










2005 e-Excellence Ratings

Product Area & Month Published				Declined to be Rated
Group Personal Pensions <i>March 2005</i>	Friends Provident Scottish Equitable Scottish Life Scottish Widows Standard Life	Axa Prudential Skandia Zurich	Clerical Medical Legal & General Norwich Union	
Individual Protection <i>April 2005</i>	Friends Provident Legal & General Norwich Union Prudential Standard Life	Scottish Equitable	Abbey AXA Liverpool Victoria Royal Liver Scottish Widows Skandia	
Fund Supermarkets <i>May 2005</i>		American Express Funds Network Selestia Skandia	CoFunds	
Wrap <i>May 2005</i>		American Express Funds Network Selestia Seven IM Transact	Abbey CoFunds Lifetime Skandia	
Mortgages <i>June 2005</i>	Accord Mortgages GMAC Residential Mortgages Halifax Mortgage Express Nationwide BS Northern Rock	Abbey Alliance & Leicester Birmingham Midshires Leeds & Holbeck BS Norwich & Peterborough BS	Intelligent Finance Kensington Mortgage Company Mortgages plc Woolwich	Cheltenham & Gloucester Natwest Mortgage Services First Active/ One Account Scottish Widows Bank Standard Life Bank The Mortgage Business UCB Homeloans
Individual Personal Pensions <i>July 2005</i>	Friends Provident Scottish Equitable Scottish Widows Skandia Standard Life	Clerical Medical Prudential	AXA Legal & General Norwich Union Scottish Life	
Self-Invested Personal Pensions <i>July 2005</i>	Scottish Equitable Skandia	Capita PPML James Hay Standard Life Winterthur	Abbey AXA Friends Provident Legal & General	AJ Bell Suffolk Life Premier Pension Services

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Product Area & Month Published	 E-COMMERCE EXCELLENCE RATING	 E-COMMERCE EXCELLENCE RATING	 E-COMMERCE EXCELLENCE RATING	Declined to be Rated
A-Day Readiness <i>July 2005</i>	Friends Provident James Hay Prudential Scottish Equitable Scottish Life Scottish Widows Skandia		Abbey AXA Clerical Medical Legal & General Norwich Union Standard Life Winterthur	
A-Day Tools <i>July 2005</i>	Abbey Clerical Medical Friends Provident James Hay Norwich Union Prudential Scottish Life Skandia	Legal & General Standard Life	AXA Scottish Equitable Scottish Widows Winterthur	
Annuities <i>September 2005</i>	Prudential Standard Life	Friends Provident Scottish Equitable PAFS	AXA Canada Life GE Life Just Retirement Legal & General Scottish Widows	Clerical Medical
Income Drawdown <i>September 2005</i>	Scottish Equitable Scottish Widows Skandia	James Hay Standard Life	AXA Clerical Medical Legal & General Friends Provident GE Life Winterthur	
Investment Bonds <i>October 2005</i>	Legal & General Lincoln Financial Services Liverpool Victoria Merchant Investors Scottish Equitable Scottish Mutual Assurance Scottish Widows Sterling Life Winterthur	AXA	Clerical Medical Friends Provident Hartford Life Norwich Union Prudential Selestia Skandia Standard Life	
Offshore Bonds <i>October 2005</i>	Clerical Medical Legal & General Scottish Equitable Scottish Widows Skandia	Scottish Provident International	AXA Friends Provident Prudential Selestia	

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Fund Managers <i>January 2006</i>	Artemis Fidelity Skandia		Britannic Foreign & Colonial Gartmore Invesco Pertpetual Investec Jupiter Merrill Lynch New Star Scottish Widows Threadneedle	Framlington JP Morgan Fleming Henderson Morley Newton Mellon Schroders
Multimanagers <i>January 2006</i>	Fidelity Skandia		Foreign & Colonial Gartmore Insight Merrill Lynch New Star	
Individual Savings Accounts 05/06 <i>January 2006</i>	Fidelity Selestia Skandia	Cofunds Lifetime	Friends Provident	