

3 August 2004

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Skandia's second quarter results will be presented to the press and analysts in London on 13 August

We are pleased to invite you to a presentation of Skandia's results for the second quarter of 2004.

Skandia's CEO Hans-Erik Andersson and members of group management will comment on the report. After the initial presentation, there will be an opportunity to ask questions.

Please note that there will be a recording of the presentation available via webcast on www.skandia.com following the event.

Time: Friday 13 August 11:00 – 13:00 CET

**Venue: City Presentation Centre, 4 Chiswell Street,
London EC1Y 4UP**

Please notify your attendance to Heidi Gibb at Citigate Dewe Rogerson

Email: heidi.gibb@citigatedr.co.uk

Fax number: +44 0 20 7256 7563

A teleconference will be held at 16:00 (CET), dial +44 (0) 20 7162 0195 and ask to be connected to the Skandia teleconference. You can also call later and listen to a recorded version. The lines will be open until 20 August 2004.

Dial 44 (0) 20 8288 4459 and enter access code 102192. A recorded version as well as a slide presentation will be available on the Internet, www.skandia.com.

For further information, please contact:

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