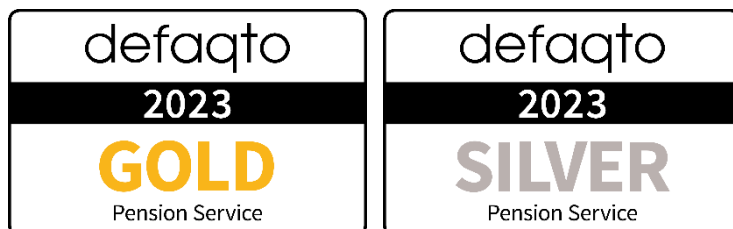


Pension Service Ratings 2023



Provider	Service Rating
abrdn (for Wrap)	Gold
abrdn Elevate	Gold
AJ Bell	Gold
Aviva	Gold
Canada Life	Gold
Dentons Pension Management	Gold
Fidelity Adviser Solutions	Gold
LV=	Gold
Nucleus	Gold
Quilter	Gold
Royal London	Gold
Scottish Widows	Gold
Seven Investment Management (7IM)	Gold
Transact	Gold
Wealthtime	Gold
Advance by Embark	Silver
Aegon Retirement Choices (ARC)	Silver
Prudential	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