

23 October 2002

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Skandia's results third quarter Teleconference

Skandia's third quarter results will be announced on **Wednesday, 30 October 2002**.

We are pleased to invite you to join an international teleconference at:

10:30 hrs NY time
15:30 hrs UK time
16:30 hrs CET time

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

- 16:20 Call UK dial in number **+44 (0)20 8240 8241** or
US dial in number **+1 303 713 7888** and request to be connected to the
Skandia teleconference. Please use a quiet room
- 16:30 Review second quarter results
- 17:00 Questions & Answers
- 17:30 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 **381 292** or US dial in number **+1 703 736 7336** and enter access code **391 292**. The lines are open until 6 November 2002.

An AudioCast of the teleconference as well as a slide presentation will be available on the Internet, at www.skandia.com

For further information please contact:

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