

# Complaints report

Period covered in this report:  
1 July 2017 - 31 December 2017

The following table provides information about the complaints we have received and closed over a six month period. The complaints are grouped in line with the categories used by the Financial Conduct Authority (FCA).

Firm name: Standard Life Assurance Limited							
	Number of complaints opened by volume of business						
Product/service grouping	Provision (at reporting period end date)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	5.6 per 1,000 balances outstanding	5	4	0%	100%	75%	Other general admin/customer service
Insurance and pure protection	0.7 per 1,000 policies in force	79	77	45%	48%	9%	Unsuitable advice
Decumulation and pensions	0.3 per 1,000 policies in force	1,183	1,212	34%	63%	53%	Other general admin/customer service
Investments	0.9 per 1,000 client accounts	405	423	36%	56%	46%	Unsuitable advice
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Period covered in this report:  
1 July 2017 - 31 December 2017

The following table provides information about the complaints we have received and closed over a six month period. The complaints are grouped in line with the categories used by the Financial Conduct Authority (FCA).

Firm name: Standard Life Client Management Limited							
	Number of complaints opened by volume of business						
Product/service grouping	Provision (at reporting period end date)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Insurance and pure protection	0.1 per 1,000 policies in force	10	9	78%	22%	11%	Unsuitable advice
Decumulation and pensions	0.2 per 1,000 policies in force	696	709	72%	25%	71%	Other general admin/ customer service
Investments	0.1 per 1,000 client accounts	43	46	46%	48%	52%	Other general admin/ customer services
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A