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2017



Standard Life 



Sir Gerry Grimstone, Chairman

An unpredictable and changing world

A lot happened in 2016 that was unpredictable and unexpected. It has been a year of significant change and it will be some time before the long-term effects become apparent. The good news is that our business has, in its 191-year history, a very good track record of navigating times of internal, economic, and societal change, all whilst keeping customers and clients at the heart of what it does. Change brings comparative advantage for well-run businesses, provided they anticipate and adapt.

During the year, the markets felt the effects of short-term peaks and troughs and this, in turn, affected our investment performance in some asset classes. However, we have a very fine investment management business and a good many excellent investment professionals and I'm confident that our robust processes will continue to deliver strong performance over the longer term.

Our dividend

Together with our focus to deliver against our established strategy, we have again generated another solid set of financial results and I am very pleased to confirm another year of increased dividend payments to our shareholders. Our final dividend for 2016 is 13.35p per share (up 8.2% on 2015) and gives a total 2016 dividend of 19.82p per share (up 8% on 2015). If our shareholders approve the final dividend at our next Annual General Meeting on 16 May, it will be paid on 23 May 2017.

Business overview

During 2016, we made several key announcements, designed to further our ambitions. We made a significant strategic investment by acquiring Elevate. Together with our own Wrap platform, this gives us a much bigger footprint in the UK advice marketplace. The demand for platforms and for professional financial advice has grown as more people are empowered to

take control of their long-term savings plan. We also acquired three independent advice businesses as part of the growth strategy for our 1825 brand.

Our investment expertise in public and private markets continued to develop. Our global investment activities expanded both geographically and in the range of clients we serve. We closely monitor potential changes in regulation and customer behaviour in asset management and we are determined to maintain our position as a successful investment company of significant expertise and scale.

We have very substantial investments in India through our partner HDFC – one of the leading players in both asset management and life insurance. HDFC Life has continued to expand in the Indian life and pensions market and also geographically. They are also working towards combining their life insurance businesses with that of Max Life, which will give it significantly increased scale and opportunity.

The European Union

Leaving the European Union – as decided by the people of the UK last June – is profoundly important and will certainly impact on our business. For example, we use the current business practice of 'passporting' to service our 500,000 customers in Germany, Ireland and Austria through branches of our UK business, and to allow our Ireland businesses to service those UK customers

invested in our International Bond. Whatever the outcome of the negotiations between the UK and the EU, our intention is to maintain current levels of service for all our customers.

Before the referendum, I publicly advocated the advantages of the single market for financial services in the UK, Standard Life, and our customers and clients. It's now clear that many of these advantages will no longer be available. As the negotiations progress we will play our part – as a responsible business should – and do everything we can to make a success of the UK's new position in the world. We intend to play our full part in influencing the negotiations and helping to build a solution that is right for the UK. We believe that this will benefit our customers, our shareholders, our employees and, ultimately, our country.

Culture and governance

Our company's culture is built on a set of strong values, including customer focus and trust. We embody these values in everything that we do. In 2016, we continued to look at how best we can serve the needs of our business, our customers and clients and, of course, our shareholders.

Against this background, it was particularly disappointing that the outcome of the Financial Conduct Authority's thematic review into the sale of non-advised annuities showed that a portion of annuity sales that we made since July 2008 did not adequately explain to customers that they may have been eligible for an enhanced annuity. We are continuing the work to ensure we put things right and have made a provision in our accounts for the costs that we may incur in relation to this.

We have strengthened the governance and oversight of our principal insurance company, Standard Life Assurance Limited – appointing an independent Chair, Lynne Peacock, who already sits on the plc Board, and an additional three very experienced non-executives, Amanda Bowe, Richard Houghton and David Marock. This in turn allows the plc Board more time for its strategic oversight of our business.

In other Board changes, we said goodbye to Crawford Gillies and Isabel Hudson, and I was very pleased to welcome John Devine as a non-executive Director. John previously chaired Standard Life Investments (Holdings) Limited and is a highly experienced operational practitioner and independent director, with previous roles at Threadneedle Asset Management Limited and Merrill Lynch.

Final dividend for 2016

13.35p

In January 2017 we announced that Paul Matthews would be stepping down from the Board as Chief Executive of Pensions and Savings on 1 March 2017, prior to his retirement on 31 August 2017. His successor, Barry O'Dwyer, brings a great deal of customer insight experience from his role as CEO of Standard Life Assurance Limited.

