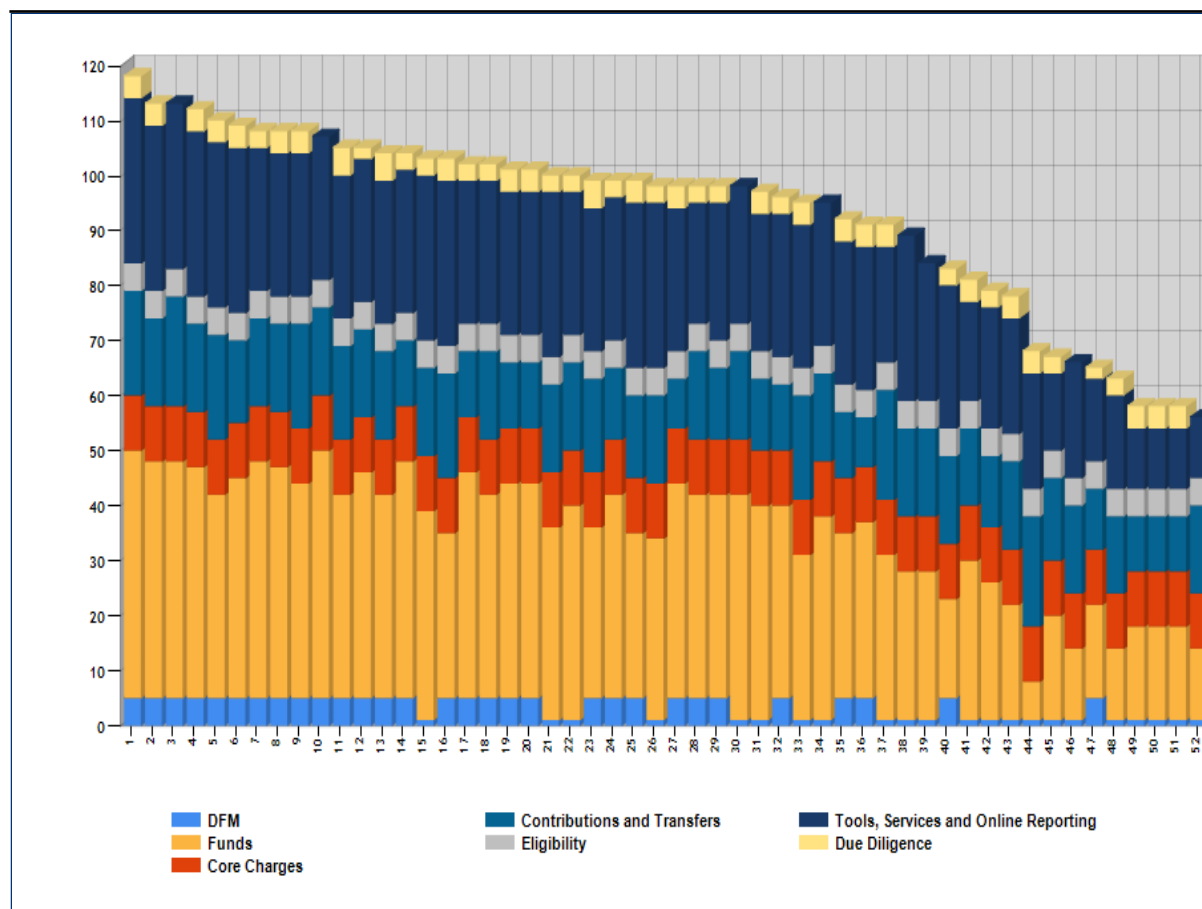


## Personal Pension Plan DNA Graph Report



| Id: | Provider Name:                         | Product Name:                                  |
|-----|--|--|
| 1   | Quilter                                | Collective Retirement Account                  |
| 2   | Fundment                               | Personal Pension                               |
| 3   | M&G Wealth                             | M&G Wealth Pension Account                     |
| 4   | Scottish Widows                        | Platform Pension                               |
| 5   | Standard Life                          | Active Money SIPP - Level 2                    |
| 6   | Royal London                           | Pension Portfolio - Self Investments           |
| 7   | abrdn                                  | Wrap SIPP                                      |
| 8   | AJ Bell Investcentre                   | AJ Bell Investcentre Retirement Investment Acc |
| 9   | LV=                                    | Pension Portfolio Account                      |
| 10  | Morningstar Wealth Retirement Services | SIPP   |
| 11  | Scottish Widows                        | Retirement Account - Fund Supermarket          |
| 12  | Wealthtime                             | SIPP   |
| 13  | 7IM                                    | 7IM SIPP                                       |
| 14  | Prudential                             | Prudential Retirement Account                  |
| 15  | Aegon                                  | Aegon Retirement Choices SIPP                  |
| 16  | Standard Life                          | Active Money SIPP - Level 1                    |
| 17  | Nucleus                                | Nucleus Wrap Pension Account                   |
| 18  | Transact                               | Transact Personal Pension                      |
| 19  | abrdn                                  | Elevate Pension Investment Account (PIA)       |
| 20  | Aviva Life & Pensions UK Limited       | Pension Portfolio - Choice                     |
| 21  | Aegon                                  | Aegon Platform SIPP                            |
| 22  | Parmenion Capital Partners LLP         | Parmenion SIPP                                 |
| 23  | Fidelity Adviser Solutions             | Pension  |
| 24  | Royal London                           | Pension Portfolio - Core Investments           |

|    |                                  |  |
|----|----------------------------------|--|
| 25 | Scottish Widows                  | Retirement Account - Pension Funds               |
| 26 | Aegon                            | Aegon One Retirement                             |
| 27 | Fidelity Personal Investing      | Fidelity SIPP                                    |
| 28 | LV=                              | LV= SIPP - Selected Partners                     |
| 29 | P1 Investment Management         | P1 Pension                                       |
| 30 | True Potential Investments       | True Potential Pension - All Eligible Securities |
| 31 | Aviva Life & Pensions UK Limited | Pension  |
| 32 | Aegon                            | Cofunds Pension Account                          |
| 33 | Marlborough Select Platform Ltd  | Select Pension Account                           |
| 34 | Standard Life                    | Active Money Personal Pension                    |
| 35 | Aviva Life & Pensions UK Limited | Pension Portfolio - Core                         |
| 36 | LV=                              | LV= SIPP - Core Funds                            |
| 37 | Standard Life                    | Active Money Personal Pension - Choose Your Own  |
| 38 | Penfold                          | The Penfold Pension                              |
| 39 | PensionBee                       | Personal Pension                                 |
| 40 | True Potential Investments       | True Potential Pension                           |
| 41 | Aviva Life & Pensions UK Limited | Personal Pension                                 |
| 42 | NFU Mutual                       | Select Pension Plan                              |
| 43 | Legal & General                  | Personal Pension                                 |
| 44 | Standard Life                    | Active Money Personal Pension - Ready made       |
| 45 | Wesleyan Assurance Society       | Personal Pension Plan                            |
| 46 | Virgin Money                     | Self-Drive Pension                               |
| 47 | Wealthtime Classic               | SIPP   |
| 48 | AJ Bell                          | Ready-made Pension                               |
| 49 | Bank of Scotland                 | Ready-Made Pension                               |
| 50 | Halifax                          | Ready-Made Pension                               |
| 51 | Lloyds Bank                      | Ready-Made Pension                               |
