

Division of Corporate Finance
Office of International Corporate Finance
Securities and Exchange Commission
450 Fifth Street N.W
Washington DC 20549
UNITED STATES OF AMERICA

8 February 2008



08000700

SUPL

Dear Sir or Madam

**STANDARD LIFE PLC – INFORMATION FURNISHED PURSUANT TO RULE 12G3-2(B) UNDER THE U.S SECURITIES EXCHANGE ACT OF 1934
FILE #82-34998**

Further to my previous letters, in accordance with Rule 12g3-2(b)(1)(iii) under the U.S. Securities Exchange Act of 1934, as amended, and to maintain its exemption pursuant to Rule 12g3-2(b) of such Act, Standard Life plc (File #82-34998) is providing copies of announcements as per the attached list, which have been released to the London Stock Exchange since 14 December 2007.

I would appreciate a response to the questions in my previous letters with regard to the possibility of providing copies of these announcements electronically, the most appropriate timescales for providing copies of the announcements and the contact details for the person who deals with our File.

I look forward to hearing from you in due course.

Yours faithfully

Julie Reith
Group Secretarial Assistant
Group Secretariat

Tel: 0131 245 6772
Fax: 0131 245 5992
julie_reith@standardlife.com

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**THOMSON
FINANCIAL**

Encls. Appendix A Exhibits 121-129

Pensions Mortgages Savings Investments Healthcare Insurance

| No. | Subject | Date of Announcement | Date Copied to SEC |
|-----|------------------------------|----------------------|--------------------|
| 121 | Director/PDMR Shareholding | 21/12/2007 | 08/02/2008 |
| 122 | Total Voting Rights | 31/12/2007 | 08/02/2008 |
| 123 | Increase in Indian JV Stake | 31/12/2007 | 08/02/2008 |
| 124 | Director/PDMR Shareholding | 02/01/2008 | 08/02/2008 |
| 125 | Directorate Change | 30/01/2008 | 08/02/2008 |
| 126 | New Business Results | 30/01/2008 | 08/02/2008 |
| 127 | Director/PDMR Shareholding | 31/01/2008 | 08/02/2008 |
| 128 | Total Voting Rights | 31/01/2008 | 08/02/2008 |
| 129 | Block Listing Interim Review | 31/01/2008 | 08/02/2008 |
| | | | |
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Standard Life plc

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Standard Life plc was advised today by Computershare Investor Services plc that, on 25 January 2008, the under mentioned executive directors and other persons discharging managerial responsibilities acquired the following interests in ordinary shares as a result of participation in The Standard Life Share Plan:

| | Number of Shares Purchased | Price and Place of Transaction |
|----------------------------|----------------------------|--------------------------------|
| Executive Directors | | |
| Trevor John Matthews | 11 | £2.35 - UK |
| Norman Keith Skeoch | 53 | £2.35 - UK |
| David Thomas Nish | 54 | £2.35 - UK |
| Other PDMRs | | |
| Marcia Dominic Campbell | 53 | £2.35 - UK |
| Nathan Richard Parnaby | 53 | £2.35 - UK |
| Joseph Iannicelli | 55 | C\$4.57 - Canada |

Each individual also received from the Company 10 free shares (except Mr Iannicelli who received the right to acquire 10 matching shares at a future date) in accordance with the share purchase matching commitment under the Share Plan.

This notice is given in fulfilment of obligations under DTR 3.1.4 (R).

30 January 2008

Enquiries:

Julie Reith, Group Secretariat, 0131 245 6772
Barry Cameron, Press Office, 0131 245 6165
Gordon Aitken, Investor Relations, 0131 245 6799

END

Standard Life plc

Voting Rights and Capital

In accordance with the FSA's Disclosure and Transparency Rule 5.6.1, Standard Life plc ('the Company') hereby notifies that, as at the date of this announcement, the Company's issued share capital consists of 2,174,131,351 ordinary shares with each share carrying the right to one vote.

The Company holds no ordinary shares in treasury.

The total number of voting rights in the Company, as at the date of this announcement, is therefore 2,174,131,351.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, the Company under the FSA's Disclosure and Transparency Rules.

31 January 2008

Enquiries:

Julie Reith, Group Secretariat 0131 245 6772

Gordon Aitken, Investor Relations 0131 245 6799

Barry Cameron, Press Office 0131 245 6165

END

INFORMATION PROVIDED ON THIS FORM MUST BE TYPED OR PRINTED ELECTRONICALLY AND PROVIDED TO AN RIS.

Date: 31st January 2008

| | | | | |
|--|-------|--------------------|-----|----------|
| Name of applicant: | | Standard Life plc | | |
| Name of scheme: | | Bonus Share Scheme | | |
| Period of return: | From: | 11/07/07 | To: | 31/01/08 |
| Balance of unallotted securities under scheme(s) from previous return: | | 0 | | |
| Plus: The amount by which the block scheme(s) has been increased since the date of the last return (if any increase has been applied for): | | 3,100,000 | | |
| Less: Number of securities issued/allotted under scheme(s) during period (see LR3.5.7G): | | 1,318,030 | | |
| Equals: Balance under scheme(s) not yet issued/allotted at end of period: | | 1,781,970 | | |

| | |
|------------------------------|---------------|
| Name of contact: | Julie Reith |
| Telephone number of contact: | 0131 245 6772 |

| | | | | |
|--|-------|------------------------------|-----|----------|
| Name of applicant: | | Standard Life plc | | |
| Name of scheme: | | Demutualisation Share Scheme | | |
| Period of return: | From: | 01/08/07 | To: | 31/01/08 |
| Balance of unallotted securities under scheme(s) from previous return: | | 940,568 | | |
| Plus: The amount by which the block scheme(s) has been increased since the date of the last return (if any increase has been applied for): | | 0 | | |
| Less: Number of securities issued/allotted under scheme(s) during period (see LR3.5.7G): | | 0 | | |
| Equals: Balance under scheme(s) not yet issued/allotted at end of period: | | 940,568 | | |

| | |
|------------------------------|---------------|
| Name of contact: | Julie Reith |
| Telephone number of contact: | 0131 245 6772 |

