

bringing you competitive maturity values managed savings and pension accounts

The Royal Skandia Managed Savings Account and Managed Pension Account are leading international savings plans offering investors highly competitive charges as well as some of the best maturity values on the market.

But don't just take our word for it; over the years, financial services experts have recognised Royal Skandia's commitment to excellence and, in May 2006, for the second year running, we won 'Best International Life Group' at the International Investment Offshore Fund & Product Awards.

low reduction in yield

The 'reduction in yield' (RIY) is an indicator of the scale of the charges for an account and varies according to the size of the contribution and term of each investment. Essentially it shows how the charge will act as a drag on investment growth. For example, based on a monthly contribution of £1,000 over 15 years and assuming an investment performance of 9% per annum, the reduction in yield for the Managed Savings Account and Managed Pension Account is 1.62%. This is equivalent to a net return of 7.38%.

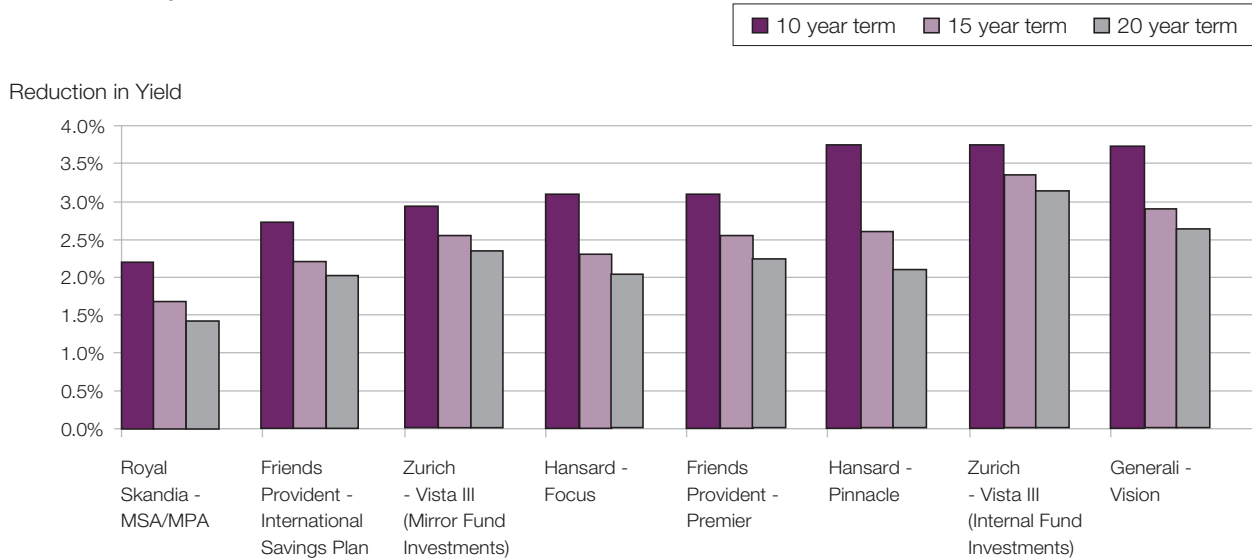
| Monthly Contribution | RIY over 10 year term | RIY over 15 year term | RIY over 20 year term |
|----------------------|-----------------------|-----------------------|-----------------------|
| £500 | 2.19% | 1.69% | 1.44% |
| £750 | 2.12% | 1.64% | 1.41% |
| £1,000 | 2.08% | 1.62% | 1.39% |

Source: Royal Skandia, May 2006. Assumption 9% growth per annum including all charges except external fund annual management charges.

how does our reduction in yield compare?

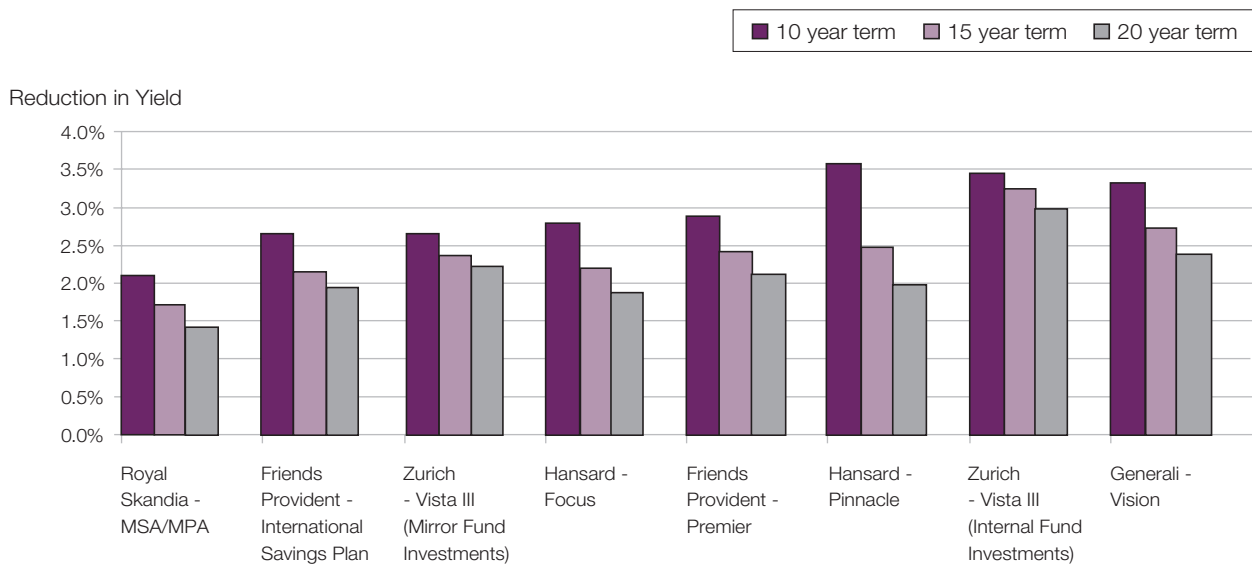
Compared with our competitors' products, the Royal Skandia Managed Savings and Pension Accounts work harder to keep costs lower, giving your clients a better opportunity for investment growth.

