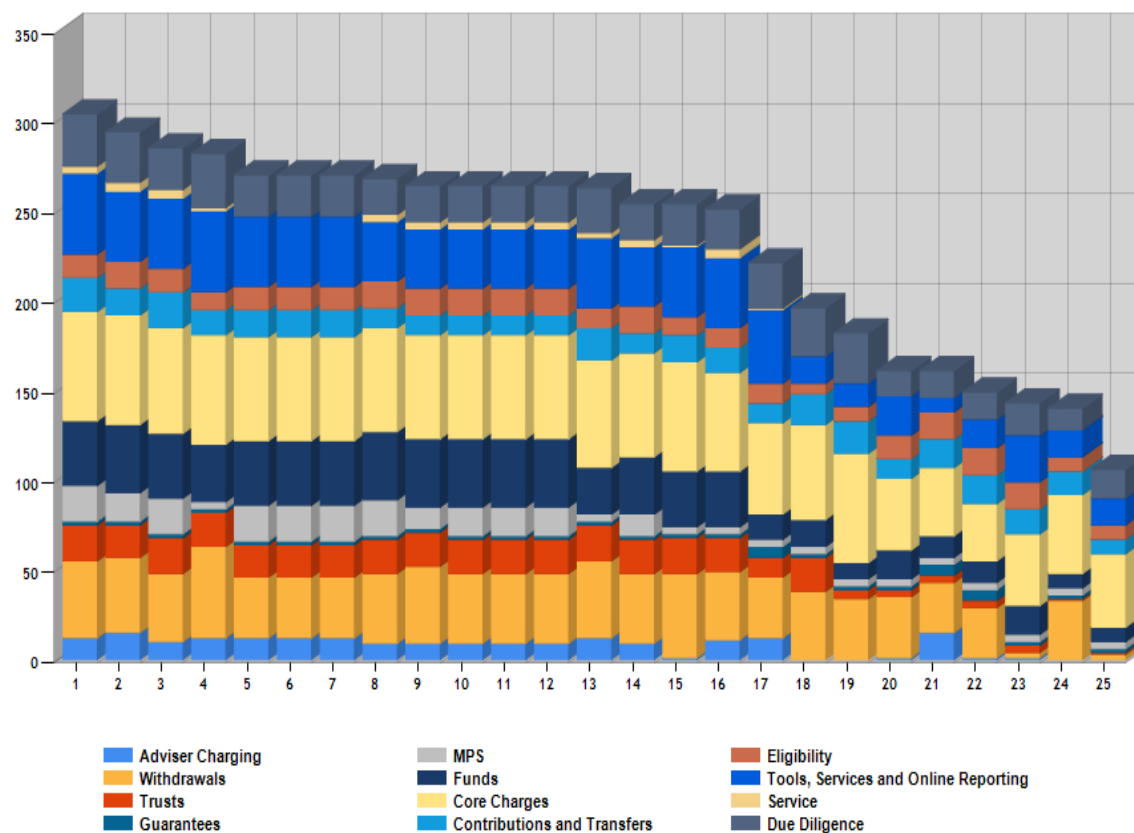


Unit Linked Bond DNA Graph Report



Id:	Provider Name:	Product Name:
1	Quilter	Collective Investment Bond
2	Transact	Transact Onshore Bond
3	Nucleus	Nucleus Wrap Onshore Bond Account
4	Prudential	Prudential Investment Plan
5	Countrywide Assured	Onshore Bond (7IM)
6	Countrywide Assured	Onshore Bond (Morningstar)
7	Countrywide Assured	Onshore Bond (Parmenion)
8	HSBC Life (UK) Ltd	HSBC Onshore Inv Bond - True Potential (dir auth)
9	HSBC Life (UK) Ltd	HSBC Onshore Investment Bond - Fusion Wealth
10	HSBC Life (UK) Ltd	HSBC Onshore Investment Bond - M&G Wealth
11	HSBC Life (UK) Ltd	HSBC Onshore Investment Bond - Select
12	HSBC Life (UK) Ltd	HSBC Onshore Investment Bond - Successn/Openwk
13	abrdn	Onshore Bond for Wrap
14	HSBC Life (UK) Ltd	HSBC Onshore Inv Bond - True Potential (appt rep)
15	Standard Life	Tailored Investment Bond
16	Aviva Life & Pensions UK Limited	Select Investment Growth & Income Option
17	LV=	LV= Smoothed Managed Funds Bond
18	Wesleyan Assurance Society	Capital Investment Bond
19	NFU Mutual	Flexibond
20	Healthy Investment	Investment Bond (adviser charging)
21	Sheffield Mutual Friendly Society	Income Bond
22	Healthy Investment	Guaranteed Anniversary Bonus Bond
23	Sheffield Mutual Friendly Society	Investment Bond Issue 2
24	National Friendly	With Profits Bond