Standard Life plc

Standard Life plc was advised today by Computershare Investor Services plc that, on 20 December 2007, the under mentioned executive directors and other persons discharging managerial responsibilities acquired the following interests in ordinary shares as a result of participation in The Standard Life Share Plan:

| | Number of Shares Purchased | Price and Place of Transaction |
|----------------------------|----------------------------|--------------------------------|
| Executive Directors | | |
| Trevor John Matthews | 10 | £2.56 - UK |
| Norman Keith Skeoch | 49 | £2.56 - UK |
| David Thomas Nish | 48 | £2.56 - UK |
| Other PDMRs | | |
| Marcia Dominic Campbell | 49 | £2.56 - UK |
| Nathan Richard Parnaby | 49 | £2.56 - UK |
| Joseph Iannicelli | 50 | C\$5.06 - Canada |

Each individual also received from the Company 9 free shares (except Mr Iannicelli who received the right to acquire 9 matching shares at a future date) in accordance with the share purchase matching commitment under the Share Plan.

This notice is given in fulfilment of obligations under DTR 3.1.4 (R).

21 December 2007

Enquiries:

Julie Reith, Group Secretariat, 0131 245 6772
Barry Cameron, Press Office, 0131 245 6165
Gordon Aitken, Investor Relations, 0131 245 6799

END

1-31-07 11:31:13
Gordon Aitken

Standard Life plc

Voting Rights and Capital

In accordance with the FSA's Disclosure and Transparency Rule 5.6.1, Standard Life plc ('the Company') hereby notifies that, as at the date of this announcement, the Company's issued share capital consists of 2,174,077,106 ordinary shares with each share carrying the right to one vote.

The Company holds no ordinary shares in treasury.

The total number of voting rights in the Company, as at the date of this announcement, is therefore 2,174,077,106.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, the Company under the FSA's Disclosure and Transparency Rules.

31 December 2007

Enquiries:

Julie Reith, Group Secretariat 0131 245 6772

Gordon Aitken, Investor Relations 0131 245 6799

Barry Cameron, Press Office 0131 245 6165

END

Standard Life plc

Standard Life plc is delighted to announce that its subsidiary Standard Life (Mauritius Holdings) 2006 Limited has increased its stake in HDFC Standard Life Insurance Company Limited ("HDFC SL"), its Indian life insurance joint venture, to 26%, through acquiring approximately 7.15% of HDFC SL from its joint venture partner, Housing Development Finance Corporation Limited ("HDFC").

The consideration was approximately £25.7m, payable in cash. The price was derived from a formula set out in the joint venture agreements.

Standard Life now owns the maximum shareholding currently permitted under Indian law. If Indian law permits Standard Life to increase its holding above 26%, subject to applicable laws and regulations, any increase will be made at a fair value to be agreed between HDFC and Standard Life at that time.

HDFC SL has grown strongly since it started business seven years ago and now has over 12,000 employees, more than 100,000 agents and in excess of 270 branches giving nationwide coverage throughout India.

Annual Premium Equivalent sales from HDFC SL increased by 72% in constant currency in the first nine months of 2007.

Standard Life and HDFC are committed to the continued growth of HDFC SL and an IPO of the business. The current intention is to launch the IPO before the end of 2009, subject to applicable regulations.

31 December 2007

Enquiries:

Barry Cameron, Press Office 0131 245 6165
Gordon Aitken, Investor Relations, 0131 245 6799
Duncan Heath, Investor Relations, 0131 245 4742

END

0131 245 6165
0131 245 6799
0131 245 4742

Notification of Transactions of Directors/Persons Discharging Managerial Responsibility and Connected Persons

All relevant boxes should be completed in block capital letters.

| | | | |
|-----|--|-----|--|
| 1. | Name of the issuer STANDARD LIFE PLC | 2. | State whether the notification relates to (i) a transaction notified in accordance with DTR 3.1.2 R, (ii) a disclosure made in accordance LR 9.8.6R(1) or (iii) a disclosure made in accordance with section 793 of the Companies Act (2006). (i) |
| 3. | Name of person discharging managerial responsibilities/director COLIN ALEXANDER MASON BUCHAN | 4. | State whether notification relates to a person connected with a person discharging managerial responsibilities/director named in 3 and identify the connected person DIRECTOR NAMED IN 3 |
| 5. | Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a nonbeneficial interest 1 IN RESPECT OF HOLDING OF PERSON NAMED IN 3 ABOVE | 6. | Description of shares (including class), debentures or derivatives or financial instruments relating to shares ORDINARY SHARES OF £0.10 |
| 7. | Name of registered shareholders(s) and, if more than one, the number of shares held by each of them COLIN ALEXANDER MASON BUCHAN | 8. | State the nature of the transaction SHARE INTERESTS AT TIME OF APPOINTMENT TO BOARD |
| 9. | Number of shares, debentures or financial instruments relating to shares acquired 3,758 | 10. | Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage) 0.0002% |
| 11. | Number of shares, debentures or financial instruments relating to shares disposed | 12. | Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage) |
| 13. | Price per share or value of transaction NOT APPLICABLE | 14. | Date and place of transaction NOT APPLICABLE |

| | |
|---|---|
| 15. Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage) SEE 9 AND 10 ABOVE | 16. Date issuer informed of transaction NOT APPLICABLE |
|---|---|