Standard Life Foundation

I announced the launch of the Standard Life Foundation at our AGM in London last May. This independent charity carries on the spirit of the former Standard Life Charitable Trust, but with a new, enhanced focus. I also announced that a substantial endowment would be gifted to the Foundation too. This endowment, in the region of £80 million, represents the vast majority of the proceeds of the disposal of unclaimed demutualisation shares and related dividends.

Lord Darling, the former Chancellor of the Exchequer, is chair of the Foundation, supported by a team of very experienced trustees. The Foundation will focus on independent research to strengthen financial well-being and resilience in the UK. I expect it to become highly-regarded and a very influential force in commissioning and disseminating research, both on its own account and working alongside other like-minded organisations too.

Finally...

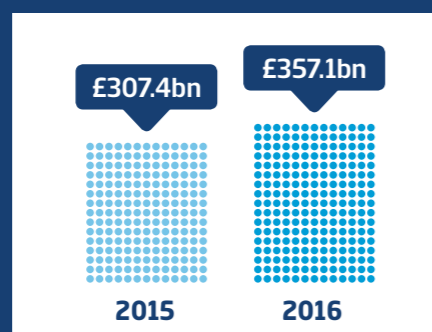
Over recent years we have fundamentally reshaped Standard Life and, very importantly, created substantial value for shareholders. My thanks, as ever, go to all our people who work so diligently to deliver. We have the potential to achieve much more and we will continue working to create value for you in this increasingly complex and ever-changing world.

At a glance

Here are some of our highlights. Read more in our Annual report and accounts 2016 available at www.standardlife.com/annualreport

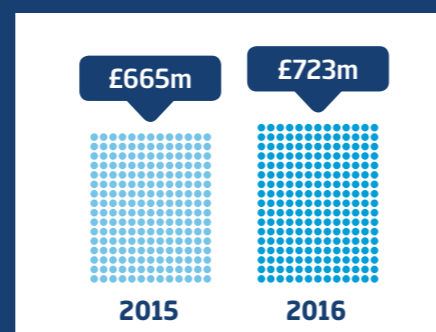


2015 comparatives are in relation to continuing operations unless otherwise stated.



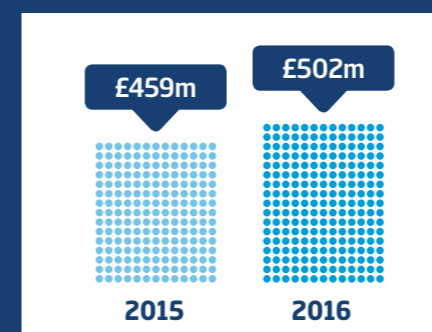
Assets under administration (AUA)

We aim to grow the assets that we administer or manage by deepening our relationships with existing customers and by attracting new customers. AUA rose 16% to £357.1bn driven by market movements including foreign exchange gains, and the acquisition of the Elevate platform business.



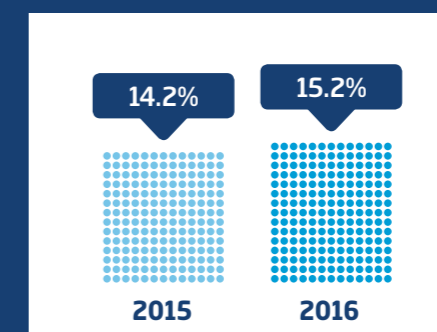
Operating profit

Operating profit before tax is a key measure used by our management to evaluate performance. Operating profit increased by 9% to £723m driven mainly by fee revenue growth and careful cost control.



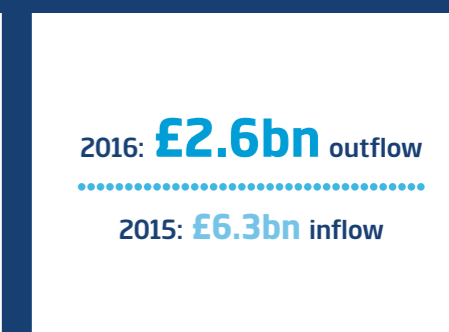
Underlying cash generation

This measure provides insight into our ability to generate cash that supports further investment in the business and the payment of dividends to our shareholders. Underlying cash generation increased by 9% mainly due to fee revenue growth and careful cost control.



