

The judges of the Awards

(from left to right)

Mark Garnett is associate director of the Smith & Williamson Pension Consultancy, part of an independent professional and financial services group employing over 1,200 people

Vincent J Derudder is managing partner of European IFA network Nucleus Euro-Alliance and secretary general of the European Federation of Financial Advisers and Financial Intermediaries (FEFIA)

Duncan Robertson is a director and actuary at Boal & Co, a firm of international actuaries and consultants specialising in advice to offshore insurance companies and pension schemes

John Porteous is financial planning director at Proact Financial Planning and former chairman of the Society of Financial Advisers (now the Personal Finance Society)

Bob Campion is editor of *Portfolio International*

Jonathan Davis is a financial planner with Heim Godfrey and is the London chair of the Institute of Financial Planning, the UK professional body committed to the development of multi-skilled financial planners



WELCOME TO *Portfolio International's* annual international product awards!

Every year *Portfolio International* recognises best practice in the international financial services industry with awards for some of the leading lights in the field.

This year is no exception, and our independent panel of distinguished judges have once again worked hard to seek out excellence, innovation and commitment to the customer in the international banking, life assurance and health insurance industries.

Portfolio International prides itself on its accountability and integrity. This is why, in the pages of this pull-out supplement, we will be documenting how the judges came to make the often difficult decisions before them.

This year, all entrants were asked to complete a detailed form and answer, to a strict word count, how their product addressed the key areas the judges wished to focus on. Criteria were specified for each category, but typically required information on cost transparency, flexibility, and how appropriate the product is for its intended audience.

In addition, two categories were voted for in a poll of readers of *Portfolio International* online.

We had the biggest response ever this year, with more than 50 entries from 24 organisations, which certainly left the judges with plenty of work to do. But it also meant that, once again, they were pleased to find real originality and quite a few ideas to take back to their own clients!

As you may have read in our December edition, we held our first ever live awards ceremony to announce this year's results. Chris Cummings, director general of the London-based Association of Independent Financial Advisers, was the headline speaker, and also handed out the awards. We look forward to hosting an even bigger ceremony in 2006.

Many thanks to all those who took part, to the judges who gave up their time and above all, congratulations to all the winners and runners-up!

Bob Campion, editor

CONTENTS

Best New Life Assurance Product Old Mutual International for its Life Account	5	Best Individual International PMI Provider InterGlobal	9
Best Wealth Management Product Nedgroup International for its Fund Xchange product		Best Savings Account Winner Bank of Scotland International for its Instant Access Account	10
Best IHT Product Zurich International Life for its Wealth Preservation Account	7	Best New Banking Product Abbey International for its Instant Access Savings Account	
Best Regular Premium Product Zurich International Life for its Vista product		Best Online Servicing Royal Skandia	11
Best Single Premium Not Guaranteed International Product Royal Skandia for its Executive Investment Bond	8	Best Client-Support and Overall Services Friends Provident International	
Best Single Premium Not Guaranteed UK Product Zurich International Life for its International Wealth Account			



CONTACTS

PORTFOLIO INTERNATIONAL is published by Newsquest Specialist Media Ltd, 30 Cannon Street, London EC4A 3DF

Please prefix all numbers with +44 (0) 20 7618 3456

EDITOR

Bob Campion
bob@portfolio-international.com

ASSISTANT EDITOR

Hilaire Gomer
hilaire.gomer@portfolio-international.com

NEWS EDITOR

Robert Melia Watson
robert.watson@portfolio-international.com

ART/SUB EDITOR

Ralph Murray
ralph@portfolio-international.com

SALES MANAGER

Judith Herdsman
judith@portfolio-international.com

SENIOR ACCOUNT MANAGER

Iain Muir
iain.muir@newsquestspecialistmedia.com

SENIOR PRODUCTION CONTROLLER

Gareth Kime
gareth.kime@newsquestspecialistmedia.com

HEAD OF CIRCULATION AND MARKETING

Stuart Kelly
stuart.kelly@newsquestspecialistmedia.com

CIRCULATION MANAGER

Sally Downing
sally.downing@newsquestspecialistmedia.com

PUBLISHING DIRECTOR

Shan Millie
shan.millie@newsquestspecialistmedia.com

MANAGING DIRECTOR

Tim Whitehouse
tim.whitehouse@newsquestfinancialmedia.com

www.portfolio-international.com

SUBSCRIPTIONS

For all subscription enquiries, write to or telephone: Portfolio International, Newsquest Specialist Media Ltd, WDIS Ltd, Units 12-13, Cranleigh Gardens Industrial Estate, Southall, UB1 2DB

Telephone: 020 8606 7506
Fax: 020 8606 7301

Subscription rates:
One year – €263 US\$325

Two years – €450 US\$550
Save 20%

Three years – €590 US\$725
Save 25%

BPA
applied for

NEWSQUEST