

1 August 2002

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## Skandia's results second quarter Teleconference

Skandia's second quarter results will be announced on Thursday  
8 August, 2002.

We are pleased to invite you to join an international teleconference at;  
09:00 hrs NY time,  
14:00 hrs UK time,  
15:00 hrs CET time.

The agenda for the call will be as follows (**CET time**):

- 14:50 Call UK dial in number **+44 (0)20 8781 0562** or  
US dial in number **+1 303 713 7888** and request to be connected to  
the Skandia teleconference. Please use a quiet room
- 15:00 Review second quarter results.
- 15.30 Questions & Answers.
- 16:00 Teleconference call close.

If you do not have the possibility to join the teleconference call, you can listen  
to a recorded version. Call UK dial in number **+44 (0)20 8288 4459** and enter  
access code **648 412** or US dial in number **+1 703 736 7336** and enter access  
code **648 412**. The lines are open until 15 August, 2002.

An AudioCast of the teleconference as well as a slide presentation will be  
available on the Internet, at [www.skandia.com](http://www.skandia.com)

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