| 52 | Virgin Money                     | Navigator Pension                                |

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|                                   | Collective Retirement<br>Account<br>Quilter     | Personal Pension<br>Fundment                            | M&G Wealth Pension<br>Account<br>M&G Wealth | Platform Pension<br>Scottish Widows  |
|-----------------------------------|---|---|---|--|
| AKG Financial Strength            | 4   | 0   | 4   | 4  |
| AWE Escalation Premium            | 5   | 5   | 1   | 1  |
| Capped Drawdown                   | 5   | 5   | 5   | 5  |
| Ethical Funds                     | 5   | 5   | 5   | 5  |
| External Funds                    | 5   | 5   | 5   | 5  |
| Free Switches (pa)                | 5   | 5   | 5   | 5  |
| Number of Funds                   | 5   | 5   | 5   | 5  |
| Guarantee/Protected Funds         | 5   | 5   | 5   | 5  |
| Minimum Set-up Fee (%)            | 5   | 5   | 5   | 5  |
| Minimum Set-up Fee (£)            | 5   | 5   | 5   | 5  |
| Investment Committee              | 5   | 3   | 3   | 3  |
| Investment Trusts                 | 5   | 5   | 5   | 5  |
| Maximum Number of Funds           | 5   | 5   | 5   | 4  |
| Min Additional Single Premium (£) | 5   | 5   | 5   | 5  |
| Minimum Age                       | 5   | 5   | 5   | 5  |
| Minimum Monthly Premium (£)       | 4   | 5   | 5   | 5  |
| Online Applications               | 5   | 5   | 5   | 5  |
| Online Fund Switching (adviser)   | 5   | 5   | 5   | 5  |
| Online Fund Switching (client)    | 5   | 5   | 5   | 5  |
| Online Valuations                 | 5   | 5   | 5   | 5  |
| Passive/Index Funds               | 5   | 5   | 5   | 5  |
| Contribution Holidays Allowed     | 5   | 5   | 5   | 5  |
| Self Investment Facility          | 5   | 5   | 5   | 5  |
| Unit Trusts/OEICs                 | 5   | 5   | 5   | 5  |
| <b>Total</b>                      | <b>118</b>                                      | <b>113</b>  | <b>113</b>                                  | <b>112</b>   |
|                                   | Active Money SIPP -<br>Level 2<br>Standard Life | Pension Portfolio - Self<br>Investments<br>Royal London | Wrap SIPP<br>abrdn                          | AJ Bell Investcentre<br>Retirement Investment<br>Acc<br>AJ Bell Investcentre |
| AKG Financial Strength            | 4   | 4   | 4   | 3  |
| AWE Escalation Premium            | 5   | 1   | 5   | 1  |
| Capped Drawdown                   | 5   | 5   | 5   | 5  |
| Ethical Funds                     | 5   | 5   | 5   | 5  |
| External Funds                    | 5   | 5   | 5   | 5  |
| Free Switches (pa)                | 5   | 5   | 5   | 5  |
| Number of Funds                   | 5   | 5   | 5   | 5  |
| Guarantee/Protected Funds         | 1   | 1   | 1   | 5  |
| Minimum Set-up Fee (%)            | 5   | 5   | 5   | 5  |
| Minimum Set-up Fee (£)            | 5   | 5   | 5   | 5  |
| Investment Committee              | 5   | 5   | 3   | 3  |
| Investment Trusts                 | 1   | 5   | 5   | 5  |
| Maximum Number of Funds           | 5   | 4   | 5   | 5  |
| Min Additional Single Premium     | 5   | 5   | 5   | 5  |

|                                   |  |  |  |  |
|-----------------------------------|--|--|--|--|
| (£)                               |  |  |  |  |
| Minimum Age                       | 5  | 5  | 5  | 5  |
| Minimum Monthly Premium (£)       | 4  | 4  | 4  | 5  |
| Online Applications               | 5  | 5  | 5  | 5  |
| Online Fund Switching (adviser)   | 5  | 5  | 5  | 5  |
| Online Fund Switching (client)    | 5  | 5  | 1  | 1  |
| Online Valuations                 | 5  | 5  | 5  | 5  |
| Passive/Index Funds               | 5  | 5  | 5  | 5  |
| Contribution Holidays Allowed     | 5  | 5  | 5  | 5  |
| Self Investment Facility          | 5  | 5  | 5  | 5  |
| Unit Trusts/OEICs                 | 5  | 5  | 5  | 5  |
| <b>Total</b>                      | <b>110</b>                               | <b>109</b>   | <b>108</b>   | <b>108</b>   |
|                                   | <b>Pension Portfolio Account<br/>LV=</b> | <b>SIPP<br/>Morningstar Wealth Retirement Services</b> | <b>Retirement Account -<br/>Fund Supermarket<br/>Scottish Widows</b> | <b>SIPP<br/>Wealthtime</b>                               |
| AKG Financial Strength            | 4  | 0  | 5  | 2  |
| AWE Escalation Premium            | 1  | 1  | 5  | 1  |
| Capped Drawdown                   | 5  | 5  | 5  | 5  |
| Ethical Funds                     | 5  | 5  | 5  | 5  |
| External Funds                    | 5  | 5  | 5  | 5  |
| Free Switches (pa)                | 5  | 5  | 5  | 5  |
| Number of Funds                   | 5  | 5  | 5  | 5  |
| Guarantee/Protected Funds         | 5  | 5  | 5  | 5  |
| Minimum Set-up Fee (%)            | 5  | 5  | 5  | 5  |
| Minimum Set-up Fee (£)            | 5  | 5  | 5  | 5  |
| Investment Committee              | 3  | 5  | 3  | 1  |
| Investment Trusts                 | 5  | 5  | 1  | 5  |
