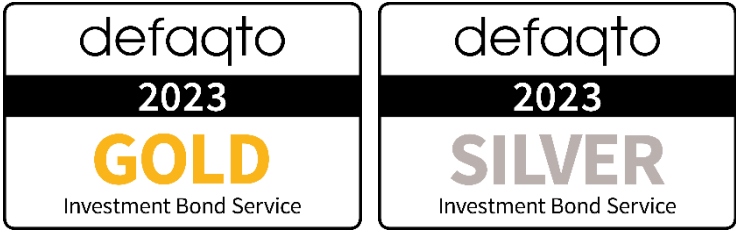


Investment Bond Service Ratings 2023



Onshore bonds

Provider	Service Rating
abrln (for Wrap)	Gold
Aviva	Gold
Canada Life	Gold
Healthy Investment	Gold
HSBC Life	Gold
LV=	Gold
Prudential	Gold
Quilter	Gold
Transact	Gold
Foresters Friendly Society	Silver

Please note:

Providers not listed above were either not rated because the feedback on their service did not meet the minimum required or we received an insufficient number of responses for the provider

International bonds

Provider	Service Rating
abrln (Ireland)	Gold
Canada Life International (Isle of Man)	Gold
Canada Life International Assurance (Ireland)	Gold
Lombard International Assurance SA (Lux)	Gold
Standard Life International (Ireland)	Gold
Transact (Isle of Man)	Gold
Utmost PanEurope (Ireland)	Gold
Prudential International (Ireland)	Silver
Utmost (Isle of Man)	Silver

Please note:

Providers not listed above were either not rated because the feedback on their service did not meet the minimum required or we received an insufficient number of responses for the provider