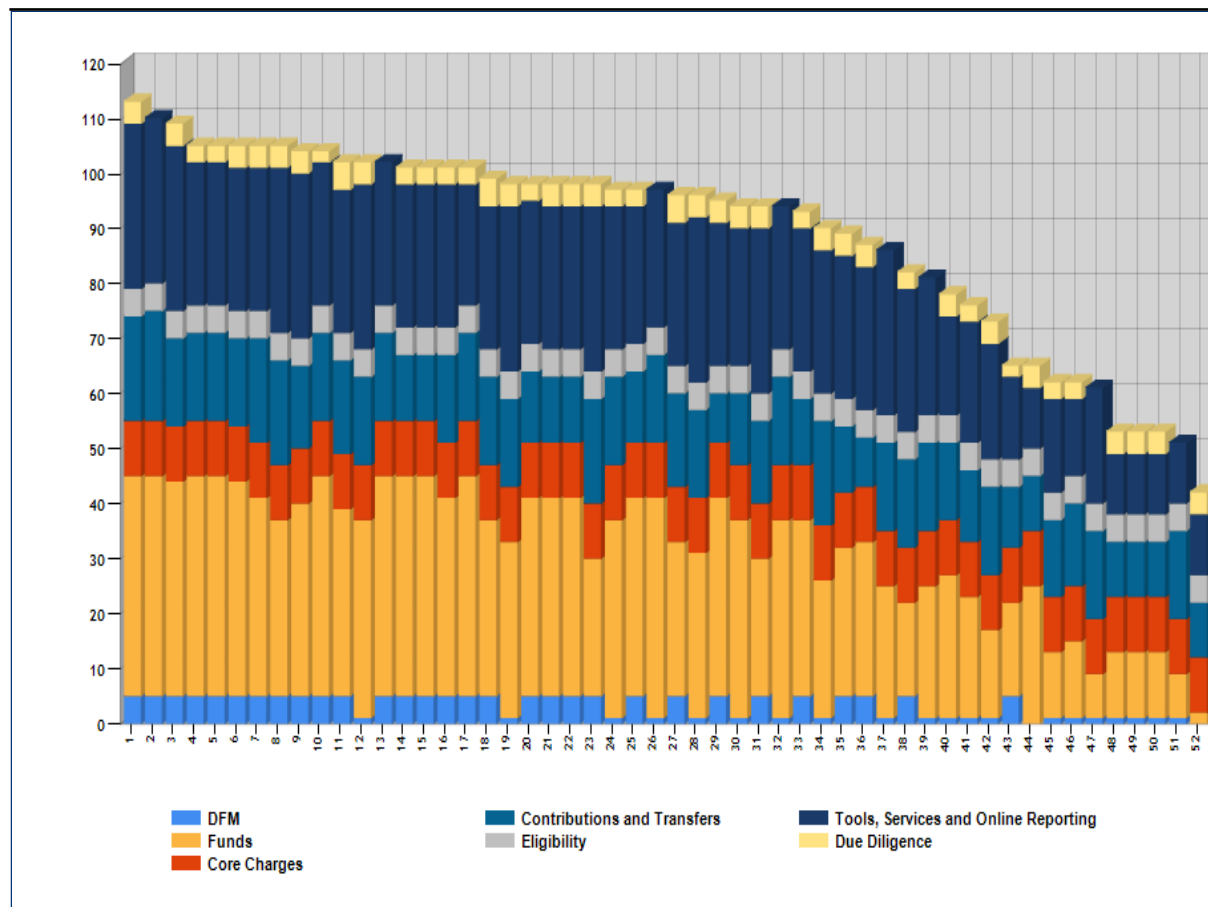


Personal Pension Plan DNA Graph Report



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

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

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	Collective Retirement Account Quilter	Personal Pension Fundment	Platform Pension Scottish Widows	Wrap SIPP Aberdeen
AKG Financial Strength	4	0	4	4
AWE Escalation Premium	5	5	1	5
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	1
Minimum Set-up Fee (%)	5	5	5	5
Minimum Set-up Fee (£)	5	5	5	5
Investment Trusts	5	5	5	5
Maximum Number of Funds	5	5	4	5
Min Additional Single Premium (£)	5	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)	5	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	5	5	5	5
Total	113	110	109	105
	AJ Bell Investcentre Retirement Investment Acc AJ Bell Investcentre	Pension Portfolio Account LV=	M&G Wealth Pension Account M&G Wealth	Active Money SIPP - Level 2 Standard Life
AKG Financial Strength	3	4	3	4
AWE Escalation Premium	1	1	1	5
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	1
Minimum Set-up Fee (%)	5	5	5	5
Minimum Set-up Fee (£)	5	5	5	5
Investment Trusts	5	5	5	1
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 (£)	5	5	5	4
Online Applications	5	5	5	5
Online Fund Switching (adviser)	5	5	5	5
Online Fund Switching (client)	1	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	5
Total	105	105	105	105
	Pension Portfolio - Self Investments Royal London	SIPP Wealthtime	Aegon Retirement Choices SIPP Aegon	Pension Account Morningstar Wealth
AKG Financial Strength	4	2	4	0
AWE Escalation Premium	1	1	1	1
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	5
Guarantee/Protected Funds	1	5	1	5
Minimum Set-up Fee (%)	5	5	5	5
Minimum Set-up Fee (£)	5	5	5	5
Investment Trusts	5	5	5	5
Maximum Number of Funds	4	5	5	5
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	1	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	5	5	5	5
Total	104	104	102	102
	Retirement Account - Fund Supermarket Scottish Widows	7IM SIPP 7IM	Nucleus Wrap Pension Account Nucleus	Transact Personal Pension Transact
AKG Financial Strength	5	3	3	3
AWE Escalation Premium	5	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	5	5	1	5
Minimum Set-up Fee (%)	5	5	5	5
Minimum Set-up Fee (£)	5	5	5	5
Investment Trusts	1	5	5	5
