

January 21, 1999

We have pleasure in inviting you to Skandia's Capital Markets Day on:

**Tuesday, 23 February 1999 at 2.00 p.m.  
at Brewers Hall, Aldermanbury Square, London EC2**

Lars-Eric Petersson and other members of Skandia's Corporate Executive Management will comment on the year end results (due to be released on 18 February) and update you on the strategic outlook for Skandia's three business units: Long-Term Savings, Property & Casualty, and Asset Management.

The event will be followed by a reception at 6 p.m.

We hope you can attend and would be grateful if you could return the fax reply form below by Monday, 15 February.

Yours sincerely,  
Skandia Insurance Company Limited

Ulf Spång  
Executive VP and CFO

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Please return to Julie Coshall, Citigate Dewe Rogerson,  
fax +44 (0)171 282 8040

Yes      No

I would like to attend Skandia's CMD                      (   )      (   )

I would like to bring/nominate in my place  
the following colleague(s) (please print)

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Name: \_\_\_\_\_  
(please print)

Company: \_\_\_\_\_

Sida 2, 21 januari 1999



(please print)