| Maximum Number of Funds           | 4  | 5  | 3  | 5  |
| Min Additional Single Premium (£) | 5  | 5  | 5  | 5  |
| Minimum Age                       | 5  | 5  | 5  | 5  |
| Minimum Monthly Premium (£)       | 5  | 5  | 2  | 5  |
| Online Applications               | 5  | 5  | 5  | 5  |
| Online Fund Switching (adviser)   | 5  | 5  | 5  | 5  |
| Online Fund Switching (client)    | 1  | 1  | 1  | 1  |
| Online Valuations                 | 5  | 5  | 5  | 5  |
| Passive/Index Funds               | 5  | 5  | 5  | 5  |
| Contribution Holidays Allowed     | 5  | 5  | 5  | 5  |
| Self Investment Facility          | 5  | 5  | 5  | 5  |
| Unit Trusts/OEICs                 | 5  | 5  | 5  | 5  |
| <b>Total</b>                      | <b>108</b>                               | <b>107</b>   | <b>105</b>   | <b>105</b>   |
|                                   | <b>7IM SIPP<br/>7IM</b>                  | <b>Prudential Retirement Account<br/>Prudential</b>    | <b>Aegon Retirement Choices SIPP<br/>Aegon</b>                       | <b>Active Money SIPP -<br/>Level 1<br/>Standard Life</b> |
| AKG Financial Strength            | 3  | 5  | 3  | 4  |
| AWE Escalation Premium            | 1  | 1  | 1  | 5  |
| Capped Drawdown                   | 5  | 5  | 1  | 5  |
| Ethical Funds                     | 5  | 5  | 5  | 5  |

|                                   |   |   |   |  |
|-----------------------------------|---|---|---|--|
| External Funds                    | 5   | 5   | 5   | 5  |
| Free Switches (pa)                | 5   | 5   | 5   | 5  |
| Number of Funds                   | 5   | 5   | 5   | 4  |
| Guarantee/Protected Funds         | 5   | 1   | 1   | 1  |
| Minimum Set-up Fee (%)            | 5   | 5   | 5   | 5  |
| Minimum Set-up Fee (£)            | 5   | 5   | 5   | 5  |
| Investment Committee              | 3   | 5   | 3   | 5  |
| Investment Trusts                 | 5   | 1   | 5   | 1  |
| Maximum Number of Funds           | 5   | 5   | 4   | 3  |
| Min Additional Single Premium (£) | 2   | 5   | 5   | 5  |
| Minimum Age                       | 5   | 5   | 5   | 5  |
| Minimum Monthly Premium (£)       | 4   | 5   | 5   | 4  |
| Online Applications               | 5   | 5   | 5   | 5  |
| Online Fund Switching (adviser)   | 5   | 5   | 5   | 5  |
| Online Fund Switching (client)    | 1   | 1   | 5   | 5  |
| Online Valuations                 | 5   | 5   | 5   | 5  |
| Passive/Index Funds               | 5   | 5   | 5   | 5  |
| Contribution Holidays Allowed     | 5   | 5   | 5   | 5  |
| Self Investment Facility          | 5   | 5   | 5   | 5  |
| Unit Trusts/OEICs                 | 5   | 5   | 5   | 1  |
| <b>Total</b>                      | <b>104</b>                                      | <b>104</b>                                    | <b>103</b>  | <b>103</b>   |
|                                   | <b>Nucleus Wrap Pension Account<br/>Nucleus</b> | <b>Transact Personal Pension<br/>Transact</b> | <b>Elevate Pension Investment Account (PIA)<br/>abrdn</b> | <b>Pension Portfolio - Choice<br/>Aviva Life &amp; Pensions UK Limited</b> |
| AKG Financial Strength            | 3   | 3   | 4   | 4  |
| AWE Escalation Premium            | 1   | 1   | 1   | 1  |
| Capped Drawdown                   | 5   | 5   | 5   | 5  |
| Ethical Funds                     | 5   | 5   | 5   | 5  |
| External Funds                    | 5   | 5   | 5   | 5  |
| Free Switches (pa)                | 5   | 5   | 5   | 5  |
| Number of Funds                   | 5   | 5   | 5   | 5  |
| Guarantee/Protected Funds         | 1   | 5   | 1   | 1  |
| Minimum Set-up Fee (%)            | 5   | 5   | 5   | 5  |
| Minimum Set-up Fee (£)            | 5   | 5   | 5   | 5  |
| Investment Committee              | 1   | 1   | 3   | 3  |
| Investment Trusts                 | 5   | 5   | 5   | 5  |
| Maximum Number of Funds           | 5   | 5   | 5   | 5  |
| Min Additional Single Premium (£) | 5   | 2   | 2   | 2  |
| Minimum Age                       | 5   | 5   | 5   | 5  |
| Minimum Monthly Premium (£)       | 5   | 4   | 4   | 4  |
| Online Applications               | 5   | 5   | 5   | 5  |
| Online Fund Switching (adviser)   | 5   | 5   | 5   | 5  |
| Online Fund Switching (client)    | 1   | 5   | 1   | 1  |
| Online Valuations                 | 5   | 5   | 5   | 5  |
| Passive/Index Funds               | 5   | 5   | 5   | 5  |

|                                   |   |  |  |  |
|-----------------------------------|---|--|--|--|
| Contribution Holidays Allowed     | 5   | 5  | 5  | 5  |
| Self Investment Facility          | 5   | 1  | 5  | 5  |
| Unit Trusts/OEICs                 | 5   | 5  | 5  | 5  |
| <b>Total</b>                      | <b>102</b>  | <b>102</b>   | <b>101</b>   | <b>101</b>   |
|                                   | <b>Aegon Platform SIPP<br/>Aegon</b>                              | <b>Parmenton SIPP<br/>Parmenton Capital<br/>Partners LLP</b> | <b>Pension<br/>Fidelity Adviser Solutions</b>            | <b>Pension Portfolio - Core<br/>Investments<br/>Royal London</b> |