Maximum Number of Funds	3	5	5	5
Min Additional Single Premium (£)	5	2	5	2
Minimum Age	5	5	5	5
Minimum Monthly Premium (£)	2	4	5	4
Online Applications	5	5	5	5
Online Fund Switching (adviser)	5	5	5	5
Online Fund Switching (client)	1	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	1
Unit Trusts/OEICs	5	5	5	5
Total	102	101	101	101
	True Potential Pension - All Eligible Securities True Potential Investments	Prudential Retirement Account Prudential	Elevate Pension Investment Account (PIA) Aberdeen	Aegon Platform SIPP Aegon
AKG Financial Strength	3	5	4	4
AWE Escalation Premium	1	1	1	1
Capped Drawdown	5	5	5	1
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 Trusts	5	1	5	1
Maximum Number of Funds	5	5	5	5
Min Additional Single Premium (£)	5	5	2	5
Minimum Age	5	5	5	5
Minimum Monthly Premium (£)	5	5	4	5
Online Applications	5	5	5	5
Online Fund Switching (adviser)	5	5	5	5
Online Fund Switching (client)	1	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	1	5	5	5
Unit Trusts/OEICs	5	5	5	5
Total	101	99	98	98
	Pension Portfolio -	Pension	Active Money SIPP -	Fidelity SIPP

	Choice Aviva Life & Pensions UK Limited	Fidelity Adviser Solutions	Level 1 Standard Life	Fidelity Personal Investing
AKG Financial Strength	4	3	4	3
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	4	5
Guarantee/Protected Funds	1	1	1	1
Minimum Set-up Fee (%)	5	5	5	5
Minimum Set-up Fee (£)	5	5	5	5
Investment Trusts	5	5	1	5
Maximum Number of Funds	5	5	3	5
Min Additional Single Premium (£)	2	2	5	2
Minimum Age	5	5	5	5
Minimum Monthly Premium (£)	4	5	4	5
Online Applications	5	5	5	5
Online Fund Switching (adviser)	5	5	5	0
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	1	5
Total	98	98	98	97
	P1 Pension P1 Investment Management	Parmenion SIPP Parmenion Capital Partners LLP	Aegon One Retirement Aegon	Retirement Account - Pension Funds Scottish Widows
AKG Financial Strength	0	3	4	5
AWE Escalation Premium	1	1	1	5
Capped Drawdown	1	1	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	3	3
Guarantee/Protected Funds	5	5	1	5
Minimum Set-up Fee (%)	5	5	5	5
Minimum Set-up Fee (£)	5	5	5	5
Investment Trusts	5	1	1	1
Maximum Number of Funds	5	5	5	3
Min Additional Single Premium (£)	5	5	5	5
Minimum Age	5	5	5	5
Minimum Monthly Premium (£)	5	5	5	2
Online Applications	0	5	5	5
Online Fund Switching	5	5	5	5

