

Complaints publication report



Firm Name:	Phoenix Life Limited
Group Name:	Standard Life plc
Period covered in this report:	1 July 2025 to 31 December 2025
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).

Product/service grouping	Number of complaints opened by volume of business	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
	Provision (at reporting period end date)						
Banking and credit cards	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	51.09 per 1,000 balances outstanding	7	7	0%	100%	43%	Other general admin / customer service
Insurance and pure protection	1.81 per 1,000 policies in force	3,303	3,322	33%	60%	73%	Other general admin / customer service
Decumulation and pensions	2.18 per 1,000 policies in force	12,980	12,443	35%	56%	79%	Delays / Timescales
Investments	3.93 per 1,000 client accounts	796	810	25%	62%	80%	Other general admin / customer service
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](#).