| AKG Financial Strength            | 3   | 3  | 3  | 4  |
| AWE Escalation Premium            | 1   | 1  | 1  | 1  |
| Capped Drawdown                   | 1   | 1  | 5  | 5  |
| Ethical Funds                     | 5   | 5  | 5  | 5  |
| External Funds                    | 5   | 5  | 5  | 5  |
| Free Switches (pa)                | 5   | 5  | 5  | 5  |
| Number of Funds                   | 5   | 5  | 5  | 3  |
| Guarantee/Protected Funds         | 1   | 5  | 1  | 1  |
| Minimum Set-up Fee (%)            | 5   | 5  | 5  | 5  |
| Minimum Set-up Fee (£)            | 5   | 5  | 5  | 5  |
| Investment Committee              | 3   | 3  | 1  | 5  |
| Investment Trusts                 | 1   | 1  | 5  | 1  |
| Maximum Number of Funds           | 5   | 5  | 5  | 4  |
| Min Additional Single Premium (£) | 5   | 5  | 2  | 5  |
| Minimum Age                       | 5   | 5  | 5  | 5  |
| Minimum Monthly Premium (£)       | 5   | 5  | 5  | 4  |
| Online Applications               | 5   | 5  | 5  | 5  |
| Online Fund Switching (adviser)   | 5   | 5  | 5  | 5  |
| Online Fund Switching (client)    | 5   | 1  | 1  | 5  |
| Online Valuations                 | 5   | 5  | 5  | 5  |
| Passive/Index Funds               | 5   | 5  | 5  | 5  |
| Contribution Holidays Allowed     | 5   | 5  | 5  | 5  |
| Self Investment Facility          | 5   | 5  | 5  | 5  |
| Unit Trusts/OEICs                 | 5   | 5  | 5  | 1  |
| <b>Total</b>                      | <b>100</b>  | <b>100</b>   | <b>99</b>  | <b>99</b>  |
|                                   | <b>Retirement Account -<br/>Pension Funds<br/>Scottish Widows</b> | <b>Aegon One Retirement<br/>Aegon</b>                        | <b>Fidelity SIPP<br/>Fidelity Personal<br/>Investing</b> | <b>LV= SIPP - Selected<br/>Partners<br/>LV=</b>                  |
| AKG Financial Strength            | 5   | 3  | 3  | 4  |
| AWE Escalation Premium            | 5   | 1  | 1  | 1  |
| Capped Drawdown                   | 5   | 1  | 5  | 5  |
| Ethical Funds                     | 5   | 5  | 5  | 5  |
| External Funds                    | 5   | 5  | 5  | 5  |
| Free Switches (pa)                | 5   | 5  | 5  | 5  |
| Number of Funds                   | 3   | 3  | 5  | 5  |
| Guarantee/Protected Funds         | 5   | 1  | 1  | 5  |
| Minimum Set-up Fee (%)            | 5   | 5  | 5  | 5  |
| Minimum Set-up Fee (£)            | 5   | 5  | 5  | 5  |
| Investment Committee              | 3   | 3  | 1  | 3  |
| Investment Trusts                 | 1   | 1  | 5  | 1  |
| Maximum Number of Funds           | 3   | 5  | 5  | 5  |
| Min Additional Single Premium     | 5   | 5  | 2  | 2  |

|                                   |   |  |  |  |
|-----------------------------------|---|--|--|--|
| (£)                               |   |  |  |  |
| Minimum Age                       | 5   | 5  | 5  | 5  |
| Minimum Monthly Premium (£)       | 2   | 5  | 5  | 1  |
| Online Applications               | 5   | 5  | 5  | 5  |
| Online Fund Switching (adviser)   | 5   | 5  | 0  | 5  |
| Online Fund Switching (client)    | 1   | 5  | 5  | 1  |
| Online Valuations                 | 5   | 5  | 5  | 5  |
| Passive/Index Funds               | 5   | 5  | 5  | 5  |
| Contribution Holidays Allowed     | 5   | 5  | 5  | 5  |
| Self Investment Facility          | 5   | 5  | 5  | 5  |
| Unit Trusts/OEICs                 | 1   | 5  | 5  | 5  |
| <b>Total</b>                      | <b>99</b>   | <b>98</b>  | <b>98</b>  | <b>98</b>                                    |
|                                   | <b>P1 Pension<br/>P1 Investment<br/>Management</b>                    | <b>True Potential Pension -<br/>All Eligible Securities<br/>True Potential<br/>Investments</b> | <b>Pension<br/>Aviva Life &amp; Pensions UK<br/>Limited</b>                  | <b>Cofunds Pension<br/>Account<br/>Aegon</b> |
| AKG Financial Strength            | 0   | 3  | 4  | 3  |
| AWE Escalation Premium            | 1   | 1  | 1  | 1  |
| Capped Drawdown                   | 1   | 5  | 1  | 5  |
| Ethical Funds                     | 5   | 5  | 5  | 5  |
| External Funds                    | 5   | 5  | 5  | 5  |
| Free Switches (pa)                | 5   | 5  | 5  | 5  |
| Number of Funds                   | 5   | 5  | 5  | 5  |
| Guarantee/Protected Funds         | 5   | 1  | 1  | 1  |
| Minimum Set-up Fee (%)            | 5   | 5  | 5  | 5  |
| Minimum Set-up Fee (£)            | 5   | 5  | 5  | 5  |
| Investment Committee              | 1   | 1  | 3  | 3  |
| Investment Trusts                 | 5   | 5  | 5  | 1  |
| Maximum Number of Funds           | 5   | 5  | 5  | 5  |
| Min Additional Single Premium (£) | 5   | 5  | 2  | 2  |
| Minimum Age                       | 5   | 5  | 5  | 5  |
| Minimum Monthly Premium (£)       | 5   | 5  | 5  | 4  |
| Online Applications               | 0   | 5  | 5  | 1  |
| Online Fund Switching (adviser)   | 5   | 5  | 0  | 5  |