	Collective Investment Bond Quilter	Transact Onshore Bond Transact	Nucleus Wrap Onshore Bond Account Nucleus	Prudential Investment Plan Prudential
Ad Hoc Adviser Charging	5	5	5	5
Adviser Charging Flexibility	4	5	4	4
AKG Financial Strength	4	3	3	5
AKG With Profits Potential Rating	0	0	0	5
Automatic Increase Option	1	1	1	5
Bare/Absolute Trusts	5	5	5	5
Capital Guarantee via Product	1	1	1	1
Discretionary Trusts	5	5	5	5
Ethical Funds	5	5	5	5
Exit Charge Applied	5	5	5	5
Exit Charge Term (years)	5	5	5	5
External Funds	5	5	5	5
Free Switches (pa)	5	5	5	5
Guarantee/Protected Funds	5	5	5	5
Half-Yearly Income Available	5	5	5	5
Income - % of Value	1	1	1	5
Income - Fixed Sum	5	5	5	5
Income Guarantee via Product	1	1	1	1
Initial Adviser Charging	3	5	1	3
Initial Charge (%)	5	5	5	5
Investment Committee	5	3	1	5
Joint Life Last Death Plan	5	5	5	5
Maximum Administration Fee (%)	5	5	5	5
Maximum Age Attained	4	5	4	2
Maximum Age Attained Joint	4	5	4	3
Maximum Allocation Rate (%)	3	3	3	3
Maximum Number of Funds per Policy	5	5	5	3
Maximum Product AMC (%)	5	5	4	5
Minimum Additional Single Premium (£)	5	5	5	1
Minimum Administration Fee (%)	5	5	5	5
Minimum Age Attained	5	5	5	5
Minimum Allocation Rate (%)	3	3	3	3
Minimum Premium per Fund Link	5	0	5	4
Minimum Product AMC (%)	5	5	4	5
Minimum Single Premium (£)	4	5	5	4
Minimum £ Per Segment	5	5	5	1
Model Portfolio Adviser Led	5	5	5	1
Model Portfolio Availability	5	5	5	1
Model Portfolio Provider Led	5	1	5	1
Model Portfolio Third Party	5	5	5	1

Led				
Monthly Income Available	5	5	5	5
Natural Income	1	5	1	5
Number of Funds	5	5	5	3
Number of Income Frequency Options	5	4	4	5
Number of New Business Online Services	5	3	5	5
Number of Online Facilities	5	5	3	5
Number of Trust Types Available	5	4	5	5
Online Applications	5	1	5	5
Online Asset Allocator	5	5	1	5
Online Fund Comparison	5	5	5	5
Online fund factsheets	5	5	5	5
Online Fund Switching	5	5	5	5
Online Quotes available	5	5	5	5
Online valuations	5	5	5	5
Open Architecture	1	5	5	1
Passive/Index Funds	5	5	5	5
Phased Investment Option	5	5	5	1
Policy Fee (£)	5	5	5	5
Quarterly Income Available	5	5	5	5
Segmentation	5	5	4	4
Segmentation Management	5	5	1	5
Service Satisfaction Score (%)	4	5	5	2
Single Life Plan	5	5	5	5
Switching Charge (£)	5	5	5	5
Termly Income Available	5	1	1	5
Top Ups	5	5	5	5
Total Expense Ratios for funds published	5	5	5	5
Trust Facilities	5	4	5	4
Yearly Income Available	5	5	5	5
Total	304	294	285	282
	Onshore Bond (71M) Countrywide Assured	Onshore Bond (Morningstar) Countrywide Assured	Onshore Bond (Parmenion) Countrywide Assured	HSBC Onshore Inv Bond - True Potential (dir auth) HSBC Life (UK) Ltd
Ad Hoc Adviser Charging	5	5	5	5
Adviser Charging Flexibility	4	4	4	3
AKG Financial Strength	2	2	2	3
AKG With Profits Potential Rating	0	0	0	0
Automatic Increase Option	1	1	1	1
Bare/Absolute Trusts	5	5	5	5
Capital Guarantee via Product	1	1	1	1
Discretionary Trusts	5	5	5	5
Ethical Funds	5	5	5	5
Exit Charge Applied	5	5	5	5
Exit Charge Term (years)	5	5	5	5
External Funds	5	5	5	5
Free Switches (pa)	5	5	5	5

Guarantee/Protected Funds	5	5	5	5
Half-Yearly Income Available	5	5	5	5
Income - % of Value	1	1	1	1
Income - Fixed Sum	5	5	5	5
Income Guarantee via Product	1	1	1	1
Initial Adviser Charging	3	3	3	1
Initial Charge (%)	5	5	5	5
Investment Committee	5	5	5	3
Joint Life Last Death Plan	5	5	5	5
Maximum Administration Fee (%)	5	5	5	5
Maximum Age Attained	4	4	4	5
Maximum Age Attained Joint	4	4	4	5
Maximum Allocation Rate (%)	3	3	3	3
Maximum Number of Funds per Policy	5	5	5	5
Maximum Product AMC (%)	3	3	3	3
Minimum Additional Single Premium (£)	3	3	3	4
Minimum Administration Fee (%)	5	5	5	5
Minimum Age Attained	5	5	5	5
Minimum Allocation Rate (%)	3	3	3	3
Minimum Premium per Fund Link	5	5	5	0
Minimum Product AMC (%)	4	4	4	4
Minimum Single Premium (£)	2	2	2	2
Minimum £ Per Segment	5	5	5	1
Model Portfolio Adviser Led	5	5	5	5
Model Portfolio Availability	5	5	5	5
Model Portfolio Provider Led	5	5	5	5
Model Portfolio Third Party Led	5	5	5	5
Monthly Income Available	5	5	5	5
Natural Income	1	1	1	1
Number of Funds	5	5	5	5
Number of Income Frequency Options	4	4	4	5
Number of New Business Online Services	3	3	3	5
Number of Online Facilities	5	5	5	1
Number of Trust Types Available	5	5	5	5
Online Applications	1	1	1	5
Online Asset Allocator	5	5	5	1
Online Fund Comparison	5	5	5	1
Online fund factsheets	5	5	5	5
Online Fund Switching	5	5	5	5
Online Quotes available	5	5	5	5
Online valuations	5	5	5	5
Open Architecture	1	1	1	5
Passive/Index Funds	5	5	5	5

