

skandia:

investment solutions
with you at the helm



skandia :

Skandia and Team GBR

Our support has helped in the development of the most successful UK Olympic team in history.

Skandia Team GBR is Britain's sailing team in the Olympic and Paralympic classes. It has produced more Olympic, world and European champions than any other nation. As title sponsors to the team, we play a part in helping Britain's sailors achieve consistent medal winning performance by planning to be the best.



We listen to what our customers say they want from their investments and create solutions to match:

'I want to understand how my investments work and how much they cost'

Skandia provides simple ways to create solutions for your individual investment needs, based around you. And a web-based platform that gives you a single view of all your investments, so you can see exactly how your money is working for you at all times. We believe we have the simplest charging structures in the market – with no initial costs for investing.

We only provide our solutions through financial advisers because we believe their advice increases your chances of achieving your goals.

'I want to buy, sell and switch my investments when it suits me and without obstacles'

At times you'll need to sell some investments – we make that easy.

At other times you'll need the flexibility to change investments to better suit your needs or the conditions of the markets – we make that easy too. Our platform lets you house all your investments in one place and manage them to meet your ongoing needs.

The costs? All included in one low annual fee.

'I want to be informed in a way that's relevant to me; and without technical jargon'

We aim to have the clearest, most approachable communications. We eliminate jargon wherever possible or, if it's unavoidable, we include explanations in plain English. We regularly test our literature to ensure it can be understood by our customers.

'I want the power to take control of my financial future'

Our online portfolio selection and management tools are the most comprehensive in the industry. They allow you and your financial adviser to be engaged with your wealth at all times, keeping you informed and giving you the flexibility to keep your investments on track to achieve your long-term goals.

what's skandia's background?

When Skandia UK was launched 30 years ago we gave individual investors the kind of investment opportunities that had until then only been available to very wealthy people.

Since then we've consistently raised the bar, leading the market with the introduction of new and improved ways for people to invest and be more engaged with their finances.

In the UK Skandia now has customer funds under management of £32.5 billion*.

*As at 31 December 2009.



don't hope for the best,
plan for the best...

...we power the portfolio
solutions that make your
investments manageable.

Our investment platform provides
the flexibility, convenience and
transparency that enable you to grow,
protect and use your wealth.

Our portfolio solutions are not based on luck
or short-term success. They're designed
to give you and your financial adviser the
power to calculate an investment formula
which is right for you, based on your
long-term goals, circumstances and
attitude to risk.

We put you in control by letting you see
all your investments in one place and
understand the strategy that lies behind
them – so you can plan for the future you
want, not just hope for the best.


what does skandia do?

Quite simply, we provide the most advanced methods and best support to enable you to make your financial goals achievable. We do this by giving you and your financial adviser workable solutions to meet your needs.

Once your needs have been calculated, we give you access to over 900 funds, from over 80 different fund management houses, covering the world of investing opportunities.

And because we don't believe in standing still, you can be sure that we'll continue to develop our solutions to meet your financial needs as they evolve in the future. Each innovation is immediately accessible to you on our platform.

Skandia does not give investment advice. We believe that your chances of achieving your goals are increased by establishing a long-term **three-way relationship** with us and a financial adviser.

A person is sailing a boat on the water. The sail is green and white with the text "49er" and "GBR" visible. The sky is blue with white clouds. The water is dark blue with white foam from the boat's wake. The boat is a small, white, single-masted vessel. The person is wearing a white shirt and dark pants. The background shows a distant shoreline with buildings and a hill.

The guiding principle of Skandia is enabling you to engage with and take control of your own finances, creating an environment where you can manage all your investments with knowledge, confidence and ease.



skandia :

We give you and your financial adviser access to a range of investment funds from external fund managers. This allows you to choose the types of funds that best suit your financial goals and your attitude to risk exposure.

what part does
skandia
play in the relationship?

Throughout our relationship we aim to give you and your financial adviser the best service possible at every stage.

We provide the means for your adviser to accurately assess your attitude to risk in microscopic detail. Then we give them everything they need to create an investment portfolio that can meet your financial objectives.

Finally, we make available the tools and services to allow you and your adviser to monitor, manage and adapt your portfolio in line with your changing needs over time.

We do this by giving your adviser access to:

- The premier investment managers across the world.
- One of the largest fund research and monitoring teams in Europe – Skandia Investment Group.
- The most complete suite of online portfolio management tools in the UK.
- The support of highly qualified Skandia consultants and specialists.