| Online Fund Switching (client)    | 5   | 1  | 5  | 5  |
| Online Valuations                 | 5   | 5  | 5  | 5  |
| Passive/Index Funds               | 5   | 5  | 5  | 5  |
| Contribution Holidays Allowed     | 5   | 5  | 5  | 5  |
| Self Investment Facility          | 5   | 1  | 5  | 5  |
| Unit Trusts/OEICs                 | 5   | 5  | 5  | 5  |
| <b>Total</b>                      | <b>98</b>   | <b>98</b>  | <b>97</b>  | <b>96</b>                                    |
|                                   | <b>Select Pension Account<br/>Marlborough Select<br/>Platform Ltd</b> | <b>Active Money Personal<br/>Pension<br/>Standard Life</b>                                     | <b>Pension Portfolio - Core<br/>Aviva Life &amp; Pensions UK<br/>Limited</b> | <b>LV= SIPP - Core Funds<br/>LV=</b>         |
| AKG Financial Strength            | 0   | 4  | 4  | 4  |
| AWE Escalation Premium            | 1   | 5  | 1  | 1  |
| Capped Drawdown                   | 1   | 1  | 5  | 5  |

|                                   |  |                                    |                                    |  |
|-----------------------------------|--|------------------------------------|------------------------------------|--|
| Ethical Funds                     | 5  | 5                                  | 5                                  | 5  |
| External Funds                    | 5  | 5                                  | 5                                  | 5  |
| Free Switches (pa)                | 5  | 5                                  | 5                                  | 5  |
| Number of Funds                   | 5  | 4                                  | 4                                  | 4  |
| Guarantee/Protected Funds         | 1  | 1                                  | 1                                  | 5  |
| Minimum Set-up Fee (%)            | 5  | 5                                  | 5                                  | 5  |
| Minimum Set-up Fee (£)            | 5  | 5                                  | 5                                  | 5  |
| Investment Committee              | 1  | 5                                  | 3                                  | 3  |
| Investment Trusts                 | 5  | 1                                  | 1                                  | 1  |
| Maximum Number of Funds           | 5  | 3                                  | 5                                  | 3  |
| Min Additional Single Premium (£) | 5  | 5                                  | 2                                  | 2  |
| Minimum Age                       | 5  | 5                                  | 5                                  | 5  |
| Minimum Monthly Premium (£)       | 5  | 4                                  | 4                                  | 1  |
| Online Applications               | 5  | 5                                  | 5                                  | 5  |
| Online Fund Switching (adviser)   | 5  | 5                                  | 5                                  | 5  |
| Online Fund Switching (client)    | 1  | 5                                  | 1                                  | 1  |
| Online Valuations                 | 5  | 5                                  | 5                                  | 5  |
| Passive/Index Funds               | 5  | 5                                  | 5                                  | 5  |
| Contribution Holidays Allowed     | 5  | 5                                  | 5                                  | 5  |
| Self Investment Facility          | 5  | 1                                  | 5                                  | 5  |
| Unit Trusts/OEICs                 | 5  | 1                                  | 1                                  | 1  |
| <b>Total</b>                      | <b>95</b>  | <b>95</b>                          | <b>92</b>                          | <b>91</b>  |
|                                   | <b>Active Money Personal Pension - Choose Your Own Standard Life</b> | <b>The Penfold Pension Penfold</b> | <b>Personal Pension PensionBee</b> | <b>True Potential Pension True Potential Investments</b> |
| AKG Financial Strength            | 4  | 0                                  | 0                                  | 3  |
| AWE Escalation Premium            | 5  | 1                                  | 1                                  | 1  |
| Capped Drawdown                   | 1  | 1                                  | 1                                  | 5  |
| Ethical Funds                     | 5  | 5                                  | 5                                  | 1  |
| External Funds                    | 5  | 5                                  | 5                                  | 1  |
| Free Switches (pa)                | 5  | 5                                  | 5                                  | 5  |
| Number of Funds                   | 4  | 1                                  | 1                                  | 2  |
