

## 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

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**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)** \_\_\_\_\_