(adviser)				
Online Fund Switching (client)	5	1	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	5	5	5	1
Total	97	97	96	96
	LV= SIPP - Selected Partners LV=	Pension Aviva Life & Pensions UK Limited	Select Pension Account Graphene Platforms Ltd	Pension Portfolio - Core Investments Royal London
AKG Financial Strength	4	4	0	4
AWE Escalation Premium	1	1	1	1
Capped Drawdown	5	1	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	3
Guarantee/Protected Funds	5	1	1	1
Minimum Set-up Fee (%)	5	5	5	5
Minimum Set-up Fee (£)	5	5	5	5
Investment Trusts	1	5	5	1
Maximum Number of Funds	5	5	5	4
Min Additional Single Premium (£)	2	2	5	5
Minimum Age	5	5	5	5
Minimum Monthly Premium (£)	1	5	5	4
Online Applications	5	5	5	5
Online Fund Switching (adviser)	5	0	5	5
Online Fund Switching (client)	1	5	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
Total	95	94	94	94
	Cofunds Pension Account Aegon	Active Money Personal Pension Standard Life	Pension Portfolio - Core Aviva Life & Pensions UK Limited	LV= SIPP - Core Funds LV=
AKG Financial Strength	3	4	4	4
AWE Escalation Premium	1	5	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	5	4	4	3
Guarantee/Protected Funds	1	1	1	5
Minimum Set-up Fee (%)	5	5	5	5
Minimum Set-up Fee (£)	5	5	5	5
Investment Trusts	1	1	1	1

Maximum Number of Funds	5	3	5	3
Min Additional Single Premium (£)	2	5	2	2
Minimum Age	5	5	5	5
Minimum Monthly Premium (£)	4	4	4	1
Online Applications	1	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	1	5	5
Unit Trusts/OEICs	5	1	1	1
Total	93	90	89	87
	The Penfold Pension Penfold	True Potential Pension True Potential Investments	Personal Pension PensionBee	Personal Pension Aviva Life & Pensions UK Limited
AKG Financial Strength	0	3	0	4
AWE Escalation Premium	1	1	1	5
Capped Drawdown	1	5	1	1
Ethical Funds	5	1	5	5
External Funds	5	1	5	5
Free Switches (pa)	5	5	5	5
Number of Funds	1	2	1	4
Guarantee/Protected Funds	1	1	1	1
Minimum Set-up Fee (%)	5	5	5	5
Minimum Set-up Fee (£)	5	5	5	5
Investment Trusts	1	1	1	1
Maximum Number of Funds	1	5	1	4
Min Additional Single Premium (£)	5	5	5	2
Minimum Age	5	5	5	5
Minimum Monthly Premium (£)	5	5	5	2
Online Applications	5	5	5	1
Online Fund Switching (adviser)	5	5	0	1
Online Fund Switching (client)	5	5	5	5
Online Valuations	5	5	5	5
Passive/Index Funds	5	1	5	5
Contribution Holidays Allowed	5	5	5	5
Self Investment Facility	5	1	5	1
Unit Trusts/OEICs	5	5	5	1
Total	86	82	81	78
	Select Pension Plan NFU Mutual	Personal Pension Legal & General	Personal Pension - Choose Your Own Standard Life	SIPP Wealthtime Classic
AKG Financial Strength	3	4	4	2
AWE Escalation Premium	1	1	0	1
Capped Drawdown	1	1	0	5