Phased Investment Option	1	1	1	1
Policy Fee (£)	5	5	5	5
Quarterly Income Available	5	5	5	5
Segmentation	5	5	5	5
Segmentation Management	1	1	1	1
Service Satisfaction Score (%)	0	0	0	4
Single Life Plan	5	5	5	5
Switching Charge (£)	5	5	5	5
Termly Income Available	1	1	1	5
Top Ups	5	5	5	5
Total Expense Ratios for funds published	5	5	5	5
Trust Facilities	3	3	3	4
Yearly Income Available	5	5	5	5
Total	270	270	270	268
	HSBC Onshore Investment Bond - Fusion Wealth HSBC Life (UK) Ltd	HSBC Onshore Investment Bond - M&G Wealth HSBC Life (UK) Ltd	HSBC Onshore Investment Bond - Select HSBC Life (UK) Ltd	HSBC Onshore Investment Bond - Successn/Openwk HSBC Life (UK) Ltd
Ad Hoc Adviser Charging	5	5	5	5
Adviser Charging Flexibility	3	3	3	3
AKG Financial Strength	3	3	3	3
AKG With Profits Potential Rating	0	0	0	0
Automatic Increase Option	1	1	1	1
Bare/Absolute Trusts	5	5	5	5
Capital Guarantee via Product	1	1	1	1
Discretionary Trusts	5	5	5	5
Ethical Funds	5	5	5	5
Exit Charge Applied	5	5	5	5
Exit Charge Term (years)	5	5	5	5
External Funds	5	5	5	5
Free Switches (pa)	5	5	5	5
Guarantee/Protected Funds	5	5	5	5
Half-Yearly Income Available	5	5	5	5
Income - % of Value	1	1	1	1
Income - Fixed Sum	5	5	5	5
Income Guarantee via Product	1	1	1	1
Initial Adviser Charging	1	1	1	1
Initial Charge (%)	5	5	5	5
Investment Committee	3	3	3	3
Joint Life Last Death Plan	5	5	5	5
Maximum Administration Fee (%)	5	5	5	5
Maximum Age Attained	5	5	5	5
Maximum Age Attained Joint	5	5	5	5
Maximum Allocation Rate (%)	3	3	3	3
Maximum Number of Funds per Policy	5	5	5	5
Maximum Product AMC (%)	3	3	3	3
Minimum Additional Single Premium (£)	4	4	4	4

Minimum Administration Fee (%)	5	5	5	5
Minimum Age Attained	5	5	5	5
Minimum Allocation Rate (%)	3	3	3	3
Minimum Premium per Fund Link	0	0	0	0
Minimum Product AMC (%)	4	4	4	4
Minimum Single Premium (£)	2	2	2	2
Minimum £ Per Segment	1	1	1	1
Model Portfolio Adviser Led	5	5	5	5
Model Portfolio Availability	5	5	5	5
Model Portfolio Provider Led	1	1	1	1
Model Portfolio Third Party Led	5	5	1	5
Monthly Income Available	5	5	5	5
Natural Income	1	1	1	1
Number of Funds	5	5	5	5
Number of Income Frequency Options	5	5	5	5
Number of New Business Online Services	5	5	5	5
Number of Online Facilities	1	1	1	1
Number of Trust Types Available	5	5	5	5
Online Applications	5	5	5	5
Online Asset Allocator	1	1	1	1
Online Fund Comparison	1	1	1	1
Online fund factsheets	5	5	5	5
Online Fund Switching	5	5	5	5
Online Quotes available	5	5	5	5
Online valuations	5	5	5	5
Open Architecture	5	5	5	5
Passive/Index Funds	5	5	5	5
Phased Investment Option	1	1	5	1
Policy Fee (£)	5	5	5	5
Quarterly Income Available	5	5	5	5
Segmentation	5	5	5	5
Segmentation Management	1	1	1	1
Service Satisfaction Score (%)	4	4	4	4
Single Life Plan	5	5	5	5
Switching Charge (£)	5	5	5	5
Termly Income Available	5	5	5	5
Top Ups	5	5	5	5
Total Expense Ratios for funds published	5	5	5	5
Trust Facilities	4	4	4	4
Yearly Income Available	5	5	5	5
Total	264	264	264	264
	Onshore Bond for Wrap abrdn	HSBC Onshore Inv Bond - True Potential (appt rep) HSBC Life (UK) Ltd	Tailored Investment Bond Standard Life	Select Investment Growth & Income Option Aviva Life & Pensions UK Limited