| Guarantee/Protected Funds         | 1  | 1                                  | 1                                  | 1  |
| Minimum Set-up Fee (%)            | 5  | 5                                  | 5                                  | 5  |
| Minimum Set-up Fee (£)            | 5  | 5                                  | 5                                  | 5  |
| Investment Committee              | 5  | 3                                  | 3                                  | 1  |
| Investment Trusts                 | 1  | 1                                  | 1                                  | 1  |
| Maximum Number of Funds           | 3  | 1                                  | 1                                  | 5  |
| Min Additional Single Premium (£) | 5  | 5                                  | 5                                  | 5  |
| Minimum Age                       | 5  | 5                                  | 5                                  | 5  |
| Minimum Monthly Premium (£)       | 5  | 5                                  | 5                                  | 5  |
| Online Applications               | 5  | 5                                  | 5                                  | 5  |
| Online Fund Switching (adviser)   | 0  | 5                                  | 0                                  | 5  |
| Online Fund Switching (client)    | 5  | 5                                  | 5                                  | 5  |
| Online Valuations                 | 5  | 5                                  | 5                                  | 5  |



|                                   |   |   |  |  |
|-----------------------------------|---|---|--|--|
| Passive/Index Funds               | 5   | 5   | 5  | 1  |
| Contribution Holidays Allowed     | 5   | 5   | 5  | 5  |
| Self Investment Facility          | 1   | 5   | 5  | 1  |
| Unit Trusts/OEICs                 | 1   | 5   | 5  | 5  |
| <b>Total</b>                      | <b>91</b>   | <b>89</b>                                 | <b>84</b>                                  | <b>83</b>  |
|                                   | <b>Personal Pension</b><br>Aviva Life & Pensions UK Limited | <b>Select Pension Plan</b><br>NFU Mutual  | <b>Personal Pension</b><br>Legal & General | <b>Active Money Personal Pension - Ready made</b><br>Standard Life |
| AKG Financial Strength            | 4   | 3   | 4  | 4  |
| AWE Escalation Premium            | 5   | 1   | 1  | 5  |
| Capped Drawdown                   | 1   | 1   | 1  | 1  |
| Ethical Funds                     | 5   | 5   | 1  | 0  |
| External Funds                    | 5   | 5   | 1  | 0  |
| Free Switches (pa)                | 5   | 5   | 5  | 5  |
| Number of Funds                   | 4   | 1   | 1  | 1  |
| Guarantee/Protected Funds         | 1   | 1   | 1  | 0  |
| Minimum Set-up Fee (%)            | 5   | 5   | 5  | 5  |
| Minimum Set-up Fee (£)            | 5   | 5   | 5  | 5  |
| Investment Committee              | 3   | 3   | 5  | 5  |
| Investment Trusts                 | 1   | 1   | 1  | 0  |
| Maximum Number of Funds           | 4   | 3   | 1  | 1  |
| Min Additional Single Premium (£) | 2   | 2   | 5  | 5  |
| Minimum Age                       | 5   | 5   | 5  | 5  |
| Minimum Monthly Premium (£)       | 2   | 5   | 5  | 5  |
| Online Applications               | 1   | 5   | 5  | 5  |
| Online Fund Switching (adviser)   | 1   | 5   | 0  | 0  |
| Online Fund Switching (client)    | 5   | 1   | 5  | 5  |
| Online Valuations                 | 5   | 5   | 5  | 5  |
| Passive/Index Funds               | 5   | 1   | 5  | 0  |
| Contribution Holidays Allowed     | 5   | 5   | 5  | 5  |
| Self Investment Facility          | 1   | 1   | 1  | 1  |
| Unit Trusts/OEICs                 | 1   | 5   | 5  | 0  |
| <b>Total</b>                      | <b>81</b>   | <b>79</b>                                 | <b>78</b>                                  | <b>68</b>  |
|                                   | <b>Personal Pension Plan</b><br>Wesleyan Assurance Society  | <b>Self-Drive Pension</b><br>Virgin Money | <b>SIPP</b><br>Wealthtime Classic          | <b>Ready-made Pension</b><br>AJ Bell                               |
| AKG Financial Strength            | 3   | 0   | 2  | 3  |
| AWE Escalation Premium            | 5   | 1   | 1  | 1  |
| Capped Drawdown                   | 1   | 1   | 5  | 1  |
| Ethical Funds                     | 5   | 1   | 5  | 5  |
| External Funds                    | 1   | 1   | 5  | 1  |
| Free Switches (pa)                | 5   | 5   | 5  | 5  |
| Number of Funds                   | 1   | 1   | 0  | 1  |
| Guarantee/Protected Funds         | 1   | 1   | 1  | 1  |
| Minimum Set-up Fee (%)            | 5   | 5   | 5  | 5  |
| Minimum Set-up Fee (£)            | 5   | 5   | 5  | 5  |
| Investment Committee              | 5   | 5   | 0  | 1  |
| Investment Trusts                 | 1   | 1   | 1  | 1  |
