

Investment Life & Pensions  
**Moneyfacts**<sup>®</sup>  
**Awards 2025**

# Categories and Methodology



## PROVIDER CATEGORIES

The finalists and eventual winners of the Investment Life & Pensions Moneyfacts Awards are decided by a combination of methods. Two elements make up the product-specific categories: the first is a financial adviser testimonial process that takes place between 3 February 2025 and 4 April 2025, whereby advisers are offered the chance to submit testimonials for their preferred providers, with online submissions in each relevant category across the full range of protection, retirement and investment products. Advisers are free to nominate any providers they wish, rather than having to select from a predetermined shortlist.

These results are then given over to the analytical expertise of our research team, who then thoroughly examine the pricing and features of each provider's product during the preceding 12-month period to come to the final decisions.



## ADVISER CATEGORIES

Throughout spring, entries are invited from advisers. We also consult our provider contacts for their thoughts on who should be considered. Advisers complete a questionnaire providing details of their organisation, their level of expertise and how they deliver their advice proposition and are asked to support this with evidence of their ability to deliver award-winning service. Based on submission quality, a shortlist is drawn up and announced in May. Shortlisted advisers can then invite testimonials (submitted via an online form) until late June 2025. An internal judging panel assesses these to decide upon the final positions.

	Provider Product Categories	Provider Service Awards	Adviser Categories
Best Personal Pension Provider	✓		
Best SIPP Provider	✓		
Best SSAS Provider	✓		
Best Group Pension Provider	✓		
Best Income Drawdown Provider	✓		
Best Equity Release Provider	✓		
Best Annuity Provider	✓		
Equity Release Adviser of the Year			✓
Retirement Adviser of the Year			✓
Best Stocks & Shares ISA Provider	✓		
Best Investment Fund Provider	✓		
Best Investment Trust Provider	✓		
Best Managed Portfolio Service (MPS) Provider	✓		
Best Multi-Manager Provider	✓		
Best Discretionary Fund Manager	✓		
Best Wrap/Platform	✓		
Best Structured Products Provider	✓		
Best ESG Provider	✓		
Best Ethical Investment Provider	✓		
Best Ethical Discretionary Fund Manager	✓		
Best Junior ISA Provider	✓		
Investment Adviser of the Year			✓
Best Tax and Estate Planning Solutions Provider	✓		
Best Investment Bond Provider	✓		
Best Venture Capital Trust Provider	✓		
Tax and Estate Planner of the Year			✓
Paraplanner of the Year			✓
Best Term Assurance Provider	✓		
Best Income Protection Provider	✓		
Best Critical Illness Provider	✓		
Best Group Protection Provider	✓		
Best Business Protection Provider	✓		
Protection Adviser of the Year			✓
Best Private Medical Insurance Provider	✓		
Best Health Cash Plan Provider	✓		
Best Investment Service		✓	
Best Protection Service		✓	
Best Claims Support		✓	
Best Healthcare Service		✓	
Best Pension Administration Provider	✓		
Best Pension Service		✓	
Best Equity Release Service		✓	
Best Structured Products Service		✓	
Structured Product Adviser of the Year			✓
Best Online Service		✓	
Service Beyond the Call of Duty		✓	
Best Use of Technology in the Investment Life & Pensions Sector	✓		
Innovation Award	✓		