

6386A

Contract No.

I, , request that Standard Life refund to me, under the Total Customer Satisfaction Guarantee, the value of all premiums paid to date, as per the terms in the above noted contract.

With reference to Standard Life's Code of Ethics, I would cite principle number as the condition that was not met to my satisfaction.

1. Compliance with the Code, Laws, Rules, Regulations and Company Policies & Procedures

Compliance with all federal and provincial laws and regulations and internal standards governing the sales process.

2. Avoiding Conflict of Interest

Conducting their business affair in a manner that ensures that their private or personal interests do not conflict with the interests of clients, including conflicts that result in personal, financial or other gain.

3. Act Competently, Professionally and with Integrity

Must deal fairly with their clients and Standard Life. Provide services, advice or information only where they are licensed and competent to do so.

4. Needs selling and continuous service

Identifying the needs of the client before offering advice and providing continuous attention to these needs.

5. Disclosure

Providing full and accurate disclosure of all facts required to allow the client to make an informed decision.

6. Priority of client's interest

Giving priority at all times to the interests of the client when providing advice.

7. Confidentiality

Holding the personal and business information of clients in the strictest confidence.

8. Documentation

Providing clients with written copies of any advice given and retaining sufficient information in a client file to demonstrate the appropriateness of a sale.

Comments:

Client Signature

Date

Y	Y	Y	Y	M	M	D	D
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