Ethical Funds	5	1	5	5
External Funds	5	1	5	5
Free Switches (pa)	5	5	5	5
Number of Funds	1	1	2	0
Guarantee/Protected Funds	1	1	1	1
Minimum Set-up Fee (%)	5	5	5	5
Minimum Set-up Fee (£)	5	5	5	5
Investment Trusts	1	1	1	1
Maximum Number of Funds	3	1	5	0
Min Additional Single Premium (£)	2	5	5	5
Minimum Age	5	5	5	5
Minimum Monthly Premium (£)	5	5	0	5
Online Applications	5	5	5	0
Online Fund Switching (adviser)	5	0	0	0
Online Fund Switching (client)	1	5	0	0
Online Valuations	5	5	0	5
Passive/Index Funds	1	5	5	0
Contribution Holidays Allowed	5	5	5	0
Self Investment Facility	1	1	1	5
Unit Trusts/OEICs	5	5	1	5
Total	76	73	65	65
	Ready-made pension AJ Bell	Personal Pension Plan Wesleyan Assurance Society	Self-Drive Pension Virgin Money	Ready-Made Pension Bank of Scotland
AKG Financial Strength	3	3	0	4
AWE Escalation Premium	1	5	1	1
Capped Drawdown	1	1	1	1
Ethical Funds	5	5	1	1
External Funds	1	1	1	1
Free Switches (pa)	5	5	5	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 Trusts	1	1	1	1
Maximum Number of Funds	1	3	1	1
Min Additional Single Premium (£)	3	2	5	5
Minimum Age	5	5	5	5
Minimum Monthly Premium (£)	5	3	5	3
Online Applications	5	1	5	5
Online Fund Switching (adviser)	0	1	0	0
Online Fund Switching (client)	1	1	5	0
Online Valuations	5	5	5	5
Passive/Index Funds	1	1	1	1
Contribution Holidays Allowed	5	5	5	1
Self Investment Facility	1	1	1	1

Unit Trusts/OEICs	1	1	1	5
Total	62	62	61	53
	Ready-Made Pension Halifax	Ready-Made Pension Lloyds Bank	Navigator Pension Virgin Money	Personal Pension - Ready made Standard Life
AKG Financial Strength	4	4	0	4
AWE Escalation Premium	1	1	1	0
Capped Drawdown	1	1	1	0
Ethical Funds	1	1	1	0
External Funds	1	1	1	0
Free Switches (pa)	0	0	0	5
Number of Funds	1	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 Trusts	1	1	1	0
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	5	0
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	0
Passive/Index Funds	1	1	1	0
Contribution Holidays Allowed	1	1	5	5
Self Investment Facility	1	1	1	1
Unit Trusts/OEICs	5	5	1	0
Total	53	53	51	42

DNA description for DNA Graph Export : 01/08/2025 09:51:34

AKG Financial Strength <i>Financial strength rating provided by AKG</i> 1 A rating of 'C' denotes challenged financial strength 2 A rating of 'B-' denotes effective financial strength 3 A rating of 'B' denotes strong financial strength 4 A rating of 'B+' denotes very strong financial strength 5 A rating of 'A' denotes superior financial strength	AWE Escalation Premium <i>Automatic regular premium increases in line with AWEI</i> 1 AWEI escalation unavailable 5 AWEI escalation available
Capped Drawdown <i>Capped drawdown facility available</i> 1 Capped drawdown facility not available 5 Capped drawdown facility available	Ethical Funds <i>Ethical/environmental fund links available</i> 1 No ethical/environmental fund links available 5 Ethical/environmental fund links available
External Funds <i>External Fund Links Available</i> 1 No external fund links available 5 External fund links are available	Free Switches (pa) <i>Number of free switches per year</i> 1 no free switches 3 1-11 free switches per annum 5 12 or more switches free
Number of Funds <i>Number of funds available</i>	Guarantee/Protected Funds <i>Equity linked funds with a guarantee or protection available. Does</i>

