

2007 e-Excellence Results Table

Product Area	eee	ee+	ee	ee-	e+	e	e-	Declined to be Rated
Non Conforming Mortgages	Accord Mortgages Edeus BM Solutions Coventry Building Society Bank of Scotland Money Partner GMAC RFC The Mortgage Business Kensington Mortgage Company	Norwich & Peterborough Mortgage Plc Rooftop Mortgages	Platform Homeloans West Bromwich			Amber Homeloans	Freedom Lending	Chelsea Building Society First National Mortgage Express Salt Finance
Group Personal Pensions	Standard Life Aegon SE Scottish Widows Friends Provident Scottish Life Fidelity	Prudential	AXA Legal & General Clerical Medical Norwich Union					
Group Stakeholder Pensions	Standard Life Aegon SE Scottish Widows Friends Provident Scottish Life Fidelity	Prudential	AXA Legal & General Clerical Medical Norwich Union					
Group Self Invested Personal Pensions	Aegon SE Standard Life			James Hay SIPP				
Group CIMP	Standard Life Aegon SE Scottish Widows Friends Provident Scottish Life Fidelity		AXA	Clerical Medical	Norwich Union	Legal & General Prudential		
Group Section 32a	Fidelity Scottish Life Friends Provident Aegon SE	Scottish Widows	AXA			Norwich Union Prudential	Clerical Medical Legal & General	
Life Protection	Legal & General Standard Life Friends Provident Norwich Union Aegon SE	Prudential Royal Liver	Liverpool Victoria Scottish Provident AXA BUPA		Scottish Widows Bright Grey			Lutine Partnership Assurance Pulse
Critical Illness Protection	Legal & General Standard Life Friends Provident Norwich Union Aegon SE	Prudential Royal Liver	Liverpool Victoria Scottish Provident AXA BUPA		Scottish Widows Bright Grey			Unum Provident
Income Protection	Legal & General Aegon SE	Royal Liver	Liverpool Victoria Scottish Provident Friends Provident AXA	BUPA	Bright Grey	Standard Life		Cirencester Friendly Holloway Friendly Lincoln Unum Provident
Menu Protection	Legal & General	Prudential Royal Liver Aegon SE	Friends Provident Scottish Provident Liverpool Victoria AXA	Bright Grey				

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Wrap	Standard Life	7IM	Cofunds	Funds Network James Hay	Lifetime			Ascentric Nucleus Selestia Skandia Transact
Portfolio Planning Tool	Scottish Widows Aegon SE Funds Network AXA	Norwich Union Cofunds	Friends Provident	Prudential Standard Life				
Individual Pensions	Standard Life Aegon SE Norwich Union Friends Provident	Prudential Clerical Medical AXA	Scottish Widows Funds Network	Scottish Life	Skandia Legal & General	Tomorrow		
Section 32	Aegon SE Winterthur Life Scottish Life	AXA	Skandia	Legal & General	Scottish Widows		Standard Life	
Conventional Annuities	Prudential Aegon SE	Canada Life	Legal & General	Standard Life		Norwich Union AXA Friends Provident Scottish Widows		
Investment Linked Annuities	Prudential					AXA Norwich Union	Legal & General Liverpool Victoria Scottish Widows	
Enhanced Annuities	Tomorrow				Just Retirement Prudential	Norwich Union AXA Friends Provident Scottish Widows	Norwich Union Scottish Widows	
Full Status Mortgages	Northern Rock Accord Mortgages Halifax The Mortgage Business GMAC RFC Kensington Norwich & Peterborough	Bank of Scotland Standard Life Bank The Mortgage Works (Portman) Birmingham Midshires Coventry Building Society Mortgage Plc	Woolwich Bristol & West Platform Homeloans UCB Homeloans Nationwide Intelligent Finance	Abbey Cheltenham & Gloucester	Royal Bank of Scotland Alliance & Leicester Leeds Mortgage Express Bank of Ireland			Chelsea Edeus Scottish Widows Bank Skipton West Bromwich
Buy to Let Mortgage	Northern Rock The Mortgage Business GMAC RFC Kensington	Bank of Scotland Bristol & West The Mortgage Works (Portman) Coventry Building Society	Standard Life Bank Platform Homeloans UCB Homeloans Birmingham Midshire	Astra Mortgages Cheltenham & Gloucester	Mortgage Trust Mortgage Express Leeds Bank of Ireland Royal Bank of Scotland	Alliance & Leicester	Mortgage Plc	
Self Certification Mortgage	Accord Mortgage GMAC RFC The Mortgage Business The Mortgage Works (Portman)	Kensington Bank of Scotland Coventry Building Society Mortgage Plc Bristol & West Standard Life Bank	Birmingham Midshires Platform Homeloans UCB Homeloans		Alliance & Leicester Bank of Ireland Leeds Mortgage Express			
Group Risk		Canada Life Aegon SE			Peach Global Financial Solutions			AIG BUPA Legal & General Lutine Unum Provident
Self Invested Pension Plans	Aegon SE Funds Network	Standard Life Norwich Union James Hay Friends Provident	Prudential AXA Clerical Medical Scottish Widows	Scottish Life	Winterthur Life Tomorrow		Skandia Legal & General	Hartford Life Hornbuckle Mitchell Met Life Suffolk Life Zurich

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Income Drawdown	Aegon SE Funds Network	Standard Life Selestia James Hay Friends Provident Norwich Union	Skandia	Scottish Life Scottish Widows		Tomorrow Winterthur Life Clerical Medical	Legal & General AXA	
Pension Tool	Winterthur Life Scottish Widows	Clerical Medical AXA			Aegon SE	Skandia Prudential	Standard Life Scottish Life Friends Provident James Hay Legal & General	
Unit Linked Bonds	Friends Provident AXA Funds Network Standard Life Clerical Medical Sterling Aegon SE	Prudential Selestia Hartford Life Norwich Union Scottish Life	Scottish Widows Skandia Cofunds	Winterthur			Legal & General Canada Life	Met Life
With Profit Bonds		Prudential Norwich Union Standard Life Scottish Widows					Legal & General	
Offshore Bonds		AXA Isle of Man Fidelity International	Aegon SE Int.	Old Mutual Int.	Clerical Medical Int. Prudential Int.		Royal Skandia Friends Provident Int. Norwich Union Int. Canada Life Int.	