

# UK Fixed Interest Blend Fund

## fund objective

The UK Fixed Interest Blend Fund aims to provide long-term total return from capital growth and income through investment predominantly in UK fixed interest securities. Investment may also be made in UK variable rate debt securities.

## performance

While Financial Express and Skandia Investment Group have used all reasonable endeavours to ensure the accuracy of the information contained in this factsheet, neither accept any liability in respect of the investment decisions of investors nor any loss arising from such decisions.

## percentage growth year by year to month end shown in table

1 Year to 31/07/2010	1 Year to 31/07/2009	1 Year to 31/07/2008	1 Year to 31/07/2007	1 Year to 31/07/2006
16.28%	-1.79%	-5.03%	-0.90%	1.34%

## percentage growth since launch

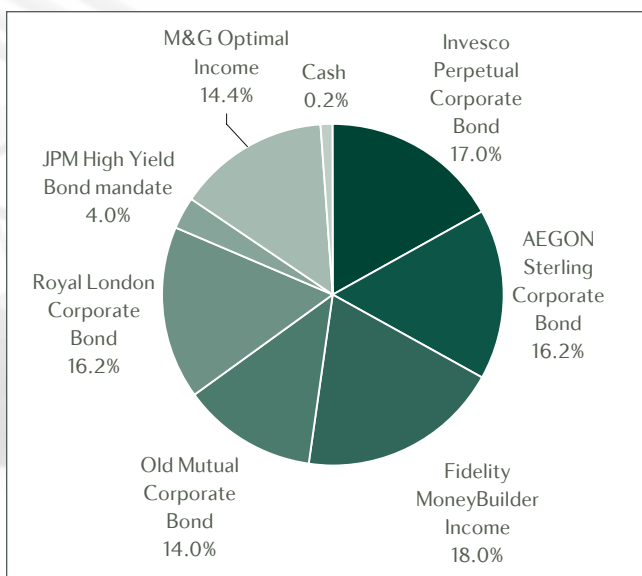
	3 months	6 months	1 year	3 years	5 years	Since launch
UK Fixed Interest Blend Fund	0.87%	4.28%	16.28%	8.45%	8.92%	12.96%
IMA sector average	1.09%	3.83%	15.05%	12.18%	12.14%	16.56%
Quartile rank*	3	2	2	3	3	3

Source: Financial Express. Percentage growth is calculated on a single price basis with net income reinvested into the Fund. Sector average refers to the IMA Sterling Corporate Bond sector. Figures are to 31 July 2010. Past performance does not indicate future performance.

\*Please see the Important Information section for the definition of quartile.

## managers held in fund

as at 31 July 2010



Please note percentages are rounded to 1 decimal place

## fund facts

These details are specific to the Open-Ended Investment Company (OEIC) Fund, which is operated and managed by Skandia Investment Group. Some or all of the fund information below will differ for investments made via other Skandia products.

Launch date	8 April 2005
IMA sector	Sterling Corporate Bond
Initial charge	5%
Annual management charge	1.25%
Total expense ratio	1.95%
Minimum investment	Lump sum £1000, regular saving £50 per month
ISA eligibility	Yes
Type of share	Income
Income frequency	half-yearly
XD dates	31 December and 30 June
Payment dates	28 February and 31 August
Historic yield as at 31 July 2010	4.1%
Valuation point	12 noon
SEDOL number	B06L8X5
ISIN	GB00B06L8X55
MEXID	SNUFIB
Fund size as at 31 July 2010	£55.0m

The current daily share price can be found on our website at [www.skandiainvestmentgroup.com/funds/fundinformation.asp](http://www.skandiainvestmentgroup.com/funds/fundinformation.asp)

## important information

The past performance of an investment is not a guide to future investment performance.

What you get back will depend on investment performance and is therefore not guaranteed. The value of investments and any income from them can fall as well as rise.

You should appreciate that there are inherent risks in all types of investment. There can be no guarantee that the objectives of the Fund will be achieved.

Where the Fund invests in securities designated in a different currency to the Fund, the value of the Fund may rise and fall purely as a result of exchange rate fluctuations.

The interest rate on corporate bonds and most Government bonds will not increase in line with the rate of inflation. Therefore, over time, the real value of your income is likely to fall.

The value of funds that invest in fixed interest securities may increase or decrease if interest rates change. For example, if interest rates rise, the Fund value may fall.

Bonds carry a risk of default of either income payments or capital repayments or both. The Fund may invest partly in high-yielding corporate bonds, which are generally regarded as higher risk investments. The solvency of the companies that issue these bonds cannot be guaranteed, and any difficulty (such as default on payment) may adversely affect the Fund's performance.

Where the running or distribution yield (an estimate of the income return) of a bond fund is greater than the redemption yield (the total return if all the bonds in a fund were held to maturity) this may signify an erosion of capital.

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The Authorised Corporate Director for the Skandia UK Fixed Interest Blend Fund is Skandia Investment Management Limited.

[www.skandiainvestmentgroup.com](http://www.skandiainvestmentgroup.com)

If you sell your shares within the first six months following investment you may incur an Exit Charge. This means you are likely to get back less than you originally invested.

Funds that invest in a particular region or market sector may be more risky than funds that invest in a number of regions or sectors. For this reason you should consider your degree of exposure to this Fund in the context of all your investments.

You should be aware that the use by a fund of derivatives for the purpose of efficient portfolio management exposes the Fund to the risk that the provider of the derivative becomes insolvent while it owes money to the Fund.

The Historic Yield reflects distributions declared over the past twelve months as a percentage of the mid-market unit price, as at the date shown. It does not include any preliminary charge and investors may be subject to tax on their distribution.

\* Quartile - A statistical term which, in this context, describes the performance of an investment fund relative to other investment funds in a group or sector. Each quartile contains 25% of the funds based upon the performance of each fund in comparison to other funds in the group or sector. The funds are ordered by performance with the top performing 25% of funds making up the 1st quartile and the worst performing 25% of funds making up the 4th quartile.