If a person discharging managerial responsibilities has been granted options by the issuer complete the following boxes

| | |
|--|---|
| 17. Date of grant | 18. Period during which or date on which exercisable |
| 19. Total amount paid (if any) for grant of the option | 20. Description of shares or debentures involved (class and number) |
| 21. Exercise price (if fixed at time of grant) or indication that price is to be fixed at the time of exercise | 22. Total number of shares or debentures over which options held following notification |

| | |
|--------------------------------|--|
| 23. Any additional information | 24. Name of contact and telephone number for queries |
|--------------------------------|--|

| |
|---|
| <p>Name of authorised official of issuer responsible for making notification</p> <p>JULIE REITH</p> <p>Date of notification</p> <p>2 JANUARY 2008</p> |
|---|

Notes: This form is intended for use by an issuer to make a RIS notification required by DR 3.3.

- (1) An issuer making a notification in respect of a transaction relating to the shares or debentures of the issuer should complete boxes 1 to 16, 23 and 24.
- (2) An issuer making a notification in respect of a derivative relating the shares of the issuer should complete boxes 1 to 4, 6, 8, 13, 14, 16, 23 and 24.
- (3) An issuer making a notification in respect of options granted to a director/person discharging managerial responsibilities should complete boxes 1 to 3 and 17 to 24.
- (4) An issuer making a notification in respect of a financial instrument relating to the shares of the issuer (other than a debenture) should complete boxes 1 to 4, 6, 8, 9, 11, 13, 14, 16, 23 and 24.

Standard Life plc

Board Change

The Board of Standard Life plc announces that Trevor Matthews yesterday resigned as Chief Executive of UK Financial Services, and from the Board.

Sandy Crombie, Group Chief Executive, will lead UK Financial Services until a successor for Trevor Matthews has been appointed.

Sandy Crombie said 'Trevor Matthews, with his experience of Australia, Japan and Canada, played an important role during our transition from a mutual business to a listed plc. We have a strong team who, I'm sure, will relish the opportunity to continue the growth in our UK Business'.

30 January 2008

Enquiries:

Barry Cameron, Press Office: 0131 245 6165
Neil Bennett (Maitland): 020 7379 5151

END

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0131 245 6165

Standard Life plc

New Business Results – twelve months to 31 December 2007

30 January 2008

- **Worldwide life and pensions sales¹ up 12% to £16,312m (2006: £14,599m²).**
- **UK life and pensions sales up 15% to a record level of £13,174m (2006: £11,436m²).**
 - **Individual SIPP* sales up 24% to £4,538m (2006: £3,651m).**
 - **Group Pensions sales up 29% to £2,574m (2006: £1,989m).**
 - **Wrap funds under administration exceed £1bn (2006: £0.2bn).**
- **Standard Life Investments worldwide investment net inflows up 39% to £6,361m (2006: £4,578m).**
 - **Third party funds under management up 24% to £47.7bn (31 December 2006: £38.5bn), driven by third party net inflows of £7.9bn (2006: £6.4bn).**
 - **Total funds under management up 9% to £143.4bn (31 December 2006: £132.1bn).**
- **We expect to achieve all our financial and efficiency targets for 2007.**

Unless otherwise stated, all comparisons are in sterling³, all sales figures are on a PVNBP basis and all comparators are with the twelve months of 2006. *Individual SIPP includes Insured SIPP & Drawdown and Non-Insured SIPP.

Group Chief Executive Sandy Crombie said:

"The group's performance in 2007 was good, consolidating the strong progress made in previous years. We grew worldwide life and pensions sales by 12%, and Standard Life Investments continues to deliver strong growth, despite challenging market conditions in the second half of the year. At our Preliminary results on 12 March 2008, we expect to report the achievement of all our financial and efficiency targets for 2007.

"The early indications are that some of the markets in which we operate will remain difficult in 2008. We have however made a good start to 2008 and expect to improve our overall performance in the coming year. Our confidence is based on our excellence in managing assets, industry-leading customer service, strong distribution relationships and the ongoing initiatives to improve efficiency."

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Standard Life plc, registered in Scotland (SC286832), Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH. 0131 225 2552.

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Standard Life group includes Standard Life plc and its subsidiaries.

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Standard Life group

The group's new business performance during 2007 has been good, despite difficult market conditions in the second half of the year, with growth of 12% in worldwide life and pensions and a 39% increase in investment net inflows. The moderation in the growth rate from that seen in the first half of 2007 was due to lower levels of UK new business, reflecting the impact of seasonality, uncertainties in the tax regime affecting bond products and volatility in financial markets. In addition, we secured an unusually large bulk TIP mandate in the final quarter of 2006. Excluding the bulk TIP mandate, worldwide life and pensions sales increased by 19% to £16,312m (2006: £13,759m²) for the full year.

Net flows were healthy during 2007 with net investment inflows of £6.4bn (2006: £4.6bn) and net inflows in our UK life and pensions operations of £2.5bn (2006: £3.2bn).

UK Financial Services

The new business performance of our UK financial services division reflects strong growth in the first half of the year, followed by resilient performance, in the face of difficult market conditions, in the second half.

Life and pensions new business volumes increased by 15% to a record level of £13,174m (2006: £11,436m²), driven by 11% growth in pensions and a 38% increase in savings and investment sales. Gross mortgage lending and healthcare sales increased by 22% and 10% respectively.

SIPP funds under administration have increased to £7.7bn⁴ at the year-end (31 December 2006: £4.3bn). At 31 December 2007 we had 46,900 SIPP customers (31 December 2006: 25,200) with an average case size of £164,000.