'investment solutions with
you at the helm'
what does that mean?

Skandia leads the way in a new kind of investing that's beginning to dominate the market; one that focuses not on your short-term needs, but on your long-term goals. It's a model that allows for life's direction changes and puts you squarely at the helm.

Financial services used to be dominated by 'products' that promised to deliver an outcome at the end of a given term. There was little opportunity to change investments or structure during the investment term. The 'new model' for investing recognises that your aims and attitudes to risk change over time; so it makes it easy for you to move funds quickly and for minimal cost. It allows you to do this without compromising on choice and flexibility of the funds available.

How does the 'new model' do this?

The easiest way to gain control over your fund-based investments and ensure they can be monitored effectively is by consolidating them all onto one central platform. The beauty of consolidating with Skandia is that, while the whole portfolio can be centrally managed, you still have access to more than 900 funds and 80 external investment houses in a variety of sectors, so you can maintain a diversified portfolio to reduce the risk of a fall in value across the whole portfolio.



skandia:

what makes
skandia stand out?

We are trend leaders – we establish the industry conventions that other investment firms follow.

Like everything, the world of financial services is always evolving. Technology improves, legislation opens up new opportunities and investor demands change.

The investment solutions that are most suitable for you today probably won't be the most suitable in 10 years time. So it's essential you choose a provider with a proven track record of embracing progress and consistently offering investors fresh opportunities and approaches.

Skandia is consistently at the forefront of developments; we have industry-leading experts who are first at spotting windows of opportunity and bringing them to the attention of your financial adviser, who can in turn pass them on to you.

When a financial adviser recommends Skandia, it's no short-term solution. They recommend us with total confidence that we will continue to meet your needs long into the future, regardless of what life brings.



the proof?

Since Skandia was established in the UK 30 years ago, our innovations have led the industry to change the way it offers investments to the public on no fewer than four occasions.

- First we pioneered a new approach to investing, called multi-manager, where you can access a wide range of fund managers through a single investment.
- Then we created managed funds, where a fund is made up of stocks chosen by an expert fund manager – the mainstay of the industry ever since.
- Then we launched the UK's first fund supermarket, where you could access a variety of funds from different providers through a single point of entry.
- Today we lead a new phase in the evolution of UK financial services – the investment platform, which allows you to pick the investment route that suits you, and which takes investor engagement to a new level.

Skandia is the only provider that can claim such a record and because of it we are the envy of the competition.

what kind of
service can I expect?

Quality service is essential for the whole term of the investment, not just when you set it up. Services and tools make it easy for you and your financial adviser to keep up-to-date with performance and make changes when necessary.

We have a reputation for service that is unsurpassed in the UK investment industry. Readers of Financial Adviser magazine have awarded us more Five-Star Service awards than any other provider.

We live by a simple principle: we want to make it easy for you and your financial adviser to do business with us, and that means providing world-class service.

We are known for our dedication to delivering on these principles. Of course, though we aim to get things right first time, like everyone we are human and make mistakes occasionally. When that happens we correct the problem swiftly and honestly, and with no detriment to you.



plotting a course for your future

Naturally we offer a full range of the financial products you would expect: pensions, protection, bonds, ISAs, SIPPs etc, and all of them can access our extensive range of external funds and fund managers.

Most importantly though, Skandia is the place where your investments are made manageable...

- where you can clearly see how your investment strategy relates to where you want to be
- where you are in ultimate control of your financial future

...and where you can stop hoping for the best
and start planning for the best!

For information on all Skandia's financial solutions and products, visit www.skandia.co.uk or speak to your financial adviser.

www.skandia.co.uk
www.skandiainvestmentmanagement.com
www.royalskandia.com
www.skandia.ie

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Skandia provides you with access to its investment platform, known as Skandia Investment Solutions. Within this platform you can open an ISA and Collective Investment Account provided by Skandia MultiFUNDS Limited, a Collective Retirement Account and Collective Investment Bond provided by Skandia MultiFUNDS Assurance Limited and an Offshore Collective Investment Bond, distributed by Skandia MultiFUNDS Limited but provided by Old Mutual International (Guernsey) Limited.

Skandia Life Assurance Company Limited, Skandia MultiFUNDS Limited and Skandia MultiFUNDS Assurance Limited are registered in England & Wales under numbers 1363932, 1680071, and 4163431 respectively. Registered Office at Skandia House, Portland Terrace, Southampton SO14 7EJ, United Kingdom.

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