Ad Hoc Adviser Charging	5	5	1	5
Adviser Charging Flexibility	4	3	0	3
AKG Financial Strength	4	3	4	4
AKG With Profits Potential Rating	0	0	0	0
Automatic Increase Option	1	1	1	1
Bare/Absolute Trusts	5	5	5	5
Capital Guarantee via Product	1	1	1	1
Discretionary Trusts	5	5	5	5
Ethical Funds	5	5	5	5
Exit Charge Applied	5	5	5	5
Exit Charge Term (years)	5	5	5	5
External Funds	5	5	5	5
Free Switches (pa)	5	5	5	5
Guarantee/Protected Funds	1	5	1	5
Half-Yearly Income Available	5	5	5	5
Income - % of Value	1	1	1	1
Income - Fixed Sum	5	5	5	5
Income Guarantee via Product	1	1	1	1
Initial Adviser Charging	3	1	0	3
Initial Charge (%)	5	5	5	5
Investment Committee	3	3	5	3
Joint Life Last Death Plan	5	5	5	5
Maximum Administration Fee (%)	5	5	5	5
Maximum Age Attained	3	5	2	3
Maximum Age Attained Joint	3	5	3	3
Maximum Allocation Rate (%)	3	3	3	3
Maximum Number of Funds per Policy	4	5	5	3
Maximum Product AMC (%)	4	3	5	1
Minimum Additional Single Premium (£)	3	4	2	1
Minimum Administration Fee (%)	5	5	5	5
Minimum Age Attained	5	5	5	5
Minimum Allocation Rate (%)	3	3	3	3
Minimum Premium per Fund Link	5	0	5	4
Minimum Product AMC (%)	5	4	5	3
Minimum Single Premium (£)	5	2	3	4
Minimum £ Per Segment	2	1	3	2
Model Portfolio Adviser Led	1	1	1	1
Model Portfolio Availability	1	5	1	1
Model Portfolio Provider Led	1	5	1	1
Model Portfolio Third Party Led	1	1	1	1
Monthly Income Available	5	5	5	5
Natural Income	1	1	5	5
Number of Funds	2	3	4	4
Number of Income Frequency Options	5	5	5	4

Number of New Business Online Services	5	5	3	5
Number of Online Facilities	3	1	5	3
Number of Trust Types Available	5	5	5	5
Online Applications	5	5	1	5
Online Asset Allocator	1	1	5	1
Online Fund Comparison	5	1	5	5
Online fund factsheets	5	5	5	5
Online Fund Switching	5	5	5	5
Online Quotes available	5	5	5	5
Online valuations	5	5	5	5
Open Architecture	1	1	1	1
Passive/Index Funds	5	5	5	5
Phased Investment Option	5	1	5	1
Policy Fee (£)	5	5	5	5
Quarterly Income Available	5	5	5	5
Segmentation	4	5	5	5
Segmentation Management	5	1	1	1
Service Satisfaction Score (%)	3	4	1	5
Single Life Plan	5	5	5	5
Switching Charge (£)	5	5	5	5
Termly Income Available	5	5	5	1
Top Ups	5	5	5	5
Total Expense Ratios for funds published	5	5	5	5
Trust Facilities	5	4	5	4
Yearly Income Available	5	5	5	5
Total	263	254	254	251
	LV= Smoothed Managed Funds Bond LV=	Capital Investment Bond Wesleyan Assurance Society	Flexibond NFU Mutual	Investment Bond (adviser charging) Healthy Investment
Ad Hoc Adviser Charging	5	0	0	5
Adviser Charging Flexibility	4	0	0	5
AKG Financial Strength	4	3	3	2
AKG With Profits Potential Rating	5	5	5	2
Automatic Increase Option	1	1	1	0
Bare/Absolute Trusts	5	5	1	1
Capital Guarantee via Product	5	1	1	5
Discretionary Trusts	1	5	1	1
Ethical Funds	1	5	1	5
Exit Charge Applied	5	5	5	5
Exit Charge Term (years)	5	5	5	5
External Funds	1	1	1	1
Free Switches (pa)	3	3	5	0
Guarantee/Protected Funds	5	1	1	1
Half-Yearly Income Available	5	5	5	1
Income - % of Value	1	5	1	1
Income - Fixed Sum	5	5	5	5
Income Guarantee via Product	1	1	1	1

Initial Adviser Charging	3	0	0	5
Initial Charge (%)	5	4	5	5
Investment Committee	3	1	1	1
Joint Life Last Death Plan	5	5	5	5
Maximum Administration Fee (%)	5	5	5	5
Maximum Age Attained	3	1	2	5
Maximum Age Attained Joint	3	2	3	5
Maximum Allocation Rate (%)	3	3	3	3
Maximum Number of Funds per Policy	1	3	2	1
Maximum Product AMC (%)	5	3	5	1
Minimum Additional Single Premium (£)	1	3	3	4
Minimum Administration Fee (%)	5	5	5	5
Minimum Age Attained	5	3	3	5
Minimum Allocation Rate (%)	3	3	3	3
Minimum Premium per Fund Link	2	5	5	4
Minimum Product AMC (%)	5	5	5	1
Minimum Single Premium (£)	5	4	5	5
Minimum £ Per Segment	4	4	5	0
Model Portfolio Adviser Led	1	1	1	1
Model Portfolio Availability	1	1	1	1
Model Portfolio Provider Led	1	1	1	1
Model Portfolio Third Party Led	1	1	1	1
Monthly Income Available	5	5	5	5
Natural Income	1	1	1	1
Number of Funds	1	2	1	1
Number of Income Frequency Options	4	4	4	3
Number of New Business Online Services	5	1	1	1
Number of Online Facilities	5	1	1	1
Number of Trust Types Available	3	5	1	1
Online Applications	5	1	1	0
Online Asset Allocator	5	1	1	0
Online Fund Comparison	5	1	1	0
Online fund factsheets	5	5	5	5
Online Fund Switching	1	1	1	0
Online Quotes available	5	1	1	0
Online valuations	5	3	1	1
Open Architecture	1	1	1	1
Passive/Index Funds	1	1	1	1
Phased Investment Option	1	1	1	1
Policy Fee (£)	5	5	5	5
Quarterly Income Available	5	5	5	5
Segmentation	1	4	4	1
Segmentation Management	1	1	1	0

