

## Common Annuity Declaration (CAD) support

As of March 2011

PRODUCT PROVIDER	RECEIVING PROVIDER SUPPORTS CAD		CEDING PROVIDER ACCEPTS CAD	
	YES/NO	BY WHEN	YES/NO	BY WHEN
Abbey Life	Ceding Only	N/A	Yes-All Requests	Now
Aegon	Yes-All Applications	Now	Yes-All Requests	Now
Aviva	Yes-All Applications	Now	Yes - where CAD App received	Now
AXA Wealth	No	TBA	Yes - where CAD App received	Now
Canada Life	Yes-All Applications	Now	Yes - where CAD App received	Now
Co-Op	Ceding Only	N/A	Yes-All Requests	Now
Friends Life	Ceding Only	N/A	Yes-All Requests	Now
Just Retirement	Yes-All Applications	Now	Receiving Only	N/A
Legal & General	Yes-All Applications	Now	Yes-All Requests	Now
LV=	Yes-All Applications	Now	Yes - where CAD App received	Now
MGM Advantage	Yes-All Applications	Now	Yes-All Requests	Now
NFU Mutual	TBA	TBA	TBA	TBA
Partnership	Yes-All Applications	Now	Receiving Only	N/A
Phoenix Group	Ceding Only	N/A	Yes - where CAD App received	Now
Prudential	Yes-All Applications	Now	Yes-All Requests	Now
Scottish Life	TBA	TBA	TBA	TBA
Scottish Widows	Ceding Only	N/A	No	TBA
Skandia	Yes-All Applications	N/A	Yes-All Requests	Now
Standard Life	Yes-All Applications	Now	Yes - where CAD App received	Now
Windsor Life	Ceding Only	N/A	Yes - where CAD App received	Now