Individual SIPP sales increased by 24% to £4,538m (2006: £3,651m). Second half SIPP sales were lower than the first half, largely reflecting expected seasonal trends as well as the difficult market conditions highlighted in our Q3 sales release. Whilst market conditions remain challenging, we are encouraged by SIPP sales achieved in 2008 to date, which are higher than the strong prior year comparative.

We remain confident in the prospects for the UK SIPP market. We expect the fundamental attractions of SIPP, namely customer control, choice and flexibility, to underpin growth. We continue to innovate our SIPP proposition, with developments such as a high-yielding cash account and the introduction of on-line servicing during the first www.standardlife.com



quarter. Further enhancements to our SIPP offering scheduled for 2008 include the launch of a GARS (Global Absolute Return Strategy) fund link, accepting protected rights and the launch of a variable annuity offering for the post-retirement market. We believe our competitive advantages of our people, processes and platform, coupled with our ongoing programme of proposition enhancements, leave us well positioned to capitalise on the expected growth in this market.

At 31 December 2007, funds under administration on Standard Life's Wrap platform had increased to £1.1bn⁴ (31 December 2006: £0.2bn). At the end of the year there were 209 IFA firms using the platform (31 December 2006: 88 firms) and 8,100 customers (31 December 2006: 900 customers) with an average fund size of £133,000. In 2008 we plan to continue this strong growth in our IFA user base.

Individual Pension sales decreased by 18% to £782m (2006: £951m). This reflects heightened activity in 2006 post A-day and our decision not to pay commission on new business, which leads to sales being generated mainly from increments to existing policies.

Group Pensions sales increased by 29% to £2,574m (2006: £1,989m), reflecting the strong levels of new and incremental business during the fourth quarter and the large group stakeholder scheme rewritten as a Group SIPP in the second quarter (£140m). Group SIPP accounted for 27% of total Group Pensions sales during the year (2006: 14%). At 31 December 2007 UK Group Pension funds under management had increased to £15.0bn (31 December 2006: £13.5bn). At the end of 2007 we had a strong pipeline of new business, with a large scheme expected to transition during the first quarter.

Trustee Investment Plan (TIP) and Personal Pension Investment Plan (PPIP) new business decreased by 14% to £2,089m⁵ (2006: £2,428m). However, this movement reflects the £840m bulk TIP mandate from Citigroup which was secured in the fourth quarter of 2006, and which accounted for 23% of total UK life and pensions sales in that quarter. Excluding this transaction TIP and PPIP new business increased by 32% for the full year.

Savings and investments sales increased by 38% to £2,672m (2006: £1,937m). Sales of Offshore Bonds, at £284m, were over seven times the level of the prior year (2006: £39m), and benefited from the launch of our retail portfolio bond and our distribution agreement with Fidelity. Investment Bond sales fell marginally to £1,824m (2006: £1,862m). This was despite the slowdown in the onshore market in the second half of the year, which was driven by weakness in global financial markets and uncertainty regarding proposed capital gains tax changes. We await clarity on the capital gains tax proposal - any sales impact will be monitored and appropriate action taken where necessary.

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Sales of Mutual Funds via our Wrap and FundZone platforms increased significantly during the year to £564m (2006: £36m) with strong growth rates in the first three quarters partially offset by market-driven lower sales levels in the final quarter.

Annuity sales increased by 13% to £494m (2006: £438m). 94% of annuity sales came from customers with maturing Standard Life pensions (2006: 93%).

We continue to strengthen our distribution capability in the UK life and pensions market by diversifying across channels whilst maintaining strong growth in the traditional IFA sector. Sales generated through non-traditional IFA channels (consulting actuaries, employee benefit consultants and banks) and other new channels (including multi-tie and single-tie arrangements) represented 41% of new business (2006: 34%).

Net flows for life and pensions business were £2.5bn during 2007 (2006: £3.2bn)⁶. Within this total, net pensions flows were £2.7bn (2006: £3.6bn). Excluding volatile institutional TIP flows, underlying net pensions flows were £1.7bn (2006: £1.9bn). Net outflows for our savings and investments portfolio were £0.2bn during the period (2006: net outflow of £0.4bn). Claims activity across our life and pensions portfolios remains above long-term assumed levels, despite an improvement in recent weeks. In line with normal industry practice, we will review our operating assumptions as part of the year end process.

Gross mortgage lending increased by 22% to £3,652m (2006: £2,995m) with sales volumes resilient to difficult market conditions throughout the year. At the end of the year mortgages under management stood at £11.3bn (31 December 2006: £10.4bn). Our mortgage portfolio remains of the highest quality with an arrears rate of 0.18% at 31 December 2007, compared with an industry average of 1.15% at the end of the third quarter.

Healthcare sales rose by 10% to £22m (2006: £20m) on an annual premium equivalent (APE) basis. Following the launch of our SME product we expect further progress in this market over the coming months.



Europe

Life and pensions sales in Europe increased by 35% in constant currency to £1,179m (2006: £866m).

Sales in Ireland increased by 38% in constant currency to £457m (2006: £330m) reflecting the continued popularity of our new products, self investment options inspired by the UK SIPP platform, and our improved standing amongst financial advisers. We have increased the proportion of single premium sales, which have greater profitability and lower capital strain.

In Germany sales were up by 34% on a constant currency basis to £722m (2006: £536m) due to the success of our new unit-linked product, Maxxellence and initiatives to strengthen distribution.

Canada

New business in our Canadian operations fell by 19% in constant currency to £1,657m (2006: £2,091m²). Excluding exceptionally large transactions, underlying sales volumes fell by 8%. This underlying trend reflects our focus on margin over volume as well as the planned realignment of our distribution capability, which reduced sales levels earlier this year. Sales in Canada increased during the fourth quarter relative to the third quarter, principally reflecting a large Group Savings and Retirement mandate, which transitioned during the period.