| Maximum Number of Funds           | 3   | 1   | 0  | 1  |

|                                   |  |                                       |   |   |
|-----------------------------------|--|---------------------------------------|---|---|
| Min Additional Single Premium (£) | 2  | 5                                     | 5   | 3   |
| Minimum Age                       | 5  | 5                                     | 5   | 5   |
| Minimum Monthly Premium (£)       | 3  | 5                                     | 5   | 5   |
| Online Applications               | 1  | 5                                     | 0   | 5   |
| Online Fund Switching (adviser)   | 1  | 0                                     | 0   | 0   |
| Online Fund Switching (client)    | 1  | 5                                     | 0   | 1   |
| Online Valuations                 | 5  | 5                                     | 5   | 5   |
| Passive/Index Funds               | 1  | 1                                     | 0   | 1   |
| Contribution Holidays Allowed     | 5  | 5                                     | 0   | 5   |
| Self Investment Facility          | 1  | 1                                     | 5   | 1   |
| Unit Trusts/OEICs                 | 1  | 1                                     | 5   | 1   |
| <b>Total</b>                      | <b>67</b>                                      | <b>66</b>                             | <b>65</b>                                 | <b>63</b>                                 |
|                                   | <b>Ready-Made Pension<br/>Bank of Scotland</b> | <b>Ready-Made Pension<br/>Halifax</b> | <b>Ready-Made Pension<br/>Lloyds Bank</b> | <b>Navigator Pension<br/>Virgin Money</b> |
| AKG Financial Strength            | 4  | 4                                     | 4   | 0   |
| AWE Escalation Premium            | 1  | 1                                     | 1   | 1   |
| Capped Drawdown                   | 1  | 1                                     | 1   | 1   |
| Ethical Funds                     | 1  | 1                                     | 1   | 1   |
| External Funds                    | 1  | 1                                     | 1   | 1   |
| Free Switches (pa)                | 0  | 0                                     | 0   | 0   |
| Number of Funds                   | 1  | 1                                     | 1   | 1   |
| Guarantee/Protected Funds         | 1  | 1                                     | 1   | 1   |
| Minimum Set-up Fee (%)            | 5  | 5                                     | 5   | 5   |
| Minimum Set-up Fee (£)            | 5  | 5                                     | 5   | 5   |
| Investment Committee              | 5  | 5                                     | 5   | 5   |
| Investment Trusts                 | 1  | 1                                     | 1   | 1   |
| Maximum Number of Funds           | 1  | 1                                     | 1   | 1   |
| Min Additional Single Premium (£) | 5  | 5                                     | 5   | 5   |
| Minimum Age                       | 5  | 5                                     | 5   | 5   |
| Minimum Monthly Premium (£)       | 3  | 3                                     | 3   | 5   |
| Online Applications               | 5  | 5                                     | 5   | 5   |
| Online Fund Switching (adviser)   | 0  | 0                                     | 0   | 0   |
| Online Fund Switching (client)    | 0  | 0                                     | 0   | 0   |
| Online Valuations                 | 5  | 5                                     | 5   | 5   |
| Passive/Index Funds               | 1  | 1                                     | 1   | 1   |
| Contribution Holidays Allowed     | 1  | 1                                     | 1   | 5   |
| Self Investment Facility          | 1  | 1                                     | 1   | 1   |
| Unit Trusts/OEICs                 | 5  | 5                                     | 5   | 1   |
| <b>Total</b>                      | <b>58</b>                                      | <b>58</b>                             | <b>58</b>                                 | <b>56</b>                                 |

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| <b>AKG Financial Strength</b><br>Financial strength rating provided by AKG<br>1 A rating of 'C' denotes weak financial strength<br>2 A rating of 'B-' denotes satisfactory financial strength | <b>AWE Escalation Premium</b><br>Automatic regular premium increases in line with AWEI<br>1 AWEI escalation unavailable<br>5 AWEI escalation available |
|---|--|

|   |  |
|---|--|
| <b>3</b> A rating of 'B' denotes good financial strength<br><b>4</b> A rating of 'B+' denotes very good financial strength<br><b>5</b> A rating of 'A' denotes excellent financial strength   |  |