<p>1 30 or less fund links</p> <p>2 31 to 100 fund links</p> <p>3 101 to 200 fund links</p> <p>4 201 to 300 fund links</p> <p>5 More than 300 fund links</p>	<p><i>not include product based guarantees</i></p> <p>1 Equity linked funds with a guarantee or protection not available</p> <p>5 Equity linked funds with a guarantee or protection available</p>
<p>Minimum Set-up Fee (%)</p> <p><i>Any percentage component of the installation fee. Essentially additional annual charge over and above the Product AMC</i></p> <p>1 Percentage installation fee payable</p> <p>5 Percentage installation fee not payable</p>	<p>Minimum Set-up Fee (£)</p> <p><i>Any flat fee component of the installation fee. Essentially additional annual charge over and above the Product AMC</i></p> <p>1 Flat installation fee £200 or more</p> <p>2 Flat installation fee £100 - £199</p> <p>3 Flat installation fee £50 - £99</p> <p>4 Flat installation fee less than £50</p> <p>5 Flat installation fee not payable</p>
<p>Investment Trusts</p> <p><i>Investment in investment trusts accepted under this contract</i></p> <p>1 investment trust links not available</p> <p>5 investment trust links available</p>	<p>Maximum Number of Funds</p> <p><i>Maximum number of fund links allowed at any one time</i></p> <p>1 4 fund links or less</p> <p>2 Between 5 and 9 fund links</p> <p>3 Between 10 and 24 fund links</p> <p>4 Between 25 and 50</p> <p>5 51 fund links or more</p>
<p>Min Additional Single Premium (£)</p> <p><i>Minimum additional single premium accepted (£)</i></p> <p>1 £2,000 or more</p> <p>2 £501 - £1,999</p> <p>3 £500</p> <p>4 £250 - £499</p> <p>5 less than £250</p>	<p>Minimum Age</p> <p><i>Minimum age attained at entry</i></p> <p>1 The minimum age is older than 18</p> <p>5 The minimum age is 18 or less</p>
<p>Minimum Monthly Premium (£)</p> <p><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></p> <p>1 Over £225</p> <p>2 £175.01 to £225</p> <p>3 £125.01 to £175</p> <p>4 £75.01 to £125</p> <p>5 Up to £75</p>	<p>Online Applications</p> <p><i>Possible to write new business online</i></p> <p>1 online applications are not permitted</p> <p>3 online applications require wet signature</p> <p>5 online applications are permitted without wet signature</p>
<p>Online Fund Switching (adviser)</p> <p><i>Online fund switching available to the adviser</i></p> <p>1 Online fund switching is not available to the adviser.</p> <p>5 Online fund switching is available to the adviser</p>	<p>Online Fund Switching (client)</p> <p><i>Online fund switching available direct to the client</i></p> <p>1 Online fund switching is not available direct to the client</p> <p>5 Online fund switching is available direct to the client</p>
<p>Online Valuations</p> <p><i>Valuations of underlying portfolio can be viewed online</i></p> <p>1 Access to online valuations is not provided</p> <p>5 Access to online valuations is provided</p>	<p>Passive/Index Funds</p> <p><i>Index Tracker/Passive Managed funds available</i></p> <p>1 Index tracker/passive managed funds not available</p> <p>5 Index tracker/passive managed funds available</p>
<p>Contribution Holidays Allowed</p> <p><i>Regular contributions may be temporarily suspended</i></p> <p>1 Contribution holiday not allowed</p> <p>5 Contribution holiday allowed</p>	<p>Self Investment Facility</p> <p><i>Self investment facility available</i></p> <p>1 self investment facility not available</p> <p>3 self investment facility is available via a separate plan</p> <p>5 self investment facility available</p>
<p>Unit Trusts/OEICs</p> <p><i>Investment in Unit Trusts/OEICs are accepted under this contract</i></p> <p>1 unit trust links not available</p> <p>5 unit trust links available</p>	

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 01 August 2025 00:00

Produced on 01 August 2025

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