ireland products are only available in certain countries within the European Economic Area.

For more information regarding the statistics shown in informer please see the fund news page.

This Financial Express sourced information is provided to you by Skandia UK Group and is used at your own risk. Financial Express take care to ensure that the information provided is correct.

Neither Financial Express or Skandia UK Group warrants, represents nor guarantees the contents of the information, nor do they accept any responsibility for error, inaccuracies, omissions or any inconsistencies herein.