

The following table provides information about the complaints we have received and closed over a 6 month period. The complaints are grouped in line with the categories used by the Financial Services Authority (FSA).

Firm name: Standard Life Assurance Limited
Period covered in this report: 1 July 2010 - 31 December 2010

	Number of complaints opened	Number of complaints closed	Complaints closed within 8 weeks (%)	Closed complaints upheld by firm (%)
Banking	-	-	-	-
Home finance	-	-	-	-
General insurance & pure protection	-	-	-	-
Decumulation, life & pensions	1362	1440	94%	47%
Investments	81	76	97%	14%

To give some context to the above figures:

- ▶ Our customers have over 3.7 million active policies with us
- ▶ During the second half of 2010, we received 1 complaint for every 2,500 active policies
- ▶ We answered 66% of all complaints within 2 weeks and 80% within 4 weeks