Operating return on equity (comparative includes discontinued operations)

This measures our success in generating profit relative to our shareholder capital. Operating return on equity increased to 15.2% reflecting the strong growth in operating profit partly offset by a higher tax charge.



Net flows

Net flows represent savings and investments made by our clients less the amounts they take out. Total net outflows of £2.6bn were impacted by market uncertainty and weaker short-term investment performance.



Keith Skeoch, Chief Executive

Creating a world-class investment company

How would you describe Standard Life's performance in 2016?

Overall, we performed well. Our results show a picture of a business that is playing to its strengths and growing in times of profound political change and market volatility. We improved our financial discipline to increase profits, maintain our financial strength and grow dividends. We also saw our targeted investments in diversification help increase our assets and revenues.

We continued to attract new assets from customers and clients with £42bn of gross inflows across our business. One of the hallmarks of 2016 was the industry wide retreat from parts of the investment market, which saw the most challenging conditions for the UK mutual funds industry for over 20 years.

However, we experienced modest net outflows of £2.6bn, less than 1% of assets at the start of 2016. This included outflows from our mature books – for example, older-style pensions and savings products – which are in long-term run off. Against these headwinds fee based revenue grew by 5% which, combined with careful cost control, helped us deliver a 9% increase in operating profit. Our strategy to build a well-diversified business helps our company to cope with significant change. What was encouraging was the £4.1bn of net inflows into the areas we regard as the long-term drivers of Standard Life's growth.

What is Standard Life's ambition?

To create a world-class investment company. To do this we have to bring together the best from our successful active asset management, wealth management and pension and savings businesses to meet changing customer and client needs. This combination has allowed us to attract a highly diversified customer and client base which we want to continue growing.

To further this ambition we need to keep building: our asset management skills, the quality of our advice to customers, the strength of the propositions on our distribution platforms and the administration skills that lie behind each of them.

What does world-class mean?

To me, it means being a business that's truly valued by savers, admired by the market and a source of pride for our people.

It also means never standing still. We'll continue to broaden and deepen our investment capabilities, through new product innovation and identifying investment opportunities – allowing us to strengthen relationships with our customers and give them investment outcomes they expect. We'll continue to look for better ways to run our business more efficiently and drive real long-term value for all our stakeholders. And we'll continue to focus on attracting talent from around the world; people who can help realise our ambitions.

You have been in the role for 18 months; what changes have you introduced to make the business operate more effectively?

My role is to ensure the business continues to evolve and progress while maintaining our disciplined approach to managing costs. I've focused on improving our financial

discipline and on ensuring we continue with targeted investments in diversification to generate growth – and building a strong culture of collaboration, diversity, respect and inclusion, so that everyone at Standard Life feels enabled and empowered to achieve our world-class ambition.

We are already seeing the benefits of working more closely together. We delivered new investment propositions across an increasingly broad range of asset classes and geographies for our Institutional, Wholesale, Retail and Workplace customers and clients.

We opened a Tokyo office to further our reach in Japan and created a new strategic collaboration with Bosera International, a leading asset manager in China.

In the UK our successful financial adviser platform proposition grew following the acquisition of Elevate. Our own UK-wide financial planning brand, 1825, continued to develop through the acquisition of three financial planning businesses.

How does the leadership team you have in place play its part in delivering Standard Life's strategy?

My executive team is responsible for developing a single strategic plan that identifies our targeted investments in diversification and capitalises on the opportunities open to our businesses, and those created by our various partnerships. A key element of our strategy is effective succession planning within the diverse, experienced and strong leadership population that supports the executive team. We actively demonstrated this following the announcement that Paul Matthews is to retire this year. Barry O'Dwyer, a key member of the Pension and Savings management team, will take on Paul's responsibilities and replace him on the plc Board.

How will the UK's exit from the European Union impact on Standard Life's strategy?

The process and implications remain uncertain and we continue to monitor developments closely. However, we have a strong track record of adapting to changing markets and regulation. We already operate successfully throughout the world as well as across borders in the EU. I'm confident that we will continue to identify new opportunities that our developing relationship with the EU will bring. The uncertainty created by the UK's exit reinforces the global nature of our business. This aspect of our strategy won't change. We'll continue to focus on creating innovative solutions and propositions and working with regulators to deliver them to our clients and customers.

What's next for the business?

