



What is covered by e-Suitability

As at 10 September 2008 there are some 1200 paragraphs in the service and these are being added to all the time. The paragraphs cover a broad range across mortgage, insurance and investment products. A summary is shown below and a more detailed list is attached as appendix 1.

Mortgages

- All mortgage products covered except commercial

Personal Protection

- Featuring an extensive product library including Level Term Assurance, Mortgage Protection, Family Income benefit, Gift Inter Vivos, Income Protection and Whole of Life

Corporate Protection

- Level Term Assurance, Mortgage Protection, Whole of Life

Investment

- Includes - Unit Trusts; OEICS, Stocks and Shares ISA, Cash ISA, Investment trusts, Investment bonds (onshore and offshore), Wraps (Transact & Selestia)

Pensions

- Individual Pension Plans - Stakeholder, Non-Stakeholder, SIPP, PPP to PPP transfers, Personal Pension drawdown, Phased pension drawdown, Lifetime annuity purchase, Phased Lifetime annuity purchase
- Group Pension Plans - limited support suitable for small schemes where advice given to each individual

Trusts

- Discretionary, Bare or Absolute and Flexible Power of Appointment

Expressed as:

- Gift, Gift and Loan or Discounted Gift
- Designated account for unit trust/OEICS and investment trusts

Equity Release

- All types covered

Long Term Care

- Immediate Care Annuity

Risk Assessment

- Presently Sesame, Burns Anderson, Whitechurch and Generic with plans to add more

Risk Profiling

- Finametrica and Tillinghast Towers Perrin with plans to add Watson Wyatt and Selestia

Wills

Intestacy rules for:

- England and Wales
- Scotland

To find out more please email:

esuitability@bluegrove.co.uk

Appendix 1

Products available on the service as at 1st July

MORTGAGE

- Capital and Interest – Fixed
- Interest Only – Fixed
- Capital and Interest – Variable
- Capital and Interest – Tracker Variable
- Interest Only – Variable
- Interest Only – Tracker Variable
- Capital and Interest – Discount
- Capital and Interest – Tracker Discount
- Interest Only – Discount
- Interest Only – Tracker Discount
- Split Interest Only and Capital and Interest

All available for Residential Purchase, Residential Remortgage, Buy to Let Purchase, Buy to Let Remortgage and Further Advance

- Equity Release – Interest Roll Up
- Equity Release – Interest Only
- Equity Release – Home Reversion

PERSONAL PROTECTION

- Income Protection
- Level Term Assurance
- Mortgage Protection Assurance
- Family Income Benefit
- Whole of Life Cover
- Multicover Product- i.e. a single policy with multiple types and cover amounts included
- Gift Inter Vivos

CORPORATE PROTECTION

- Level Term Assurance
- Mortgage Protection Assurance
- Whole of Life Cover
- Multicover Product- i.e. a single policy with multiple types and cover amounts included

Whole of Life Cover and Multicover Product support restricted to Director Share Protection and Partnership Protection

Mortgage Protection Assurance support restricted to Key Person Assurance

INVESTMENTS

- Stocks and Shares ISA
- Cash ISA
- Unit Trust or OEIC
- Investment Trust
- Investment Bond – Onshore
- Investment Bond – Offshore

All available for new or transferred plans plus top ups to existing ISAs

PENSIONS

- Stakeholder Pension
- Non-Stakeholder Pension
- Self-Invested Pension

All available for new or transferred plans plus top ups to existing pensions - transferred plans only available for personal pension to personal pension

RETIREMENT – PENSION WITHDRAWAL

- Lifetime Annuity - not investment linked
- Lifetime Annuity - investment linked – excluding With Profits Annuities
- Pension Fund Withdrawal
- Phased Pension Fund Withdrawal
- Phased annuity purchase

All unsecured pension plans available for switches to a plan offered by the current provider and transfers to a new provider

ESTATE PLANNING

- Investment products listed above held subject to a trust as listed above
- Gift Inter Vivos plan as listed above
- Equity Release for inheritance tax planning purposes

TRUSTS

- Discretionary, Bare or Absolute and Flexible Power of Appointment

Expressed as:

- Gift, Gift and Loan, Loan or Discounted Gift
- Designated account for unit trust/OEICS and investment trusts

EQUITY RELEASE

- To provide “income” or for general capital raising purposes
- Estate planning purposes as listed above

LONG TERM CARE

- Immediate Care Annuity

RISK ASSESSMENT

- Sesame, Burns Anderson, Whitechurch and Generic with plans to add more on demand

RISK PROFILING

- Finametrica and Tillinghast Towers Perrin with plans to add more on demand

WILLS

Intestacy rules for:

- England and Wales
- Scotland