Service Satisfaction Score (%)	1	0	0	0
Single Life Plan	5	5	5	5
Switching Charge (£)	2	2	5	0
Termly Income Available	1	1	1	1
Top Ups	3	5	5	3
Total Expense Ratios for funds published	0	5	5	0
Trust Facilities	2	4	2	1
Yearly Income Available	5	5	5	5
Total	221	196	182	161
	Income Bond Sheffield Mutual Friendly Society	Guaranteed Anniversary Bonus Bond Healthy Investment	Investment Bond Issue 2 Sheffield Mutual Friendly Society	With Profits Bond National Friendly
Ad Hoc Adviser Charging	1	1	1	0
Adviser Charging Flexibility	0	0	0	0
AKG Financial Strength	1	2	1	1
AKG With Profits Potential Rating	0	2	0	0
Automatic Increase Option	1	0	0	0
Bare/Absolute Trusts	1	1	1	0
Capital Guarantee via Product	1	5	1	1
Discretionary Trusts	1	1	1	0
Ethical Funds	5	5	5	1
Exit Charge Applied	1	1	1	1
Exit Charge Term (years)	3	3	3	3
External Funds	1	1	1	1
Free Switches (pa)	0	0	0	0
Guarantee/Protected Funds	5	1	5	1
Half-Yearly Income Available	5	1	0	5
Income - % of Value	1	1	1	1
Income - Fixed Sum	5	5	1	5
Income Guarantee via Product	1	1	1	1
Initial Adviser Charging	0	0	0	0
Initial Charge (%)	5	5	5	5
Investment Committee	1	1	1	1
Joint Life Last Death Plan	5	5	5	5
Maximum Administration Fee (%)	5	5	5	5
Maximum Age Attained	5	5	5	1
Maximum Age Attained Joint	5	5	5	2
Maximum Allocation Rate (%)	3	3	3	5
Maximum Number of Funds per Policy	1	1	1	1
Maximum Product AMC (%)	5	1	5	5
Minimum Additional Single Premium (£)	1	4	3	2
Minimum Administration Fee (%)	5	5	5	5
Minimum Age Attained	3	5	5	5
Minimum Allocation Rate (%)	3	3	3	5
Minimum Premium per Fund	2	4	3	3

Link				
Minimum Product AMC (%)	5	1	5	5
Minimum Single Premium (£)	5	5	5	5
Minimum £ Per Segment	1	0	1	0
Model Portfolio Adviser Led	1	1	1	1
Model Portfolio Availability	1	1	1	1
Model Portfolio Provider Led	1	1	1	1
Model Portfolio Third Party Led	1	1	1	1
Monthly Income Available	5	5	0	5
Natural Income	1	1	0	1
Number of Funds	1	1	1	1
Number of Income Frequency Options	4	3	0	4
Number of New Business Online Services	5	3	5	3
Number of Online Facilities	1	1	1	1
Number of Trust Types Available	1	1	1	1
Online Applications	5	5	5	5
Online Asset Allocator	0	0	0	0
Online Fund Comparison	0	0	0	0
Online fund factsheets	5	5	5	5
Online Fund Switching	0	0	0	0
Online Quotes available	5	1	5	0
Online valuations	1	1	5	1
Open Architecture	1	1	1	1
Passive/Index Funds	1	1	1	1
Phased Investment Option	1	1	1	1
Policy Fee (£)	5	5	5	5
Quarterly Income Available	5	5	0	5
Segmentation	1	1	5	1
Segmentation Management	1	0	1	0
Service Satisfaction Score (%)	0	0	0	0
Single Life Plan	5	5	5	5
Switching Charge (£)	0	0	0	0
Termly Income Available	1	1	0	1
Top Ups	3	3	3	3
Total Expense Ratios for funds published	0	0	0	0
Trust Facilities	1	1	1	0
Yearly Income Available	5	5	0	5
Total	161	149	143	140
	With-Profit Bond Metfriendly			
Ad Hoc Adviser Charging	0			
Adviser Charging Flexibility	0			
AKG Financial Strength	0			
AKG With Profits Potential Rating	3			
Automatic Increase Option	0			

