

2009 e-Excellence Results Table

Product Area	eee	ee+	ee	ee-	e+	e	e-	Declined to be Rated
Group Personal Pension	Aegon Scottish Equitable Standard Life Friends Provident Scottish Life Fidelity Scottish Widows		Aviva Legal & General Prudential AXA Clerical Medical					Blackrock Invesco Perpetual JP Morgan Merrill Lynch Winterthur
Group SIPP	Aegon Scottish Equitable Standard Life Friends Provident		Scottish Widows Legal & General		James Hay			
Group CIMP	Aegon Scottish Equitable Friends Provident Fidelity Standard Life Scottish Life		Scottish Widows AXA Legal & General	Clerical Medical	Aviva Prudential			
Life Protection	Friends Provident Aviva Fortis Bright Grey	Aegon Scottish Equitable Zurich Scottish Provident BUPA Royal Liver	Pru Protect	LV= AXA Lincoln Financial Services				Legal & General
Critical Illness	Friends Provident Aviva Fortis Bright Grey	Zurich Aegon Scottish Equitable Scottish Provident BUPA	Royal Liver Pru Protect	LV= AXA				Legal & General
Income Protection	Friends Provident Fortis Bright Grey LV=	BUPA Zurich Royal Liver Scottish Provident Aegon Scottish Equitable Pru Protect		AXA				Legal & General
Menu Protection	Friends Provident Fortis Bright Grey	Zurich Scottish Provident Aegon Scottish Equitable Royal Liver	Pru Protect	LV= AXA				Legal & General

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Self Invested Personal Pensions	Standard Life Aegon Scottish Equitable	AXA Winterthur Scottish Widows Prudential	Cofunds James Hay Scottish Life Fidelity FundsNetwork	Norwich Union (Aviva) Clerical Medical Zurich	LV= Legal & General		IPS Partnership	A J Bell Alliance Trust Dentons Hartley SAS Merchant Investors Met Life Selestia SIPP Solutions Suffolk Life
SIPP Specialist	Standard Life Aegon Scottish Equitable	AXA Winterthur James Hay	Fidelity FundsNetwork Hornbuckle Mitchell		LV=		IPS Partnership	A J Bell Alliance Trust Dentons Hartley SAS Merchant Investors Met Life Selestia SIPP Solutions Suffolk Life
Individual Pensions	Aegon Scottish Equitable Standard Life Friends Provident		Aviva (Aviva) AXA Winterthur	Scottish Widows Prudential Clerical Medical Cofunds Scottish Life Lincoln		Legal & General The Hartford LV=		
Pension Accumulation Tools	Scottish Widows Aegon Scottish Equitable AXA Winterthur Aviva	LV= Zurich	Prudential Fidelity FundsNetwork		Standard Life		Scottish Life Legal & General James Hay	
Wrap	Standard Life Elevate 7IM	FundsNetwork Cofunds	James Hay		Selestia Aviva	Portavista		Ascentric Macquarie Novia Nucleus Parmenion Raymond James Transact
Portfolio Planning Tools	Scottish Widows Aegon Scottish Equitable FundsNetwork Zurich	Selestia Standard Life Cofunds Elevate Prudential						

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Standalone Drawdown	Aegon Scottish Equitable Standard Life	Scottish Widows Scottish Life Lincoln	Prudential James Hay	SIPP Solutions Aviva Aviva SIPP USP	Ascentric AXA Winterthur	LV= Legal & General	IPS Partnership Living Time	Fidelity FundsNetwork Hornbuckle Mitchell Met Lite Reliance Mutual
Phased Retirement	Aegon Scottish Equitable Standard Life	Scottish Widows Scottish Life	Prudential James Hay SIPP Solutions	Aviva SIPP USP	Ascentric AXA Winterthur	LV= Legal & General	IPS Partnership Aviva	Fidelity FundsNetwork Hornbuckle Mitchell Met Lite Reliance Mutual
Alternatively Secured Pensions	Aegon Scottish Equitable Standard Life	Scottish Life Lincoln	SIPP Solutions	Aviva Aviva SIPP USP Ascentric	AXA Winterthur	LV=	IPS Partnership Legal & General	
Conventional Annuities	Prudential	Aegon Scottish Equitable Canada Life	Standard Life Legal & General					
Investment Linked Annuities	Prudential			Canada Life	LV=	Legal & General		
Enhanced/Impaired Annuities	Canada Life LV=	Partnership Prudential			Legal & General	Just Retirement		
Pension in Payment	Scottish Widows	Aegon Scottish Equitable Standard Life	Prudential LV= AXA Winterthur	Zurich			Legal & General Scottish Life James Hay	
With Profit Bonds	Standard Life Aviva		Legal & General					
Unit Linked Bonds	Friends Provident Prudential Standard Life Sterling FundsNetwork Canada Life Aegon Scottish Equitable Aviva		Scottish Widows AXA Winterthur Legal & General					Cofunds Skandia

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Offshore Personalised Bonds	Standard Life International	FundsNetwork International Canada Life International	AXA Isle of Man Zurich International	Prudential International Aegon SE International	Scottish Widows International	Aviva International		
Investment Bonds Tools	Sterling Aegon Scottish Equitable FundsNetwork	Scottish Widows	Canada Life	Standard Life AXA Winterthur			Prudential	