

International Bond from Standard Life International Insured Funds Performance Summary



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Fund Name	Discrete Performance, % change, bid to bid, net income reinvested, 1 year to 1 February												Cumulative Performance, % change, bid to bid, net income reinvested to 1 February 2010							
	Yield %	Financial Express rating	OBSR rating	Volatility	2010	Qtl	2009	Qtl	2008	Qtl	2007	Qtl	2006	Qtl	1 year	Qtl	3 years	Qtl	5 years	Qtl
Active Managed																				
Jupiter Merlin Growth Portfolio	0.2	★★★★	AAA	15.29	18.4	4	-10.4	1	-2.1	2	2.1	4	37.9	1	18.4	4	4.0	1	46.4	1
Newton Managed	1.9	★★★	AA	18.46	16.9	4	-21.5	3	5.0	1	7.7	2	25.3	3	16.9	4	-3.6	2	30.1	2
Sector Average					22.5		-22.2		-3.6		8.6		23.4		22.5		-8.1		23.2	
Asia Pacific Excluding Japan																				
Newton Oriental	1.8	★★★	A	27.05	50.4	3	-23.8	2	19.2	2	12.8	3	40.4	2	50.4	3	36.8	2	116.5	2
Sector Average					52.2		-27.0		17.3		17.0		31.7		52.2		30.2		100.7	
Balanced Managed																				
Standard Life Balanced MoM	0.0	★★★		15.34	19.4	2	-19.8	3	-7.0	4	8.6	2	-	-	19.4	2	-10.9	4	-	-
Standard Life Managed	0.0	★★★		16.12	22.4	2	-18.5	3	-2.0	3	10.8	1	-	-	22.4	2	-2.3	2	-	-
Sector Average					16.8		-17.4		-2.5		8.1		13.1		16.8		-5.9		15.1	
Cautious Managed																				
Gartmore Cautious Managed	3.7	★★★	AA	8.75	16.8	3	-8.9	1	-2.8	3	7.2	2	12.9	3	16.8	3	3.4	2	25.1	2
Investec Cautious Managed	2.4	★★★	AA	12.54	25.5	1	-9.3	2	-7.8	4	7.7	1	12.0	3	25.5	1	5.0	1	26.7	1
Jupiter Merlin Income Portfolio	3.1	★★★★	AAA	10.33	19.3	2	-9.0	1	-2.0	3	8.7	1	17.7	1	19.3	2	6.3	1	36.0	1
Newton Pheonix	0.0	★★★		10.84	16.6	3	-17.0	3	-0.8	2	-	-	-	-	16.6	3	-4.0	3	-	-
Standard Life Cautious Managed	0.0	★★★		10.17	16.4	3	-11.5	2	-0.8	2	8.7	1	-	-	16.4	3	2.1	2	-	-
Standard Life Cautious MoM	0.0	★★★		10.66	17.6	2	-15.2	3	-3.2	3	4.8	3	-	-	17.6	2	-3.5	3	-	-

International Bond

Fund Name

Discrete Performance, % change, bid to bid, net income reinvested, 1 year to 1 February

Cumulative Performance, % change, bid to bid, net income reinvested to 1 February 2010

	Yield %	Financial Express rating	OBSR rating	Volatility	2010	Qtl	2009	Qtl	2008	Qtl	2007	Qtl	2006	Qtl	1 year	Qtl	3 years	Qtl	5 years	Qtl
Cautious Managed (continued)																				
Standard Life Deferred Distribution	0.0	■ ■ ■ ■		9.46	17.0	3	-17.1	3	-2.9	3	13.9	1	-	-	17.0	3	-5.9	3	-	-
Standard Life Dynamic Distribution	0.0	■ ■ ■ ■		10.29	20.7	2	-18.5	3	-4.6	3	-	-	-	-	20.7	2	-6.1	3	-	-
Sector Average					16.9		-13.3		-4.4		6.0		10.3		16.9		-3.2		13.2	
Equity - Asia Pacific ex Japan																				
Standard Life Liquid Assets		■ ■ ■ ■		24.57	60.6	-	-33.8	-	11.3	-	13.8	-	26.8	-	60.6	-	18.4	-	70.8	-
Sector Average					55.5		-41.7		7.4		21.1		23.1		55.5		-2.6		45.2	
Europe Excluding UK																				
Artemis European Growth	1.6	■ ■ ■ ■	AA	26.26	16.6	4	-36.9	4	-6.8	4	16.0	2	40.2	1	16.6	4	-31.5	4	11.5	4
Fidelity European	0.1	■ ■ ■ ■		23.07	13.6	4	-21.3	2	0.3	2	12.1	4	32.9	1	13.6	4	-10.3	4	33.7	4
Gartmore European Selected Opportunities	1.7	■ ■ ■ ■	A	23.88	22.2	3	-18.8	1	2.6	1	15.7	3	32.7	2	22.2	3	1.8	1	56.4	1
Jupiter European	0.8	■ ■ ■ ■	AAA	22.53	35.6	1	-13.8	1	-0.7	2	14.5	3	25.2	4	35.6	1	16.1	1	66.5	1
Sector Average					23.5		-23.5		-4.0		15.9		29.3		23.5		-9.4		35.8	
Global Bonds																				
Standard Life Global Index Linked	0.9	■ ■ ■ ■		7.78	8.6	2	-1.7	4	10.6	3	-1.1	1	5.5	1	8.6	2	18.2	4	23.2	4
Sector Average					8.4		11.8		7.0		-3.7		3.3		8.4		29.7		29.0	
Global Equities																				
Standard Life Overseas MoM	0.0	■ ■ ■ ■		19.32	20.9	3	-19.9	2	-8.7	4	1.7	4	-	-	20.9	3	-11.6	2	-	-
Sector Average					25.4		-27.0		-4.3		9.9		19.8		25.4		-12.4		15.4	