Bare/Absolute Trusts	0			
Capital Guarantee via Product	1			
Discretionary Trusts	0			
Ethical Funds	1			
Exit Charge Applied	1			
Exit Charge Term (years)	4			
External Funds	1			
Free Switches (pa)	0			
Guarantee/Protected Funds	1			
Half-Yearly Income Available	0			
Income - % of Value	1			
Income - Fixed Sum	1			
Income Guarantee via Product	1			
Initial Adviser Charging	0			
Initial Charge (%)	5			
Investment Committee	1			
Joint Life Last Death Plan	1			
Maximum Administration Fee (%)	5			
Maximum Age Attained	5			
Maximum Age Attained Joint	0			
Maximum Allocation Rate (%)	3			
Maximum Number of Funds per Policy	1			
Maximum Product AMC (%)	5			
Minimum Additional Single Premium (£)	0			
Minimum Administration Fee (%)	5			
Minimum Age Attained	3			
Minimum Allocation Rate (%)	3			
Minimum Premium per Fund Link	3			
Minimum Product AMC (%)	5			
Minimum Single Premium (£)	5			
Minimum £ Per Segment	1			
Model Portfolio Adviser Led	1			
Model Portfolio Availability	1			
Model Portfolio Provider Led	1			
Model Portfolio Third Party Led	1			
Monthly Income Available	0			
Natural Income	0			
Number of Funds	1			

Number of Income Frequency Options	0			
Number of New Business Online Services	3			
Number of Online Facilities	1			
Number of Trust Types Available	1			
Online Applications	5			
Online Asset Allocator	0			
Online Fund Comparison	0			
Online fund factsheets	5			
Online Fund Switching	0			
Online Quotes available	0			
Online valuations	1			
Open Architecture	1			
Passive/Index Funds	1			
Phased Investment Option	1			
Policy Fee (£)	5			
Quarterly Income Available	0			
Segmentation	5			
Segmentation Management	1			
Service Satisfaction Score (%)	0			
Single Life Plan	5			
Switching Charge (£)	0			
Termly Income Available	0			
Top Ups	0			
Total Expense Ratios for funds published	0			
Trust Facilities	0			
Yearly Income Available	0			
Total	106			

DNA description for DNA Graph Export : 02/01/2025 08:53:44

Ad Hoc Adviser Charging <i>Provider adviser charging for ad hoc advice</i> 1 Ad hoc adviser charging not available 5 Ad hoc adviser charging available	Adviser Charging Flexibility <i>Adviser charging options available</i> 1 No choice, either Initial or ongoing adviser charge (£ or %) offered 2 Two choices from Initial or ongoing adviser charge (£ or %) offered 3 1 or 2 full (£ & %) or 3 partial (£ or %) Initial or ongoing options 4 Three initial, ongoing, and ad hoc adviser charging options available 5 All initial, ongoing, and ad hoc adviser charging options available
AKG Financial Strength <i>Financial strength rating provided by AKG</i> 1 A rating of 'C' denotes weak financial strength 2 A rating of 'B-' denotes satisfactory financial strength	AKG With Profits Potential Rating <i>AKG With Profits future performance potential.</i> 1 Scores 1 out of 5 for with profits potential 2 Scores 2 out of 5 for with profits potential

3 A rating of 'B' denotes good financial strength 4 A rating of 'B+' denotes very good financial strength 5 A rating of 'A' denotes excellent financial strength	3 Scores 3 out of 5 for with profits potential 4 Scores 4 out of 5 for with profits potential 5 Scores 5 out of 5 for with profits potential
Automatic Increase Option <i>Withdrawals can be increased automatically</i> 1 Withdrawals cannot be increased automatically 5 Withdrawals can be increased automatically	Bare/Absolute Trusts <i>Bare/Absolute Trusts Available</i> 1 Bare or absolute trusts not available 5 Bare or absolute trusts available
Capital Guarantee via Product <i>Is a product guarantee on capital offered?</i> 1 A product guarantee on capital is not offered. 5 A product guarantee on capital is offered.	Discretionary Trusts <i>Discretionary Trusts</i> 1 Discretionary trusts not available 5 Discretionary trusts available
Ethical Funds <i>Ethical/environmental fund links available</i> 1 No ethical/environmental fund links available 5 Ethical/environmental fund links available	Exit Charge Applied <i>Is an exit charge applied?</i> 1 Exit charge payable 5 Exit charge not payable
Exit Charge Term (years) <i>Exit charge term (years)</i> 1 Exit charge is always applied 2 Exit charge reduces over 6 or more years 3 Exit charge reduces over 4 or 5 years 4 Exit charge reduces over 3 years or less 5 No exit charge is applied	External Funds <i>Externally Managed Funds</i> 1 No externally managed funds 5 Externally Managed Funds available
Free Switches (pa) <i>Number of free switches per year</i> 1 No free switches 3 1 to 11 free switch per annum 5 12 or more free switches	Guarantee/Protected Funds <i>Fund links with downside guarantees or protection (excludes money funds)</i> 1 No guaranteed or protected fund links 5 Guaranteed or protected fund links available
Half-Yearly Income Available <i>Is half-yearly income available?</i> 1 Half-yearly income is not available 5 Half-yearly income is available	Income - % of Value <i>Regular withdrawals as a fixed percentage of current value</i> 1 Regular withdrawals not available as a fixed percentage 5 Regular withdrawals available as a fixed percentage of current value
Income - Fixed Sum <i>Fixed sum regular withdrawals available</i> 1 Fixed sum regular withdrawals not available 5 Fixed sum regular withdrawals available	Income Guarantee via Product <i>Is a product guarantee on income offered?</i> 1 A product guarantee on income is not offered. 5 A product guarantee on income is offered.
Initial Adviser Charging <i>Provide adviser charging from initial premium</i> 1 Post initial adviser charging available 3 Pre initial adviser charging available 5 Pre and post initial adviser charging available	Initial Charge (%) <i>Initial charge (%)</i> 1 Initial charge 6.00% or more 2 Initial charge between 5.01% and 5.99% 3 Initial charge 5.00% 4 Initial charge less than 5.00% 5 No initial charge
Investment Committee <i>An Investment Committee meets to review fund lists regularly. This committee can be made up wholly of internal members or may contain an independent member.</i> 1 There is no investment committee. 3 There is an in house Investment Committee. 5 There is an Investment Committee with an independent member.	Joint Life Last Death Plan <i>Plan can be written on a joint life last death basis</i> 1 Plan cannot be written on a joint life last death basis 5 Plan can be written on a joint life last death basis
Maximum Administration Fee (%) <i>Maximum administration fee (%)</i> 1 Maximum administration fee 1.51% or more 2 Maximum administration fee 1.01% - 1.50% 3 Maximum administration fee 0.50% - 1.00% 4 Maximum administration fee 0.01% - 0.49% 5 Maximum administration fee not charged	Maximum Age Attained <i>Maximum acceptable age of life assured at commencement.</i> 1 Maximum age up to 79 2 Maximum age 80 - 84 3 Maximum age 85 - 89 4 Maximum age 90 or over 5 No maximum age

