

Complaints publication report



Firm Name:	Phoenix Life Limited
Group Name:	Standard Life plc
Period covered in this report:	1 January 2026 to 30 June 2026
Brands / Trading names covered:	Phoenix Life, Phoenix Wealth, Standard Life, SunLife

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).

	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	8.33 per 1,000 balances outstanding	1	4	0%	25%	75%	Delays / Timescales
Insurance and pure protection	1.79 per 1,000 policies in force	3,207	3,196	35%	58%	71%	Other general admin / customer service
Decumulation and pensions	1.95 per 1,000 policies in force	11,486	11,981	29%	61%	78%	Delays / Timescales
Investments	4.14 per 1,000 client accounts	790	772	31%	55%	80%	Delays / Timescales
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Claims management	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Funeral plans	N/A	N/A	N/A	N/A	N/A	N/A	N/A

To find out more about our different brands, see our full range of complaint reports , or to request a copy of a previous complaints publication report, please visit [Standard Life plc](#).