Keep delivering on our strategy and aim for excellence in all we do. Standard Life has been around for almost 200 years and a large part of that longevity, I feel, is down to following a strategy that works and generates the outcomes that customers, clients and shareholders all expect of us.

2017 AGM

Our 2017 Annual General Meeting will be in Edinburgh on Tuesday 16 May at 2pm (UK time). Your Board recommends voting 'For' all this year's resolutions.

How do I vote?

If you're not planning to come to the AGM, you can vote by post or online. If we sent you a paper voting form, please complete it and post it back to us. Or, you can go online and vote at www.standardlifeshareportal.com

You'll need your shareholder reference number – this is on any letters we've sent you and it's on your share certificate or statements.

If you are coming to the AGM and you're a Standard Life Share Account holder, you'll need to nominate yourself as the proxy on either the paper or online form before coming to the meeting.

You'll find detailed voting instructions in the AGM guide 2017, which we recommend you read.

When can I vote?

Online and postal voting opens on Wednesday 22 March 2017 and closes at 6pm (UK time) on Friday 12 May 2017.

Your dividend

We're pleased our performance means another year of increased dividends. Our final dividend of 13.35 pence per share (up 8.2% on 2015) gives a total dividend for 2016 of 19.82 per share (up 8%) on 2015. If approved at our AGM in May this year, this is due to be paid to shareholders on Tuesday 23 May.

New resolutions

This year there is one new resolution – resolution 3, to appoint KPMG LLP as auditors. This is explained more fully in the AGM guide 2017 where you will also find a letter called a Statement of Reasons from PricewaterhouseCoopers LLP – which is a legal requirement from the outgoing auditor. Read more about all of the resolutions in the AGM guide 2017 available from 22 March at www.standardlife.com/shareholders/agm

This year our AGM is back in Edinburgh at the Edinburgh International Conference Centre, The Exchange, 150 Morrison Street, Edinburgh EH3 8EE. You can read about transport options in the AGM guide 2017 available from 22 March 2017 at www.standardlife.com/shareholders/agm



www.standardlife.com/shareholders/agm

To find out more about our AGM, voting and your dividend visit us online from 22 March 2017.

Important dates for 2017

22 March AGM voting opens	18 April Record date for 2016 final dividend
03 May Last date for DRIP elections for 2016 final dividend	12 May AGM online and postal voting closes
16 May Annual General Meeting (AGM)	23 May 2016 final dividend due to be paid
08 August Half-year results	08 September Record date for 2017 interim dividend
27 September Last date for DRIP elections for 2017 interim dividend	18 October 2017 interim dividend due to be paid



Our business today

Our purpose is to invest for a better future. We do it to make a difference. For our customers and clients, our people and our shareholders.

We do this by managing, administering and advising on assets, and we now look after £357.1 billion around the world. This takes the combined skills, expertise and dedication of people who are committed to excellence in all they do.

Our strategy

Part of creating a world-class investment company means providing real value for our clients and customers over the long term. So our business needs to follow a strategy that reflects this.

Our strategy is based on five themes. Each one describes a specific part of what we do, and defines how we do it. Combined, they create a strategic ambition that we feel is right for our company.

Our strategy



Broadening and deepening our investment capability

We design propositions and fund choices to deliver the outcomes our customers and clients expect over the long term.

Highlights of 2016

We launched 16 new funds, each designed with specific customer needs in mind. Our MyFolio range of risk-based funds reached a significant milestone, passing the £10 billion mark in assets under management.



Building an efficient and effective business

We constantly look at how efficient and effective our operations are – and whether they give the best experience for our customers and clients. We've been working hard to transform our operating platform to make it more modern, flexible and scalable.

Highlights of 2016

We celebrated 10 years of our Wrap platform and completed the acquisition of another leading advisor platform, Elevate, giving us increased scale in an important UK market. We also began transforming the operations of Standard Life Investments to speed up how quickly we get new products to market.



Attracting, retaining and developing talented people

We invest in our employees' development because we know that engaged people are central to building long-term customer and client relationships, contributing to our businesses' performance and our reputation. By fostering a culture of teamwork, collaboration and wellbeing, we hope to create a working environment where everyone feels they can contribute to realising our ambition.

Highlights of 2016

We continued our commitment to employing young people – with 8% of our people in the UK and Ireland now 25 and under (0.5% in 2010). We also introduced dedicated development programmes for all people managers and future leaders, to give them the necessary personal and commercial skills to succeed.