£500 monthly contribution



Source: Lifebase - Boal & Co March 2006. Based on monthly contributions of £500. Assumption 9% growth per annum including all charges except external fund annual management charges.

£1,000 monthly contribution

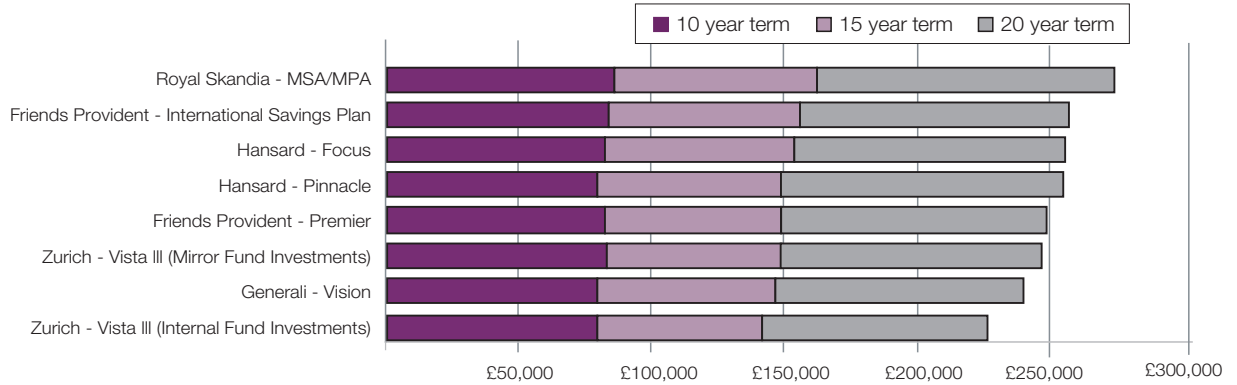


Source: Lifebase - Boal & Co March 2006. Based on monthly contributions of £1,000. Assumption 9% growth per annum including all charges except external fund annual management charges.

the best maturity values in the market

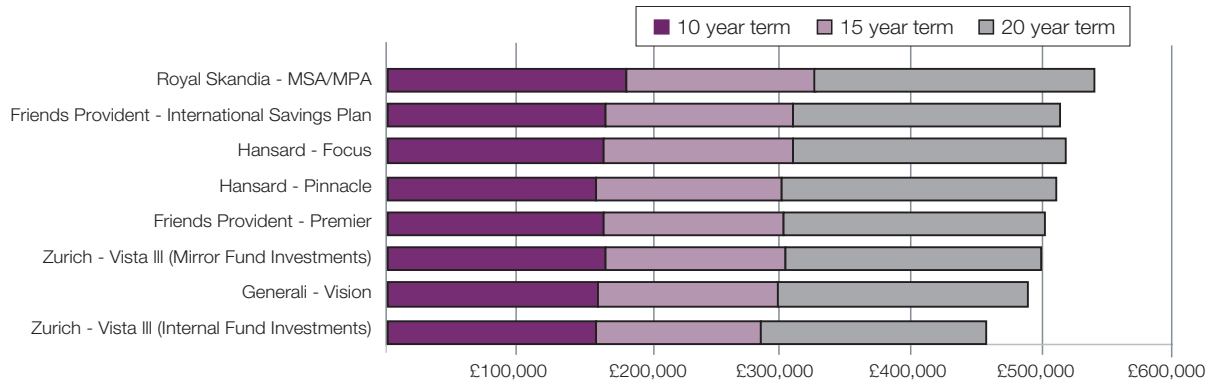
The comparison below shows that Royal Skandia Managed Savings and Pension Accounts give your clients some of the best maturity values in the market, across different premium levels and savings terms.

£500 monthly contribution



Source: Lifebase - Boal & Co March 2006. Based on monthly contributions of £500. Assumption 9% growth per annum including all charges except external fund annual management charges.

£1,000 monthly contribution



Source: Lifebase - Boal & Co March 2006. Based on monthly contributions of £1,000. Assumption 9% growth per annum including all charges except external fund annual management charges.

a highly competitive contract all-round

With low charges and high maturity values, the Managed Savings and Pension Accounts offer a winning combination. And the longer the savings term selected, the greater the potential outperformance and benefit for your clients.

For full details of the Managed Savings and Pension Accounts please see our client guides, **investing in the Managed Savings Account** and **investing in the Managed Pension Account**, or refer to our Policy Terms and Conditions. We also have a brochure for advisers which gives additional taxation and charge related information about the products - **saving for the future with the Managed Savings and Pension Accounts**.

This communication is designed for and directed at professional financial advisers only. No other person should rely upon the information contained within this communication.

www.royalskandia.com

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

Royal Skandia Life Assurance Limited (an incorporated company limited by shares) Registered number: 24916
Registered and Head Office: Skandia House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles

Phone: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715

Authorised by the Isle of Man Government Insurance & Pensions Authority Authorised and regulated by the Financial Services Authority for business conducted in the UK. Some of the FSA's rules do not apply to non-UK based insurers. FSA Register number 142309
SK3905/26-0977

00000000000000