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Discrete Performance, % change, bid to bid, net income reinvested, 1 year to 1 February

Cumulative Performance, % change, bid to bid, net income reinvested to 1 February 2010

	Yield %	Financial Express rating	OBSR rating	Volatility	2010	Qtl	2009	Qtl	2008	Qtl	2007	Qtl	2006	Qtl	1 year	Qtl	3 years	Qtl	5 years	Qtl
Global Growth																				
Invesco Perpetual International Equity	0.9	■ ■ ■ ■		20.81	32.7	1	-23.6	3	-4.6	3	7.5	2	22.6	4	32.7	1	-3.3	2	27.5	3
Sector Average					24.6		-20.9		-3.1		7.1		25.0		24.6		-4.5		27.9	
Japan																				
Baillie Gifford Japanese	0.5	■ ■ ■ ■		17.40	4.7	2	-2.7	1	-13.9	2	-11.9	2	39.4	3	4.7	2	-12.2	2	7.8	2
Sector Average					10.9		-4.6		-18.1		-12.3		39.7		10.9		-13.3		6.2	
North America																				
Baillie Gifford American	0.0	■ ■ ■ ■	A	18.49	16.0	3	-10.5	2	-1.1	1	-6.2	4	25.8	1	16.0	3	2.6	1	21.0	2
Fidelity American	0.4	■ ■ ■ ■	A	18.17	16.1	3	-9.6	1	-3.5	2	-5.3	4	28.0	1	16.1	3	1.3	2	22.8	2
Sector Average					20.6		-14.1		-5.3		1.5		16.3		20.6		-1.9		15.7	
Property																				
Invista Property	0.0	■ ■ ■ ■		15.35	-33.2	4	-31.2	3	-9.2	1	15.8	4	-	-	-33.2	4	-58.3	4	-	-
Standard Life Property	0.0	■ ■ ■ ■		7.67	4.7	3	-21.7	1	-6.5	1	15.9	3	-	-	4.7	3	-23.3	1	-	-
Standard Life Select Property	3.4	■ ■ ■ ■		19.68	17.0	3	-49.7	4	-18.2	3	33.6	1	-	-	17.0	3	-51.9	4	-	-
Sector Average					13.1		-31.5		-20.0		26.2		16.3		13.1		-38.0		-9.0	
Specialist																				
JPM Natural Resources	0.0		AA	36.55	79.4	1	-47.7	4	34.8	1	8.0	2	66.9	2	79.4	1	26.4	1	127.7	2
Jupiter Financial Opportunities	0.2		AAA	15.41	14.4	4	6.2	1	-4.3	3	8.9	2	43.5	2	14.4	4	16.3	2	81.8	2
Sector Average					30.6		-21.8		-2.3		12.7		31.1		30.6		-0.2		47.5	

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Cumulative Performance, % change, bid to bid, net income reinvested to 1 February 2010