Developing strong relationships with customers and clients

We exist to look after their needs. They're at the heart of all our activities.

Highlights of 2016

We've continued to improve our technology, so that our customers and clients have more flexibility than ever to take control of their long-term investments. In the UK, we've been growing our financial advice proposition through acquisitions. And our growing presence globally, with regional hubs and offices around the world, has helped increase our accessibility too.



Growing and diversifying our revenue and profit

We believe the sustainable way to generate shareholder value is by diversifying – in terms of where we invest, what we invest in and which markets we operate in.

Highlights of 2016

We grew our financial planning brand – 1825 – and our Wrap platform business through acquisitions. We also continued to expand globally, including through the announcement of our strategic relationship with Bosera International in China. Our associate life business in India, HDFC Life, has continued to expand, working towards combining their life businesses with Max Life.

Directors – have your say

Your Directors will be seeking re-election at this year's AGM, with the exception of John Devine and Barry O'Dwyer who will be seeking election for the first time. Paul Matthews has announced his retirement, stepping down from 1 March. Shareholders can vote online from Wednesday 22 March 2017 – visit www.standardlifeshareportal.com

Sir Gerry Grimstone, Chairman

Shareholding: 206,626

Appointed Chairman in May 2007, having been Deputy Chairman since March 2006. Sir Gerry is the senior independent director and deputy chairman of Barclays PLC. He has continued in his role as an independent, public interest, non-executive board member of Deloitte LLP and as the lead non-executive at the Ministry of Defence. He is an adviser to the board of the Abu Dhabi Commercial Bank.

Previously, Sir Gerry held senior positions within the Department of Health and Social Security and HM Treasury, and with Schroders plc in London, Hong Kong and New York. He was vice chairman of Schroders' worldwide investment banking activities from 1998 to 1999.

Colin Clark, executive Director

Shareholding: 757,766

Appointed Director in November 2015. He was appointed to the board of Standard Life Investments in 2004 as a non-executive director. In 2010, he assumed executive responsibility for global client relationship activity, including client management, product development, distribution management and also brand management. Previously, he spent 20 years with Mercury Asset Management/Merrill Lynch Investment Managers, becoming head of global marketing in 1999.

Pierre Danon, non-executive Director

Shareholding: 49,656

Appointed Director in October 2011. He is also vice chairman of TDC, executive chairman of Volia, independent director of CIEL Investment Limited and vice chairman of AgroGeneration. From 2000 to 2005, Pierre was chief executive officer of BT Retail and, subsequently, chief operating officer of Capgemini Group and chairman of Eircom. Until June 2012 he also served as chief executive officer and then non-executive chairman of Numericable Completel in Paris.

Melanie Gee, non-executive Director

Shareholding: 20,000

Appointed Director in November 2015. She is also a non-executive director of The Weir Group PLC and has served as a non-executive director of Drax Group plc. Melanie was appointed a managing director of Lazard and Co. Limited in 2008 and became a senior adviser in 2012. Previously, she held various roles with UBS, having been appointed a managing director in 1999 and served as a senior relationship director from 2006 to 2008.

Noel Harwerth, non-executive Director

Shareholding: 10,074

Appointed Director in July 2012. In January she was appointed chair of the UK Export Finance board. As part of this role she is also a non-executive member of the Department of International Trade board. She is outgoing chairman of GE Capital Bank Limited and holds non-executive director appointments with CHAPS Clearing Company Limited, the London Metal Exchange, the British Horseracing Authority and Sirius Minerals Plc. Noel was previously with Citicorp for 15 years, latterly as the chief operating officer of Citibank International. Her previous non-executive directorships include Alent plc, Logica PLC, RSA Insurance Group plc and Sumitomo Mitsui Bank.

Kevin Parry, senior independent Director

Shareholding: 50,000

Appointed Director in October 2014. Kevin is chairman of Intermediate Capital Group plc and a non-executive director of Nationwide Building Society and Daily Mail and General Trust plc. He is chairman of the Royal National Children's Foundation. Kevin was previously chairman of the Homes and Community Agency, a non-executive board member of Knight Frank LLP, chief financial officer of Schroders plc, chief executive officer at Management Consulting Group PLC and a managing partner at KPMG.

