

Standard Life is committed to ensuring that the sales process is of the highest integrity and focuses on your needs.

¹ With the exception of mutual funds offered by Standard Life Mutual Funds Ltd. and structured settlement annuities.

² Refer to your contract for full details.

To safeguard your interests and to ensure that you are completely satisfied with the product you purchase, we've put the following measures in place

- ▶ The Total Customer Satisfaction Guarantee on all individual savings and retirement products¹
- ▶ The Code of Ethics

Total Customer Satisfaction Guarantee

At Standard Life, we stand behind our individual products with our Total Customer Satisfaction Guarantee².

A refund of all premiums paid will be provided (less any surrenders or annuity/RRIF payments already made) with no penalty or administration fee. Some products may be subject to a market value adjustment to reflect interest rate, unit value and index value changes and to Taxation Legislation concerning registered funds.

The refund, as defined here, will be given at any time during the six months following the date of issue, should a client be dissatisfied with the sales process – where one of the eight principles of our Code of Ethics did not meet with their satisfaction.

Code of Ethics

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

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 affairs 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.