Group Savings and Retirement sales decreased by 27% in constant currency to £841m (2006: £1,188m). Fourth quarter sales volumes benefited from a £196m mandate from Bombardier Recreational Products (BRP). Competition within the market remains aggressive and quote activity across all segments has reduced.

Individual Insurance, Savings & Retirement sales were down 20% in constant currency to £357m (2006: £460m) reflecting the continuing realignment of our sales operations and the inclusion in the prior year of unprofitable Universal Life sales, which the company no longer writes.

Group Insurance sales were up 26% in constant currency to £175m (2006: £143m). Sales volumes for 2007 increased in the fourth quarter, reflecting our success in the disability insurance segment following our strategic repositioning in that market.

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Asia Pacific

Combined sales from our joint ventures in India and China and our Hong Kong operations have increased in constant currency by 67%⁷ on a PVNBP basis and by 91% on an APE basis. Standard Life's share of these sales was £302m (2006: £206m) on a PVNBP basis.

Sales from our Indian joint venture HDFC Standard Life Insurance Limited increased in constant currency by 43% on a PVNBP basis and by 75% on an APE basis. The number of financial consultants appointed by the joint venture has increased to approximately 132,000, an increase of 33,000 during the fourth quarter. At year end, we increased our stake in the joint venture to 26%, which is the maximum permitted by the Indian Regulator. The joint venture has also announced its intention to IPO part of the business by the end of 2009.

Sales generated by our Chinese joint venture, Heng An Standard Life increased in constant currency by 121% on a PVNBP basis and by 118% on an APE basis, reflecting our continued expansion in major cities. During the fourth quarter Heng An Standard Life moved into a top 10 position by market share amongst the Sino-foreign JV group in China. Our joint venture was also the first life insurance company in China to launch a group pension plan product that attracts tax relief.

Standard Life Investments

Standard Life Investments has continued to attract strong levels of new business throughout the year, despite the challenging market faced in the second half. Worldwide investment net inflows for the year increased by 39% to £6,361m (2006: £4,578m).

Strong sales of institutional and retail business led to UK net inflows increasing by 34% to £5,439m (2006: £4,050m). Retail mutual fund inflows increased by 13% to £1,460m (2006: £1,287m) despite a slowdown in gross inflows during the second half, which can be directly linked to the recent volatility in global financial markets. Inflows into Private Equity funds increased by 31% to £464m (2006: £354m), due to the large mandate of €400m (£279m) from CalPers⁸ which transitioned during the third quarter. Segregated fund inflows increased by 64% to £2,322m (2006: £1,417m) partly due to two large bond mandates in the third quarter.

Over the year we experienced a strengthening of net inflows in respect of our Canadian and International operations to £400m (2006: £104m) and £522m (2006: £424m) respectively.



Third party assets under management have increased by 24% to £47.7bn (31 December 2006: £38.5bn) driven by strong third party net inflows of £7.9bn (2006: £6.4bn), which accounted for 87% of this increase. Total assets under management increased by 9% to £143.4bn at 31 December 2007 (31 December 2006: £132.1bn).

Investment performance has been steady with 13 of the 23 pooled pension funds outperforming their respective peer groups during the twelve months to 31 December 2007. The majority of our 24 OEICs and Unit Trusts continued to outperform their peer group with seven funds achieving top quartile performance with the European Equity Growth Fund returning top decile performance. Management of the range was also recognised with 18 of the 24 actively managed funds rated 'A' or above by Standard & Poor's.

Standard Life group outlook

At our 2007 Preliminary results we expect to report the achievement of all our financial and efficiency targets for the year, along with increased cash flow, driven by growth in sales and the continued delivery of operational improvements.

Volatile investment markets, the downturn in the commercial property sector, and uncertainties in the tax regime affecting bond products are expected to continue to have an impact on the UK market during the first quarter.

However we expect to maintain our market leading position, due to our ongoing development of propositions that are attractive in the current market environment and the resilience of our distribution channels. Early indications from January 2008 support this expectation, with UK life and pensions sales achieved to date higher than the strong prior year comparative.

In recent weeks, we launched Standard Life Wealth, a new discretionary investment management business which further broadens our offering in the UK financial services market. Standard Life Wealth will target individuals, charities and small or executive pension schemes with at least £2m of investable assets.

Internationally, the prospects for 2008 are encouraging. In Europe market conditions continue to be difficult but while we expect the rate of growth will slow compared to that seen in 2007, we anticipate 2008 will be ahead of last year. In Canada the ongoing rebuilding of our retail sales force and already secured sales will provide a more positive start to 2008 than the prior year. In Asia Pacific we expect further strong growth in our operations driven by new product launches, wider distribution and market expansion. We expect to see continued strong growth in the Indian market due to an increase in household incomes, favourable demographics and increased penetration of www.standardlife.com

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rural markets. In China we expect continued product innovation as our joint venture utilises its geographical advantage of being based in the Tianjin Binhai New Area Insurance Pilot Zone.

The outlook for Standard Life Investments remains positive, despite volatile markets and the industry wide slow down in mutual fund sales experienced during the fourth quarter of 2007. Strong third party inflows, driven by institutional funds, are expected to sustain continued growth in third party assets under management.

We look forward to 2008 with confidence.