Lynne Peacock, non-executive Director

Shareholding: 12,554

Appointed Director in April 2012. In April 2016, Lynne was appointed as non-executive chairman of Standard Life Assurance Limited. She is also a non-executive director of Scottish Water and senior independent director of Nationwide Building Society. She joined National Australia Bank Limited in 2003 and, from 2004 to 2011, she was chief executive officer, UK (Clydesdale Bank plc and Yorkshire Bank). Prior to that, Lynne was with Woolwich plc from 1983 to 2003, finishing her career there as chief executive officer.

Martin Pike, non-executive Director

Shareholding: 32,727

Appointed Director in September 2013. Martin is also a non-executive director of esure Group plc and Faraday Underwriting Limited which manages a syndicate at Lloyds. He is a non-executive adviser to Travers Smith LLP. Martin spent nearly 30 years as a strategic risk consultant, carrying out a wide range of strategic consulting projects and mergers and acquisitions assignments. His senior roles included managing director, risk consulting and software, EMEA at Towers Watson.

Luke Savage, Chief Financial Officer

Shareholding: 885

Appointed a Director and Chief Financial Officer in August 2014. He joined Standard Life from Lloyd's of London where he spent 10 years as director of finance and operations. Luke has held senior finance roles at Deutsche Bank (UK) as global chief financial officer of equities, Morgan Stanley & Company (UK) where he was financial controller and Lloyds Bank in the corporate banking and treasury department. He is a Member of the Chartered Accountants of England and Wales and is a member of the governing body of Queen Mary, University of London.

Keith Skeoch, Chief Executive

Shareholding: 2,246,620

Appointed Chief Executive in August 2015, having been a Director since 2006 and Chief Executive of Standard Life Investments since 2004. Keith joined Standard Life Investments Limited in 1999 as Chief Investment Officer after nearly 20 years' investment experience at James Capel & Company Limited in a number of roles, including chief economist and managing director international equities. He is a non-executive director of the Financial Reporting Council.

John Devine, non-executive Director

Shareholding: 1,321

John joined the Board in July 2016. From April 2015 until August 2016, John was non-executive chairman of Standard Life Investments (Holdings) Limited. He is non-executive director of GE Capital International



www.standardlifeshareportal.com

Shareholders can vote online – visit the share portal from 22 March 2017 to have your say.

Holdings, Euroclear plc and Citco Custody Limited and from 2008-2010 was chief operating officer of Threadneedle Asset Management Limited. Prior to joining Threadneedle, John held a number of senior positions at Merrill Lynch in London and New York.

Barry O'Dwyer, executive Director

Shareholding: 66,913

Appointed to the Board 1 March 2017 and appointed CEO Pensions and Savings. He joined Standard Life in 1988 and between then and 2008 held various marketing, product development and actuarial roles. From 2008 to 2013 he held senior roles with HBOS and Prudential, including as Prudential's deputy chief executive, UK & Europe. He re-joined Standard Life in 2013 as Managing Director of Workplace and Corporate Pensions, and was appointed CEO, Standard Life Assurance Limited in 2016. Barry is a Fellow of the Institute of Actuaries and is a board member of the Association of British Insurers.



Sir Gerry Grimstone



Colin Clark



Pierre Danon



Melanie Gee



Noel Harwerth



Kevin Parry



Lynne Peacock



Martin Pike



Luke Savage



Keith Skeoch



John Devine



Barry O'Dwyer



Sustainability update

Our sustainability strategy covers four priorities and enables us to manage environmental, social and governance (ESG) risks and opportunities. This has helped us make a positive contribution to the futures of our people, customers and clients, and wider society.

<p>Responsible business We operate ethically and with integrity</p>	<p>Engaging employment We provide inclusive and meaningful employment</p>
<p>Supporting saving We help people manage their money to support their lives and future ambitions</p>	<p>Investing responsibly We are a responsible investor and a steward of our clients' investments</p>



To read more go to www.standardlife.com/sustainability

Responsible business

We aim to operate in a way that builds trust, contributes to our communities and manages our environmental impact.

Our volunteering policy supports the strong links we have with our local communities. It gives our people the opportunity to take three paid days leave a year for volunteering work. Our people donated 1,529 days in 2016 (2015: 661 days), beating our target of 1,000 days. For 2017, we have increased our target to 2,000 days.

In 2013, we targeted a 20% reduction in greenhouse gas emissions by 2020 – and by the end of December 2016 we had achieved a 5% reduction.

