

Invitation

19 November 2003

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Analyst Presentation Third Quarter 2003

Wednesday, 26 November 2003

Skandia will announce its third quarter 2003 results on Monday, 24 November and would like to invite you to an analyst presentation in London on Wednesday, 26 November .

Representatives of Skandia's management will discuss the results and business development. The presentation will be held by Alan Wilson, Head of UK and Asia Pacific Division, Michael Wolf, Head of Europe Division, Jan Erik Back, CFO and Harry Vos, Head of Investor Relations:

Wednesday, 26 November 2003

10.00 am – 11.30 pm

The Brewers Hall

Aldermanbury Square
London EC2V 7HR

We hope you can attend and would be grateful if you could return the reply form below to Heidi Gibb on fax: +44 (0) 20 7256 7563, or alternatively send your response by email to: heidi.gibb@citigatedr.co.uk.

Kind regards

Harry Vos
Head of Investor Relations

PLEASE RETURN THIS FORM BY EMAIL OR FAX TO:

Heidi Gibb at Citigate Dewe Rogerson

Email: heidi.gibb@citigatedr.co.uk **Fax Number:** + 44 (0) 20 7256 7563

NAME:	_____	JOB TITLE:	_____
COMPANY:	_____	EMAIL:	_____
TEL:	_____	FAX:	_____

☐ I will attend the presentation

☐ I will not attend the presentation

☐ In my place, a colleague will attend:

NAME: _____ **(TITLE)** _____