For further information please contact:

Institutional Equity Investors:

Gordon Aitken 0131 245 6799
Duncan Heath 0131 245 4742

Retail Equity Investors:

Computershare 0845 113 0045

Media:

Barry Cameron 0131 245 6165 / 07712 486 463
Neil Bennett (Maitland) 020 7379 5151 / 07900 000 777

Debt Investors:

Andy Townsend 0131 245 7260

Notes to Editors

1. Present Value of New Business Premiums (PVNBP) is calculated as 100% of single premiums plus the expected present value of new regular premiums. The 2007 PVNBP figures are shown prior to any year end changes to non-economic assumptions. The impact on PVNBP of any such assumption changes will be reported in the 2007 preliminary results on 12 March 2008. For our Asia Pacific operations we have quoted growth rates on both PVNBP and APE bases, due to the young and rapidly growing nature of these businesses.
2. We are reporting sales of Mutual Funds within our UK and Canadian life and pensions operations for the first time and have restated 2006 figures accordingly. Mutual Funds sales in the UK are defined as those sold to customers on the Wrap and FundZone platforms and do not include Mutual Funds sold by Standard Life Investments.

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Calls may be recorded/monitored.
Standard Life group includes Standard Life plc and its subsidiaries.

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3. Insurance new business and gross sales for overseas operations are calculated using average exchange rates. The principal average exchange rates for the twelve months to 31 December 2007 were £1: C\$2.15 (2006: £1: C\$2.09) and £1: €1.46 (2006: £1: €1.47). Funds under management are calculated using the closing exchange rate as at 31 December 2007. The principal closing exchange rates used as at 31 December 2007 were £1: C\$1.96 (31 December 2006: £1: C\$2.28) and £1: €1.36 (31 December 2006: £1: €1.48).
4. Analysis of Individual SIPP funds under administration.

| | 31 Dec 2007 £m | 31 Dec 2006 £m |
|---|----------------------|----------------------|
| Insured Standard Life Funds | 2,752 | 1,923 |
| Insured External Funds | 1,671 | 921 |
| Collectives – Standard Life Investments | 834 | 361 |
| Collectives – Funds Network | 603 | 234 |
| Cash | 484 | 223 |
| Non Cash and Non Collectives | 1,332 | 599 |
| Total | 7,676 | 4,261 |
| Insured | 4,423 | 2,844 |
| Non-insured | 3,253 | 1,417 |
| Total | 7,676 | 4,261 |

Of the £7.7bn of SIPP funds under administration at 31 December 2007, £0.4bn relate to funds on the Wrap platform.

5. Investments (TIP & PPIP) sales comprised Institutional sales of £2,015m (2006: £2,310m) and Retail sales of £74m (2006: £118m).



6. Net flows for UK life and pensions products

| | 12 months 2007 £bn | 12 months 2006 £bn | Q4 2007 £bn | Q4 2006 £bn |
|--|-----------------------------|-----------------------------|-------------------|-------------------|
| Pensions | | | | |
| <i>Insured Pensions</i> | | | | |
| Premiums / Deposits | 9.0 | 8.8 | 2.0 | 2.9 |
| Claims | (6.8) | (5.3) | (1.5) | (1.9) |
| Annuity Payments | (0.9) | (0.8) | (0.2) | (0.2) |
| Insured Pension Net Flows | 1.3 | 2.7 | 0.3 | 0.8 |
| <i>Non - Insured Pensions</i> | | | | |
| Premiums / Deposits | 1.6 | 1.0 | 0.4 | 0.3 |
| Claims | (0.2) | (0.1) | (0.1) | (0.0) |
| Non-Insured Pension Net Flows | 1.4 | 0.9 | 0.3 | 0.3 |
| Total Pension Net Flows | 2.7 | 3.6 | 0.6 | 1.1 |
| Savings and Investments | | | | |
| <i>Life Products</i> | | | | |
| Premiums / Deposits | 2.6 | 2.7 | 0.5 | 0.7 |
| Claims | (3.6) | (3.1) | (0.9) | (0.9) |
| Life Net Flows | (1.0) | (0.4) | (0.4) | (0.2) |
| <i>Offshore Bonds</i> | | | | |
| Premiums / Deposits | 0.3 | 0.0 | 0.1 | 0.0 |
| Claims | (0.0) | (0.0) | (0.0) | (0.0) |
| Offshore Bonds Net Flows | 0.3 | 0.0 | 0.1 | 0.0 |
| <i>Mutual Funds</i> | | | | |
| Premiums / Deposits | 0.5 | 0.0 | 0.1 | 0.0 |
| Claims | (0.0) | (0.0) | (0.0) | (0.0) |
| Mutual Fund Net Flows | 0.5 | 0.0 | 0.1 | 0.0 |
| Total Savings and Investments Net Flows | (0.2) | (0.4) | (0.2) | (0.2) |
| UK L&P Net Flows | | | | |
| Total UK L&P Insured-Product Flows | 1.1 | 2.3 | 0.1 | 0.6 |
| Total UK L&P Non-Insured Product Flows | 1.4 | 0.9 | 0.3 | 0.3 |
| Total UK L&P Net Flows | 2.5 | 3.2 | 0.4 | 0.9 |

The figures reflected in the table above include the following amounts in respect of Institutional TIP:

| | 12 months 2007 £bn | 12 months 2006 £bn | Q4 2007 £bn | Q4 2006 £bn |
|---------------------|-----------------------------|-----------------------------|-------------------|-------------------|
| Premiums / Deposits | 2.1 | 2.4 | 0.6 | 1.2 |
| Claims | (1.1) | (0.7) | (0.3) | (0.2) |
| Net Flows | 1.0 | 1.7 | 0.3 | 1.0 |