Maximum Age Attained Joint <i>Maximum acceptable age on joint policies of younger life assured</i> 1 Maximum age 74 or under 2 Maximum Age 75 - 79 3 Maximum Age 80 - 89 4 Maximum Age 90 or over 5 No maximum age	Maximum Allocation Rate (%) <i>Maximum allocation rate</i> 1 Maximum allocation rate less than 100% 3 Maximum allocation rate 100% 5 Maximum allocation rate greater than 100%
Maximum Number of Funds per Policy <i>The maximum number of fund links that may be held at one time per policy (not just at inception).</i> 1 1 to 4 2 5 to 9 3 10 to 24 4 25 to 50 5 51 or more	Maximum Product AMC (%) <i>Maximum product AMC (% of investment)</i> 1 Maximum product AMC payable 0.76% or more 2 Maximum product AMC payable 0.51% - 0.75% 3 Maximum product AMC payable 0.26% - 0.50% 4 Maximum product AMC payable 0.01% - 0.25% 5 Product AMC not payable
Minimum Additional Single Premium (£) <i>Minimum additional single premium (£)</i> 1 £5,000 and over 2 £2,000 - £4,999 3 £1,000 - £1,999 4 £500 - £999 5 Less than £500	Minimum Administration Fee (%) <i>Minimum administration fee (%)</i> 1 Minimum administration fee 1.51% or more 2 Minimum administration fee 1.01% - 1.50% 3 Minimum administration fee 0.50% - 1.00% 4 Minimum administration fee 0.01% - 0.49% 5 Minimum administration fee not payable
Minimum Age Attained <i>Minimum acceptable age of life assured at commencement.</i> 1 Over 18 attained 3 18 attained 4 2 to 17 attained 5 Less than 2 attained	Minimum Allocation Rate (%) <i>Minimum allocation rate</i> 1 Minimum allocation rate less than 100% 3 Minimum allocation rate 100% 5 Minimum allocation rate greater than 100%
Minimum Premium per Fund Link <i>Minimum premium allowed per fund link</i> 1 £10,000 & Over 2 £5000 - £9999 3 £501 - £4999 4 £51 - £500 5 Up to £50	Minimum Product AMC (%) <i>Minimum product AMC (% of investment)</i> 1 Minimum product AMC payable 0.76% or more 2 Minimum product AMC payable 0.51% - 0.75% 3 Minimum product AMC payable 0.26% - 0.50% 4 Minimum product AMC payable 0.01% - 0.25% 5 Minimum product AMC not payable
Minimum Single Premium (£) <i>Minimum stand alone single premium (£)</i> 1 Over £50,000 2 £20,001 - £50,000 3 £10,001 - £20,000 4 £5001 - £10,000 5 Up to £5000	Minimum £ Per Segment <i>The minimum per segment</i> 1 More than £500 per segment 2 Between £201 and £500 per segment 3 Between £101 and £200 per segment 4 Between £51 and £100 per segment 5 Up to £500 per segment
Model Portfolio Adviser Led <i>Adviser is able to build their own portfolios on the product</i> 1 Adviser is not able to build their own portfolios 5 Adviser is able to build their own portfolios	Model Portfolio Availability <i>Model portfolio available either through the provider, advised, or from a third party</i> 1 Model portfolio not available 5 Model portfolio available
Model Portfolio Provider Led <i>Provider's own model portfolios are available. These include any portfolios where the product has used an exclusive mandate with a third party to provide them; a fund that has its own individual charge/pricing and ISIN is not a portfolio</i> 1 Provider's own model portfolios are not available 5 Provider's own model portfolios are available	Model Portfolio Third Party Led <i>Model portfolios from a third party can be used. These third party portfolios have not been exclusively mandated by the product and will be standard portfolios made available by the third party. A fund that has its own individual charge/pricing and ISIN is not a portfolio.</i> 1 Model portfolios from a third party cannot be used 5 Model portfolios from a third party can be used
Monthly Income Available <i>Is monthly income available?</i> 1 Monthly income is not available 5 Monthly income is available	Natural Income <i>Natural income is income produced by assets that is 'automatically' paid to the client's bank account, without a deduction in value. It is distinctly different to other 'automated income payments' which</i>

