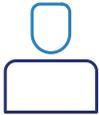


We're here to help

Our staff are trained to treat every customer individually. They assess the best way to help each person which can include signposting other organisations where appropriate. The examples below have been created based on real interactions with Standard Life.



Financial understanding

Alex is in his mid-50s and contacted us when he was looking to retire as he felt overwhelmed by the options available to him and unsure how his pension investments would work in the long term. He didn't feel confident that he had enough financial knowledge to make the right decisions.

How we helped Alex?

When and how you take money from your pension is a big decision. It can also affect how long your pension pot lasts.

Alex shared his concerns with us and we talked him through his options step by step, including the option to take financial advice, so that he could make the best decision based on his circumstances. We also pointed Alex to our online **Guides** where he could learn more in his own time and at his own pace.

Alex was also delighted that we were able to book him an appointment with **Pension Wise** – a free and impartial guidance service set up by the government with support available online, by phone or face to face.

Further support

The **Money Advice Service** is a free and impartial advice service set up by the government to help people make the most of their money. You can use this service to learn more about the options available for pensions and retirement.



Health condition

Vanessa is in her early 40s and was recently diagnosed with cancer. As a result, she was unable to continue working in her freelance job and she began to worry about her finances. She was unsure what options she had for her pension during this difficult time.

How we helped Vanessa?

Managing your finances during a time of ill-health can be overwhelming.

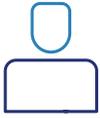
Vanessa shared her circumstances with us and we explained that government regulations typically require a plan holder to be aged 55 or older in order to access any benefits from their plan.

However, we were able to talk Vanessa through what options she did have based on her individual circumstance. This included the option of an ill health retirement claim and the option to reduce or temporarily pause contributions into her plan during this difficult time.

We pointed Vanessa to advice services which could support with tax and state benefit considerations and we helped her to update her plan beneficiaries. We also explained that she could update her details online in her own time.

Further support

MacMillan Cancer Support can provide physical, emotional and financial support to help you live life as fully as you can.



Change of financial situation

Peter is in his early 30s and found himself in a difficult financial situation due to the COVID-19 pandemic. With his financial priorities changing, he was looking to understand what options he had for his pension.

How we helped Peter?

COVID-19 has impacted us all in different ways and lots of people are facing unexpected challenges. At Standard Life we want to help you find the right balance between what you need today, and what you will still need to rely on during retirement.

Peter shared his circumstances with us and we talked him through the option to reduce or temporarily pause contributions during this difficult time. We explained to Peter how he could continue saving for his future at a later date.

We also pointed Peter to advice services, which could support with tax and state benefit considerations during this time.

Further support

The Money Advice Service is a free and impartial advice service set up by the government to help people make the most of their money.



Accessibility options

Maisie is in her early 60s and suffers from Parkinson's. This can affect her speech and on occasion makes phone conversations difficult. She began to worry about how she would communicate with Standard Life in order to manage her pension.

How we helped Maisie?

Facing barriers to communication can be extremely frustrating.

Maisie shared her circumstances with us and we recommended using our secure mailbox when she wanted to get in touch. We explained to Maisie that she would receive the same quality of service through this channel and she would also benefit from being able to digest any information in her own time.

We talked Maisie through the option of adding a 3rd Party Mandate to her account which would allow a trusted person to contact us on her behalf to get information on the plan.

Further support

We work closely with the Scottish Braille Press who transcribe documents into a wide range of formats, such as large print or braille. We can organise video calls with sign experts and arrange conversations to be had in a different language.

We want all of our customers, including those with visual, hearing, cognitive or motor impairments, to be able to access our products and services. Please let us know how we can help you.

www.standardlife.co.uk

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