Engaging employment

We aim to provide an inclusive workplace where everyone is valued and able to fulfill their potential. Our latest employee engagement survey showed that 85% of our people believe that our company appreciates difference among our employees, a 7% increase from the previous survey.

A key strand in our inclusion and diversity approach is gender equality. In 2016 we were one of the first signatories to the voluntary HM Treasury Women in Finance charter, which aims to improve representation for senior women in our industry. We have set progressive targets for our leadership population to reflect the gender split of our workforce (currently 49%) by the end of 2025. We will develop wider targets incorporating other aspects of diversity across our people, and we will report transparently against our gender targets and gender pay gap in the coming year.

We're committed to breaking down barriers to employment across society. In 2016, we received accreditation from the UK Government as one of only 11 UK Social Mobility

Champions. We also continued our youth employment initiatives in the UK and Dublin, offering 46 paid work experience placements during the year.

Supporting saving

We support action that can make saving more inclusive. Since the UK government introduced auto-enrolment in 2012 – where employers are required to offer workers a workplace pension – we have helped over one million people to save in this way. Our MoneyPlus blogs have continued to prove successful in engaging with people on financial issues. In 2016 we focused on money saving tips, responsible investing, raising awareness of pensions and investment scams and understanding pensions.

Investing responsibly

We integrate ESG considerations in to the investment process as we believe these are key elements of investment risk. In 2016, Standard Life Investments was a lead sponsor of Good Money Week – a UK campaign that raises awareness of sustainable, responsible and ethical finance. Standard Life Investments also achieved 15 'Green Stars' in the annual Global Real Estate Sustainability Benchmark (GRESB) Assessment – the leading global benchmark for real estate sustainability. This is the highest number gained of all participants for the second consecutive year. Three of our 15 Green Stars also attained GRESB's new 5 Star rating – putting us in the top 20% of our peers.

During 2016, we also issued our first climate change statement. This sets out the ways we can encourage our business to consider climate-related issues – most notably by integrating them into our investment process, and engaging with investee companies to understand how they are managing associated risks and opportunities.

Supporting world-class performance

Sir Andy Murray

In 2016 we continued our exclusive partnership with tennis star – and now a knight – Sir Andy Murray. He shares many of our values – a dedication to performing and the ambition to be the best in his field. And his incredible performance in 2016 saw him achieve this ambition – ending the year and going into 2017 as World Number One in the men's singles rankings for the first time.

A world-class athlete with a global following, Sir Andy's profile has helped us increase awareness of our brand across the world.

 www.withandy.com

The British and Irish Lions

The British and Irish Lions represent the best of the best in English, Irish, Scottish and Welsh rugby – and a heritage going back over 125 years. For their 2017 tour to New Zealand, Standard Life Investments is a Principal Partner and jersey sponsor.

The Lions personify many of the qualities that we value in our business: a commitment to excellence, a depth of expertise across a talented team, and a belief that teams who work together succeed together.

With global TV audiences of over one billion people across 120 countries, our partnership provides a real platform for building our brand worldwide.

 thelions.standardlifeinvestments.com

The Ryder Cup

Standard Life Investments' partnership with The Ryder Cup has provided opportunities to raise awareness of our brand through one of the world's most iconic sporting events.

Our partnership is built on shared values that our clients identify with – integrity, respect, teamwork and a commitment to excellence. And with potentially over 500 million homes watching the event in 183 countries, it's helping us to strengthen our engagement with clients across the world.

Following 2016's tournament at Hazeltine in Minnesota, USA, and the 2014 event at Gleneagles in Scotland, we've extended our partnership to include the 2018 contest. This will be played at Le Golf National in Paris, France.

 www.standardlifeinvestments.com/rydercup



Contact us

Got a shareholder question? Contact our shareholder services team.

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www.standardlifesportal.com/fr

Also a customer?

If you're updating your details, remember we hold our shareholder register separately from our customer database. Visit one of the websites here for local customer contact details.

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For financial advisers: [@sl_adviser](#)

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For UK customers: [@StandardLifeUK](#)

Standard Life Investments: [@SLI_Global](#)

1825: [@1825](#)

Our business in Germany: [@standardlife_de](#)

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Please remember that the value of shares can go down as well as up and you may not get back the full amount invested or any income from it. All figures and share price information have been calculated as at 31 December 2016 (unless otherwise stated).

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UKSN17 0317 Published by **Adare SEC (Nottingham) Limited**

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