

Standard Life is confident that our advisors are already operating at a high standard of ethics. To ensure that high standards are maintained, we have defined the standards we expect advisors to adhere to.\*

**1. Compliance with the Code, Laws, Rules, Regulations and Company Policies & Procedures**

Compliance with all federal and provincial laws and regulations and internal standards governing the sales process.

**2. Avoiding Conflict of Interest**

Conducting their business affair in a manner that ensures that their private or personal interests do not conflict with the interests of clients, including conflicts that result in personal, financial or other gain.

**3. Act Competently, Professionally and with Integrity**

Must deal fairly with their clients and Standard Life. Provide services, advice or information only where they are licensed and competent to do so.

**4. Needs selling and continuous service**

Identifying the needs of the client before offering advice and providing continuous attention to these needs.

**5. Disclosure**

Providing full and accurate disclosure of all facts required to allow the client to make an informed decision.

**6. Priority of client's interest**

Giving priority at all times to the interests of the client when providing advice.

**7. Confidentiality**

Holding the personal and business information of clients in the strictest confidence.

**8. Documentation**

Providing clients with written copies of any advice given and retaining sufficient information in a client file to demonstrate the appropriateness of a sale.

## Our Commitment

*Standard Life is committed to ensuring that the sales process is of the highest integrity and focused on clients' needs. Measures have been put in place to ensure that clients are completely satisfied with the product they purchase.*



\* Advisors representing Standard Life must adhere to the Code of Ethics. Please refer to Advisor Source for full details of our Code of Ethics at <http://advisors.standardlife.ca/en/reference/code.html>

## Advisor Source

Our website for advisors contains information about industry practices that you may find helpful in assessing your sales practices.

Go to [www.advisors.standardlife.ca](http://www.advisors.standardlife.ca) and set up a bookmark so you have instant access to compliance guidelines:

- Money Laundering and Terrorist Financing
- Advisor Disclosure: Reference Document
  - Sample Disclosure Letter

And other helpful information:

- Rates and Performance of our investment and life insurance products
- Daily rate download for Wealthcare
- Software updates
- Forms to print and “How To fill” them out
- Marketing materials for advisors and clients
- Sales concepts that help your clients see what our products can do for them
- New business and servicing procedures and policy delivery guidelines
- Customer Assurance Program

**Advisor Source – *your* source of information.**

### Regional Centres

Eastern Region  
[eastern@standardlife.ca](mailto:eastern@standardlife.ca)

Central Region  
[central@standardlife.ca](mailto:central@standardlife.ca)

Western Region  
[western@standardlife.ca](mailto:western@standardlife.ca)

**1-888-499-4995**  
**[www.standardlife.ca](http://www.standardlife.ca)**

The Standard Life Assurance Company of Canada

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