| <b>Capped Drawdown</b><br><i>Capped drawdown facility available</i><br><b>1</b> Capped drawdown facility not available<br><b>5</b> Capped drawdown facility available   | <b>Ethical Funds</b><br><i>Ethical/environmental fund links available</i><br><b>1</b> No ethical/environmental fund links available<br><b>5</b> Ethical/environmental fund links available   |
| <b>External Funds</b><br><i>External Fund Links Available</i><br><b>1</b> No external fund links available<br><b>5</b> External fund links are available  | <b>Free Switches (pa)</b><br><i>Number of free switches per year</i><br><b>1</b> no free switches<br><b>3</b> 1-11 free switches per annum<br><b>5</b> 12 or more switches free  |
| <b>Number of Funds</b><br><i>Number of funds available</i><br><b>1</b> 30 or less fund links<br><b>2</b> 31 to 100 fund links<br><b>3</b> 101 to 200 fund links<br><b>4</b> 201 to 300 fund links<br><b>5</b> More than 300 fund links  | <b>Guarantee/Protected Funds</b><br><i>Equity linked funds with a guarantee or protection available. Does not include product based guarantees</i><br><b>1</b> Equity linked funds with a guarantee or protection not available<br><b>5</b> Equity linked funds with a guarantee or protection available   |
| <b>Minimum Set-up Fee (%)</b><br><i>Any percentage component of the installation fee. Essentially additional annual charge over and above the Product AMC</i><br><b>1</b> Percentage installation fee payable<br><b>5</b> Percentage installation fee not payable   | <b>Minimum Set-up Fee (£)</b><br><i>Any flat fee component of the installation fee. Essentially additional annual charge over and above the Product AMC</i><br><b>1</b> Flat installation fee £200 or more<br><b>2</b> Flat installation fee £100 - £199<br><b>3</b> Flat installation fee £50 - £99<br><b>4</b> Flat installation fee less than £50<br><b>5</b> Flat installation fee not payable |
| <b>Investment Committee</b><br><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><br><b>1</b> There is no Investment Committee.<br><b>3</b> There is an in house Investment Committee<br><b>5</b> There is an Investment Committee with an independent member. | <b>Investment Trusts</b><br><i>Investment in investment trusts accepted under this contract</i><br><b>1</b> investment trust links not available<br><b>5</b> investment trust links available  |
| <b>Maximum Number of Funds</b><br><i>Maximum number of fund links allowed at any one time</i><br><b>1</b> 4 fund links or less<br><b>2</b> Between 5 and 9 fund links<br><b>3</b> Between 10 and 24 fund links<br><b>4</b> Between 25 and 50<br><b>5</b> 51 fund links or more  | <b>Min Additional Single Premium (£)</b><br><i>Minimum additional single premium accepted (£)</i><br><b>1</b> £2,000 or more<br><b>2</b> £501 - £1,999<br><b>3</b> £500<br><b>4</b> £250 - £499<br><b>5</b> less than £250   |
| <b>Minimum Age</b><br><i>Minimum age attained at entry</i><br><b>1</b> The minimum age is older than 18<br><b>5</b> The minimum age is 18 or less   | <b>Minimum Monthly Premium (£)</b><br><i>Minimum monthly premium (£ per month) gross. As PPP are typically regular premium contracts, split this into the two main types of regular premium</i><br><b>1</b> Over £225<br><b>2</b> £175.01 to £225<br><b>3</b> £125.01 to £175<br><b>4</b> £75.01 to £125<br><b>5</b> Up to £75   |
| <b>Online Applications</b><br><i>Possible to write new business online</i><br><b>1</b> online applications are not permitted<br><b>3</b> online applications require wet signature<br><b>5</b> online applications are permitted without wet signature  | <b>Online Fund Switching (adviser)</b><br><i>Online fund switching available to the adviser</i><br><b>1</b> Online fund switching is not available to the adviser.<br><b>5</b> Online fund switching is available to the adviser   |
| <b>Online Fund Switching (client)</b><br><i>Online fund switching available direct to the client</i>  | <b>Online Valuations</b><br><i>Valuations of underlying portfolio can be viewed online</i>   |

|   |   |
|---|---|
| 1 Online fund switching is not available direct to the client<br>5 Online fund switching is available direct to the client  | 1 Access to online valuations is not provided<br>5 Access to online valuations is provided  |
| <b>Passive/Index Funds</b><br><i>Index Tracker/Passive Managed funds available</i><br>1 Index tracker/passive managed funds not available<br>5 Index tracker/passive managed funds available                                    | <b>Contribution Holidays Allowed</b><br><i>Regular contributions may be temporarily suspended</i><br>1 Contribution holiday not allowed<br>5 Contribution holiday allowed |
| <b>Self Investment Facility</b><br><i>Self investment facility available</i><br>1 self investment facility not available<br>3 self investment facility is available via a separate plan<br>5 self investment facility available | <b>Unit Trusts/OEICs</b><br><i>Investment in Unit Trusts/OEICs are accepted under this contract</i><br>1 unit trust links not available<br>5 unit trust links 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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