

2006 e-Excellence Results Table

Product Area	eee	ee+	ee	ee-	e+	e	e-	Declined to be Rated
Group Personal Pensions	Fidelity Friends Provident Aegon SE Scottish Life Scottish Widows Standard Life	Legal & General Prudential Skandia	AXA Sun Life		Winterthur	Clerical Medical Norwich Union		
Group Stakeholder Pensions	Fidelity Friends Provident Scottish Life Scottish Widows	Legal & General Prudential	AXA Sun Life		Winterthur Clerical Medical	Norwich Union		
Life Protection	Friends Provident Standard Life Legal & General Norwich Union	Aegon SE Prudential	Scottish Widows	Scottish Provident AXA	Bright Grey	Skandia Liverpool Victoria		Canada Life Partnership Assurance
Critical Illness Protection	Friends Provident Standard Life Legal & General	Aegon SE Norwich Union	Royal Liver	Scottish Provident AXA	Bright Grey Scottish Widows	Skandia Liverpool Victoria		Canada Life Partnership Assurance
Income Protection	Legal & General		Friends Provident Aegon SE	Scottish Provident Royal Liver AXA		Bright Grey Liverpool Victoria	Holloway Friendly Society Standard Life	Canada Life Partnership Assurance
Mortgages	Accord Mortgages Coventry BS GMAC RFC Northern Rock Alliance & Leicester Standard Life Bank TMB	Abbey Birmingham Midshires Halifax Kensington Mortgages Norwich & Peterborough SPML	Intelligent Finance Mortgages Plc Mortgage Express	Bank of Scotland Leeds BS Platform Homeloans	Bristol & West UCB Homeloans	Portman BS (Mortgage Works)	Clydesdale Bank	Cheltenham & Gloucester (Lloyds TSB) Nationwide Woolwich
Wrap & Wealth Management	Standard Life	Lifetime	Cofunds	7IM	Selestia Funds Network James Hay Skandia			Tansact
Portfolio Planning Tool	Funds Network Scottish Widows AXA Aegon SE	Prudential Friends Provident Winterthur Norwich Union	Clerical Medical	Standard Life			Hartford Life	
Individual Pensions	Aegon SE Friends Provident AXA Scottish Widows	Prudential Standard Life Clerical Medical	Legal & General Scottish Life		Norwich Union	GE Life		Selestia

2006 e-Excellence Results Table

Product Area	eee	ee+	ee	ee-	e+	e	e-	Declined to be Rated
Self Invested Personal Pensions	Lifetime Norwich Union Aegon SE AXA	James Hay Standard Life Funds Network			Legal & General Suffolk Life Winterthur Skandia			A J Bell Cater Allen Merchant Investors Selestia Zurich
Pension Tools	Funds Network Scottish Widows AXA Aegon SE	Prudential Friends Provident Winterthur Norwich Union	Clerical Medical	Standard Life			Hartford Life	
Adviser Technology		Positive Solutions SIFA M2 Financial	Park Row IFA Bankhall Connect Park Row Managed Sales Adviser	L&G Partnership Bates Millfield Norwich Union (Personal Finance) Friends Orion (Friends Provident)	Home of Choice Tenet Group	Co-operative Insurance Barclays Select Choice		
Retirement Options Secure Income (Annuities)		Prudential Aegon SE Legal & General GE Life		Standard Life Norwich Union	Friends Provident		AXA Scottish Widows Just Retirement	Canada Life
Retirement Options Unsecure Income (Income Drawdown)	Aegon SE	Standard Life Norwich Union James Hay SIPP	Scottish Widows	Winterthur	Friends Provident	GE Life	Legal & General	Canada Life Suffolk Life Zurich
Investment Bonds	Scottish Widows Standard Life Friends Provident AXA	Prudential Norwich Union Clerical Medical Aegon SE Funds Network	Hartford Life Scottish Life Cofunds	Legal & General	Winterthur			Canada Life Lincoln Liverpool Victoria Merchant Investors Selestia Skandia Wesleyan Zurich
Offshore Bonds				AXA	Prudential	Norwich Union Clerical Medical Aegon SE		Canada Life Lincoln Liverpool Victoria Merchant Investors Selestia Skandia Wesleyan Zurich