

Mutual Funds clients of Standard Life Investments (Mutual Funds) Ltd & SLTM Ltd

Our commitment to you

We understand that sometimes things can go wrong. You're important to us, so if you've reason to complain we want to know. We'll try to resolve the complaint quickly in a professional and helpful way.

How to contact us

You can contact us by letter, phone or email.

How we deal with your complaint

It is always a matter of disappointment when investors have cause to complain about our service. We are committed to dealing with complaints promptly and objectively.

In line with our policy for managing complaints, the following is a summary of how we deal with complaints:

- ▶ One of our independent specialists will send you an acknowledgement of your complaint within 5 business days of receiving it, together with a copy of these procedures.
- ▶ Your complaint will be investigated promptly, impartially and thoroughly by our specialist who will provide you with a full response at the earliest opportunity. If it is not possible to provide a full response to you within four weeks, we will write to you with an indication of when we expect to provide such a response.
- ▶ In the unlikely event that we are unable to resolve your complaint within eight weeks, we will inform you accordingly in writing and let you know when we expect to finalise matters. At this stage we will let you have details of the Financial Ombudsman Service together with an explanatory leaflet. This will enable you, should you wish, to refer your complaint to the Ombudsman if you are dissatisfied with the delay.
- ▶ If, on receipt of our final response, you are dissatisfied with our conclusions you may, if you wish, refer the matter to the Financial Ombudsman Service. This option will be available to you during the six months following our final response and we will provide you with an explanatory leaflet to assist such a referral.
- ▶ Complaints received from professional clients and eligible counterparties will be handled in the same way as complaints received from retail clients. However, professional clients and eligible counterparties may not meet the definition of "eligible complainant" and therefore may not have access to the Financial Ombudsman Service.

How you can contact us:



Write to us at

Standard Life Investments
PO Box 12233
Chelmsford
CM99 2EE



Email us at

investor_services@standardlife.com



Call us on

0345 113 6966

Calls may be monitored and/or recorded to protect both you and us and to help with our training. Call charges will vary.