	Yield %	Financial Express rating	OBSR rating	Volatility	2010	Qtl	2009	Qtl	2008	Qtl	2007	Qtl	2006	Qtl	1 year	Qtl	3 years	Qtl	5 years	Qtl
Sterling Corporate Bond																				
Invesco Perpetual Corporate Bond	5.4	★★★★	AAA	8.17	27.6	1	-9.1	2	2.2	1	0.5	1	5.7	4	27.6	1	18.6	1	25.9	1
Jupiter Corporate Bond	4.7	★★★★		6.14	18.0	3	-6.7	2	1.7	1	-1.7	2	5.1	4	18.0	3	12.0	1	15.7	2
New Star Sterling Bond	5.3	★★★		16.40	43.7	1	-33.9	4	-1.9	4	0.3	1	5.5	4	43.7	1	-6.8	4	-1.3	4
Standard Life Corporate Bond	4.7	★★★	AA	7.41	16.0	3	-10.3	2	-2.1	4	-2.4	3	8.0	1	16.0	3	1.8	3	7.3	3
Sector Average					17.4		-10.0		-1.4		-1.6		5.7		17.4		4.2		8.3	
Sterling Fixed Interest																				
Standard Life Fixed Interest	0.0	★★★		5.59	9.6	4	1.6	1	3.3	1	-1.9	3	-	-	9.6	4	15.0	2	-	-
Sector Average					23.1		-10.7		-0.8		0.0		5.6		23.1		9.1		15.2	
Sterling High Yield																				
Standard Life Higher Income	7.2	★★★	A	12.07	33.5	4	-15.2	1	-5.6	4	7.1	2	9.4	1	33.5	4	6.8	3	25.1	2
Sector Average					40.3		-18.6		-6.0		5.3		6.0		40.3		7.3		19.7	
Sterling Strategic Bond																				
Artemis High Income	7.8	★★★	AA	13.06	37.6	2	-26.7	4	-4.5	4	8.2	1	14.1	1	37.6	2	-3.6	4	18.9	2
Sector Average					24.0		-12.8		-1.7		1.0		5.9		24.0		6.4		13.9	
UK All Companies																				
Artemis UK Growth	1.5	★★★	A	19.31	25.4	4	-27.9	3	-13.6	4	11.7	3	13.8	4	25.4	4	-21.8	4	-0.7	4
Schroder UK Mid 250	1.3	★★★	AA	26.72	45.2	1	-39.2	4	-14.8	4	24.6	1	30.9	1	45.2	1	-24.8	4	22.6	3
Standard Life UK Equity	0.0	★★★★		20.67	30.6	3	-25.8	2	-4.9	2	16.7	1	-	-	30.6	3	-7.9	2	-	-
Standard Life UK Equity MoM	0.0	★★★		18.91	22.6	4	-24.5	2	-11.7	4	14.2	2	-	-	22.6	4	-18.3	4	-	-
Standard Life UK Opportunities	0.6	★★★		25.43	64.5	1	-32.7	4	-17.2	4	27.7	1	27.4	1	64.5	1	-8.3	2	49.2	1
Sector Average					29.9		-27.3		-9.9		15.1		20.2		29.9		-15.0		17.7	

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Cumulative Performance, % change, bid to bid, net income reinvested to 1 February 2010

	Yield %	Financial Express rating	OBSR rating	Volatility	2010	Qtl	2009	Qtl	2008	Qtl	2007	Qtl	2006	Qtl	1 year	Qtl	3 years	Qtl	5 years	Qtl
UK Equity Income																				
Jupiter Income Trust	4.4	▲▲▲	AAA	17.42	19.8	4	-24.5	2	-11.0	3	16.4	2	28.8	1	19.8	4	-19.5	3	20.7	2
Liontrust First Income	6.3	▲▲▲		20.37	29.2	2	-33.3	4	-16.8	4	14.1	3	19.9	3	29.2	2	-28.3	4	-1.9	4
New Star Higher Income	6.0	▲▲▲		25.17	30.1	1	-43.1	4	-20.1	4	14.0	3	17.9	4	30.1	1	-40.8	4	-20.5	4
Newton Higher Income	8.1	▲▲▲	A	15.92	18.6	4	-14.8	1	-10.7	3	16.3	3	20.9	3	18.6	4	-9.8	2	26.8	2
Standard Life UK Equity High Income	4.0	▲▲▲	AA	18.34	22.1	3	-24.8	2	-7.8	1	17.2	1	26.0	1	22.1	3	-15.4	3	25.0	2
Sector Average					25.3		-24.7		-13.4		16.1		19.5		25.3		-18.2		13.4	
UK Equity Income & Growth																				
Invesco Perpetual High Income	3.8	▲▲▲	AAA	15.59	12.0	4	-12.5	1	-4.2	1	25.4	1	26.4	1	12.0	4	-6.1	2	48.8	1
Sector Average					22.5		-20.3		-10.2		16.7		19.6		22.5		-12.3		22.3	
UK Index - Linked Gilts																				
Standard Life Index Linked	0.0			8.92	6.1	4	1.7	1	9.8	4	-0.4	1	-	-	6.1	4	18.6	4	-	-
Sector Average					5.9		-4.3		4.2		3.5		13.5		5.9		5.7		24.2	

The figures shown here refer to the past. Past performance is not a reliable guide to future performance. The value of your clients' investments can go down as well as up. They may not get back as much as they invest. Source of all performance information: Financial Express, bid to bid, net income reinvested.

Volatility is the annualised standard deviation of monthly total returns over the last 36 months.

Qtl - This refers to the quartile ranking of the fund against its peer group.

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3. Where '-' is shown, it means that the price history for that date is not available.
4. Performance information for the Insight Property Portfolio fund is not available.

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