

## 2006 e-Excellence Results Table

Product Area	eee	ee+	ee	ee-	e+	e	e-	Declined to be Rated
<b>Group Personal Pensions</b>	Fidelity Friends Provident Aegon SE Scottish Life Scottish Widows Standard Life	Legal & General Prudential Skandia	AXA Sun Life		Winterthur	Clerical Medical Norwich Union		
<b>Group Stakeholder Pensions</b>	Fidelity Friends Provident Scottish Life Scottish Widows	Legal & General Prudential	AXA Sun Life		Winterthur Clerical Medical	Norwich Union		
<b>Life Protection</b>	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
<b>Critical Illness Protection</b>	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
<b>Income Protection</b>	Legal & General		Friends Provident Aegon SE	Scottish Provident Royal Liver AXA		Bright Grey Liverpool Victoria	Holloway Friendly Society Standard Life	Canada Life Partnership Assurance
<b>Mortgages</b>	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
<b>Wrap &amp; Wealth Management</b>	Standard Life	Lifetime	Cofunds	7IM	Selestia Funds Network James Hay Skandia			Tansact
<b>Portfolio Planning Tool</b>	Funds Network Scottish Widows AXA Aegon SE	Prudential Friends Provident Winterthur Norwich Union	Clerical Medical	Standard Life			Hartford Life	
<b>Individual Pensions</b>	Aegon SE Friends Provident AXA Scottish Widows	Prudential Standard Life Clerical Medical	Legal & General Scottish Life		Norwich Union	GE Life		Selestia

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Product Area	eee	ee+	ee	ee-	e+	e	e-	Declined to be Rated
<b>Self Invested Personal Pensions</b>	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
<b>Pension Tools</b>	Funds Network Scottish Widows AXA Aegon SE	Prudential Friends Provident Winterthur Norwich Union	Clerical Medical	Standard Life			Hartford Life	
<b>Adviser Technology</b>		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		
<b>Retirement Options Secure Income (Annuities)</b>		Prudential Aegon SE Legal & General GE Life		Standard Life Norwich Union	Friends Provident		AXA Scottish Widows Just Retirement	Canada Life
<b>Retirement Options Unsecure Income (Income Drawdown)</b>	Aegon SE	Standard Life Norwich Union James Hay SIPP	Scottish Widows	Winterthur	Friends Provident	GE Life	Legal & General	Canada Life Suffolk Life Zurich
<b>Investment Bonds</b>	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
<b>Offshore Bonds</b>				AXA	Prudential	Norwich Union Clerical Medical Aegon SE		Canada Life Lincoln Liverpool Victoria Merchant Investors Selestia Skandia Wesleyan Zurich