7. The growth percentages quoted for India, Asia Pacific life and pensions and Total worldwide life and pensions reflect the growth in sales in HDFC Standard Life Insurance Limited, rather than the growth in Standard Life's share of the joint venture. The sales quoted reflect Standard Life's share of the joint venture.
8. California Public Employees Retirement System (CalPers).
9. 2006 sales figures span the demutualisation of The Standard Life Assurance Company on 10 July 2006.
10. Department of Work and Pensions rebate premiums were £252m (2006: £289m), comprising Individual Pensions rebates of £145m (2006: £172m) and Group Pensions rebates of £107m (2006: £117m).
11. There will be a conference call today for newswires and online publications at 8.00am hosted by Sandy Crombie, Group Chief Executive, David Nish, Group Finance Director, and Keith Skeoch, Chief Executive of Standard Life Investments. Dial in telephone number +44 (0)20 7162 0025. Callers should quote Standard Life Media Call.
12. There will be a conference call today for investors and analysts at 9.30am hosted by Sandy Crombie, Group Chief Executive, David Nish, Group Finance Director, and Keith Skeoch, Chief Executive of Standard Life Investments. Dial in telephone number +44 (0)20 7162 0125. Callers should quote Standard Life Sales. A recording of this call will be available for replay for one week by dialing +44 (0)20 7031 4064 (access code 780224).


**Insurance Operations New Business
12 month period ended 31 December 2007**

| | Single Premiums | | New Regular Premiums | | PVNBP | | APE | |
|--|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| | 12 months to 31 December 2007 | 12 months to 31 December 2006 | 12 months to 31 December 2007 | 12 months to 31 December 2006 | 12 months to 31 December 2007 | 12 months to 31 December 2006 | 12 months to 31 December 2007 | 12 months to 31 December 2006 |
| | £m |
| UK | | | | | | | | |
| Individual Pensions | 615 | 722 | 39 | 54 | 951 | 126 | 101 | 126 |
| Insured SIPP & Drawdown | 2,472 | 2,165 | 47 | 49 | 2,433 | 266 | 294 | 266 |
| Non-insured SIPP (a) | 1,716 | 1,119 | 22 | 17 | 1,218 | 129 | 194 | 129 |
| Group Pensions | 901 | 538 | 447 | 383 | 1,989 | 537 | 237 | 537 |
| Investments (TIP and PPIP) | 2,089 | 2,428 | - | - | 2,428 | 243 | 209 | 243 |
| Pensions | 7,793 | 6,972 | 555 | 503 | 9,019 | 1,201 | 1,335 | 1,201 |
| Investment Bonds (c) | 1,824 | 1,862 | - | 1 | 1,862 | 187 | 183 | 187 |
| Offshore Bond | 284 | 39 | - | - | 39 | 4 | 28 | 4 |
| Mutual Funds (d) | 499 | 35 | 14 | - | 36 | 4 | 64 | 4 |
| Savings and Investments (including "Life") | 2,607 | 1,936 | 14 | 1 | 1,937 | 195 | 275 | 195 |
| Annuities | 494 | 438 | - | - | 438 | 44 | 49 | 44 |
| Protection | - | - | 4 | 6 | 42 | 6 | 4 | 6 |
| UK life and pensions | 10,894 | 9,346 | 573 | 510 | 11,436 | 1,446 | 1,663 | 1,446 |
| Europe | | | | | | | | |
| Ireland | 360 | 243 | 20 | 22 | 330 | 46 | 56 | 46 |
| Germany | 76 | 42 | 61 | 47 | 536 | 51 | 69 | 51 |
| Europe life and pensions | 436 | 285 | 81 | 69 | 866 | 97 | 125 | 97 |
| Canada | | | | | | | | |
| Group Savings and Retirement | 367 | 607 | 33 | 37 | 1,188 | 98 | 70 | 98 |
| Individual Insurance, Savings and Retirement | 326 | 417 | 3 | 7 | 460 | 49 | 36 | 49 |
| Group Insurance | - | - | 23 | 19 | 143 | 19 | 23 | 19 |
| Mutual Funds (d) | 284 | 300 | - | - | 300 | 30 | 28 | 30 |
| Canada life and pensions | 977 | 1,324 | 59 | 63 | 2,091 | 196 | 157 | 196 |
| Asia Pacific | | | | | | | | |
| India (e) | 6 | 7 | 37 | 24 | 180 | 25 | 38 | 25 |
| China (e) | 43 | 15 | 3 | 2 | 26 | 4 | 8 | 4 |
| Hong Kong | 15 | - | 2 | - | - | - | 3 | - |
| Asia Pacific life and pensions | 64 | 22 | 42 | 26 | 206 | 29 | 49 | 29 |
| Total worldwide life and pensions | 12,371 | 10,977 | 755 | 668 | 14,599 | 1,768 | 1,994 | 1,768 |

(a) UK Pensions figures include the non-insurance element of SIPP product, which is also included within UK Mutual Fund cash inflows in the Investment Operations figures.

(b) The percentage change in constant currency is calculated using constant rates of exchange.

(c) In the period for the 12 months to 31 December 2006 immaterial amounts were shown separately as Other. These have now been included in the Investment Bonds totals (SP £12m, RP £1m, PVNBP £12m and APE £2m).

(d) UK and Canada Life and Pensions figures include certain Mutual Funds as described in Note 2. 2006 figures have been re-stated to reflect inclusion of these Mutual Funds. The Mutual Funds new business sales are also included within

Mutual Fund cash inflows in the Investment Operations figures.

(e) Amounts shown reflect Standard Life's share of the Joint Venture Company's New Business except as noted in (f) below.

(f) The percentage change figures for India are computed based on the percentage movement in the new business of HDFC Standard Life Insurance Company Limited as a whole to avoid distortion due to changes in the Group's shareholding in the joint venture during 2006 and 2007.

(g) % change is calculated on the figures rounded to millions.

