



- 1** How to contact us
- ▶ phone: #PHONE NUMBER
Monday to Friday #TIME -
#TIME
 - ▶ fax: #FAX NUMBER
 - ▶ email:
#EMAIL
 - ▶ office address:
#ADDRESS 1
#ADDRESS 2
#ADDRESS 3
#ADDRESS 4
#ADDRESS 5
 - ▶ www.standardlife.com

- 2** #IFA NAME
#IFA ADDRESS
#IFA ADDRESS
#IFA ADDRESS
#POST CODE

3 Mortgage Endowment Complaint

- 4** #DATE1

-
- 5** #CUSTOMER NAME
IFA reference: #IFA REF
Plan number: #PLAN NUMBER
-

- 6** Dear Sirs

- 7** Thank you for contacting us about #CUSTOMER NAME's complaint.

- 8** As you know, we announced our intention to implement time limits for mortgage endowment complaints in October 2004.

We sent #CUSTOMER NAME yearly statements confirming what they might expect to receive at their chosen maturity date and telling them there was a high risk that their plan may not pay out enough to repay their mortgage. Here are the addresses we sent the statements to and the corresponding dates:

Address	Date sent
#ADDRESS1, #ADDRESS1, #ADDRESS1, #ADDRESS1	#DATE1
#ADDRESS2, #ADDRESS2, #ADDRESS2, #ADDRESS2	#DATE2
#ADDRESS3, #ADDRESS3, #ADDRESS3, #ADDRESS3	#DATE3

Our yearly statements from February 2005 also explained that the final date for making a complaint about the sale of their mortgage endowment was #FINAL DATE.

This information should allow you to make an appropriate decision about time limits on the complaint.

- 9** Yours faithfully

#Signatory name
#SIGNATORY TITLE

The Standard Life Assurance Company* is a mutual company registered in Scotland (no SZ4) Head Office Standard Life House 30 Lothian Road Edinburgh EH1 2DH
Tel (0131) 225 2552 Standard Life may record and monitor telephone calls to help improve customer service.

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