

# Complaints report

Period covered in this report:  
1 January 2018 to 30 June 2018

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	20.2 per 1000 balances outstanding	17	16	19%	81%	19%	Unsuitable advice
Insurance and pure protection	1.0 per 1000 policies in force	108	111	54%	44%	10%	Unsuitable advice
Decumulation and pensions	0.6 per 1000 policies in force	2,407	2,321	48%	50%	60%	Other general admin/ customer service
Investments	0.8 per 1000 client accounts	322	331	35%	57%	47%	Unsuitable advice
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A