	pay a pre-set value (£ or %) as natural income fluctuates to reflect the different level of income being produced by the underlying assets (for example, dividend income). 1 No natural income distribution option 5 Natural income distribution option
Number of Funds <i>Fund links available</i> 1 1 to 9 2 10 to 49 3 50 to 99 4 100 to 249 5 250 +	Number of Income Frequency Options <i>How many income frequency options are available?</i> 1 One income frequency available 2 Two income frequencies available 3 Three income frequencies available 4 Four income frequencies available 5 Five income frequencies available
Number of New Business Online Services <i>Are online quotes and/or applications available?</i> 1 No online services available to new business 3 Either online quotes and applications are available 5 Both online quotes and applications are available	Number of Online Facilities <i>Does the bond offer an asset allocator, fund factsheets, or fund comparison online?</i> 1 Either asset allocator, factsheets, or fund comparisons available 3 Two of asset allocator, factsheets, or fund comparisons available 5 Asset allocator, factsheets, and fund comparisons available online
Number of Trust Types Available <i>Number of trust types available out of Bare/Absolute, Discretionary, Discount Gift and Loan Trusts</i> 1 No trust types available 2 1 trust type available 3 2 trust types available 4 3 trust types available 5 4 trust types available	Online Applications <i>It is possible to write business for this product online</i> 1 It is not possible to write new business online for this product 5 It is possible to write new business online for this product
Online Asset Allocator <i>Online asset allocator</i> 1 Online asset allocator not available 5 Online asset allocator is available	Online Fund Comparison <i>Online facility to compare funds</i> 1 Online facility to compare funds not available 5 Online facility to compare funds is provided
Online fund factsheets <i>Fund factsheets available for all the underlying fund range</i> 1 Fund factsheets not available 5 Fund factsheets available online	Online Fund Switching <i>Facility for online instructions for fund switches available</i> 1 There is no facility for online fund switching 5 Online fund switching is available
Online Quotes available <i>Online quotations available</i> 1 Quotations not available online 5 Quotations are available online	Online valuations <i>Policy valuations can be seen online</i> 1 Online policy valuations are not available 3 Total policy value available online 5 Detailed values of underlying portfolio available online
Open Architecture <i>Bond offers access to unlimited unit trust/OEIC funds</i> 1 Open architecture not available 5 Open architecture available	Passive/Index Funds <i>Index Tracker/Passive Managed funds available</i> 1 There are no passive funds in the range available 5 Passive funds feature in the fund range
Phased Investment Option <i>Phased investment option available</i> 1 Phased investment option not available 5 Phased investment option available	Policy Fee (£) <i>Policy fee (£)</i> 1 Over £3.00 per month 2 £2.01 - £3.00 per month 3 £1.01 - £2.00 per month 4 Up to £1.00 per month 5 No policy fee charged.
Quarterly Income Available <i>Is quarterly income available?</i> 1 Quarterly income is not available 5 Quarterly income is available	Segmentation <i>Option to split the plan into segments.</i> 1 1 to 99 segments 4 100 segments 5 101 segments or more
Segmentation Management <i>Product allows segments to be treated as individual policies,</i>	Service Satisfaction Score (%) <i>Average Service Satisfaction Score</i>

<i>allowing the bond owner to have different investment strategies on groups of segments within the bond in anticipation of different life events</i> 1 All segments remain identical 5 Individual segments can be managed independently	1 Lowest satisfaction levels 2 Below average satisfaction levels 3 Average satisfaction levels 4 Above average satisfaction levels 5 Highest satisfaction levels
Single Life Plan <i>Plan can be written on a single life basis</i> 1 Plan cannot be written on a single life basis 5 Plan can be written on a single life basis	Switching Charge (£) <i>Charge per fund switch</i> 1 £50 or more per switch 2 £25 - £49.99 per switch 3 £15.01 - £24.99 per switch 4 £15 per switch or less 5 No switching charge
Termly Income Available <i>Is termly income available?</i> 1 Termly income is not available 5 Termly income is available	Top Ups <i>How are top ups applied to the policy?</i> 1 None 3 New policy 4 Existing policy with restrictions 5 Existing policy
Total Expense Ratios for funds published <i>Total Expense Ratios for fund range published</i> 1 Total Expense Ratios not published for fund range 5 Total Expense Ratios published for fund range	Trust Facilities <i>Availability of marketed estate planning version and standard trust documentation.</i> 1 No standard trusts 2 up to 3 standard trusts 3 4 or 5 standard trusts 4 6 or 7 standard trusts 5 8 or more standard trusts
Yearly Income Available <i>Is yearly income available?</i> 1 Yearly income is not available 5 Yearly income is available	

Notes

KEY: na = not applicable, ns = not stated, nd = not disclosed

The Data Numerical Analysis (DNA) allows the analysis of data on both a quantitative and a qualitative basis, showing not only who does what, but more importantly, how well they do it. This is achieved by a system of benchmarking or ranking on a 1 to 5 basis called DNA. A score of 1 indicates a weak feature; a score of 5 indicates an excellent feature.

Source: Defaqto Matrix, data effective as of 02 January 2025 00:00

Produced on 02 January 2025

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