Investment Operations
12 month period ended 31 December 2007

| | Opening FUM 01/01/2007 £m | Gross Inflows £m | Redemptions £m | Net Inflows £m | Market & other movements £m | Net movement in FUM £m | Closing FUM 31/12/2007 £m |
|--|---------------------------------|---------------------|-------------------|-------------------|-----------------------------------|------------------------------|------------------------------------|
| UK | | | | | | | |
| Mutual Funds (a) | 4,772 | 2,461 (b) | (1,001) | 1,460 | (212) | 1,248 | 6,020 |
| Private Equity | 1,933 | 538 | (74) | 464 | 200 | 664 | 2,597 |
| Segregated Funds | 8,352 | 2,833 (c) | (511) | 2,322 | 50 | 2,372 | 10,724 |
| Pooled Property Funds | 600 | 102 (c) | - | 102 | (113) | (11) | 589 |
| Triple A | 5,020 | 1,091 (d) | - | 1,091 | (29) | 1,062 | 6,082 |
| Total UK | 20,677 | 7,025 | (1,586) | 5,439 | (104) | 5,335 | 26,012 |
| Canada | | | | | | | |
| Mutual Funds (a) | 1,183 | 287 (e) | (155) | 132 | 225 | 357 | 1,540 |
| Separate Mandates (f) | 1,076 | 433 | (165) | 268 | 316 | 584 | 1,660 |
| Total Canada | 2,259 | 720 | (320) | 400 | 541 | 941 | 3,200 |
| International | | | | | | | |
| Europe | 24 | 22 | (8) | 14 | 45 | 59 | 83 |
| Asia (excluding India) | 103 | 108 | (117) | (9) | 30 | 21 | 124 |
| India | 1,706 | 517 (g) | - | 517 | 253 (h) | 770 | 2,476 |
| Total International | 1,833 | 647 | (125) | 522 | 328 | 850 | 2,683 |
| Total worldwide investment products | 24,769 | 8,392 | (2,031) | 6,361 | 765 | 7,126 | 31,895 |

Total third party funds under management comprise the investment business noted above together with third party insurance contracts. New Business relating to third party insurance contracts is disclosed as insurance business for reporting purposes.

An analysis of total third party funds under management is shown below.

| | Opening FUM 01/01/2007 £m | Gross Inflows £m | Redemptions £m | Net Inflows £m | Market & other movements £m | Net movement in FUM £m | Closing FUM 31/12/2007 £m |
|---|---------------------------------|---------------------|-------------------|-------------------|-----------------------------------|------------------------------|------------------------------------|
| Third Party Investment Products | 24,769 | 8,392 | (2,031) | 6,361 | 765 | 7,126 | 31,895 |
| Third Party Insurance Contracts (new business classified as insurance products) | 13,749 | 2,935 | (1,352) | 1,583 | 473 | 2,056 | 15,805 |
| Total third party funds under management | 38,518 | 11,327 | (3,383) | 7,944 | 1,238 | 9,182 | 47,700 |
| Standard Life Investments - total funds under management | 132,078 | | | | | | 143,396 |

(a) Included within Mutual Funds are cash inflows which have also been reflected in UK and Canada Mutual Fund new business sales.

(b) In the 12 months to 31 December 2006 UK Mutual Funds gross inflows were £1,701m and net inflows were £1,287m.

(c) Institutional sales comprise Segregated and Pooled Property Fund sales.

(d) Due to the nature of the Triple A fund the inflows shown are calculated using average net client balances. Other movements are derived as the difference between these average net inflows and the movement in the opening and closing FUM.

(e) In the 12 months to 31 December 2006 Canadian Mutual Funds gross inflows were £293m and net inflows were £149m.

(f) Separate Mandates refers to investment funds products sold in Canada exclusively to institutional customers. These products contain no insurance risk and consist primarily of defined benefit pension plan assets for which SLI exclusively provides portfolio advisory services.

(g) International gross inflows include India where, due to the nature of the Indian investment sales market, the new business is shown as the net of sales less redemptions.

(h) Market and other movements within India include a decrease of £504m due to the reduction in the shareholding in the Indian Asset Management Company from 49.9% to 40.0%.

Investment Operations
3 month period ended 31 December 2007

| | Opening FUM 01/10/2007 £m | Gross Inflows £m | Redemptions £m | Net Inflows £m | Market & other movements £m | Net movement in FUM £m | Closing FUM 31/12/2007 £m |
|--|---------------------------------|---------------------|-------------------|-------------------|-----------------------------------|------------------------------|---------------------------------|
| UK | | | | | | | |
| Mutual Funds (a) | 6,203 | 450 (b) | (391) | 59 | (242) | (183) | 6,020 |
| Private Equity | 2,489 | 26 | (22) | 4 | 104 | 108 | 2,597 |
| Segregated Funds | 10,517 | 485 (c) | (234) | 251 | (44) | 207 | 10,724 |
| Pooled Property Funds | 636 | 48 (c) | - | 48 | (95) | (47) | 589 |
| Triple A | 6,216 | (146) (d) | - | (146) | 12 | (134) | 6,082 |
| Total UK | 26,061 | 863 | (647) | 216 | (265) | (49) | 26,012 |
| Canada | | | | | | | |
| Mutual Funds (a) | 1,505 | 79 (e) | (47) | 32 | 3 | 35 | 1,540 |
| Separate Mandates (f) | 1,591 | 38 | (35) | 3 | 66 | 69 | 1,660 |
| Total Canada | 3,096 | 117 | (82) | 35 | 69 | 104 | 3,200 |
| International | | | | | | | |
| Europe | 75 | 4 | - | 4 | 4 | 8 | 83 |
| Asia (excluding India) | 197 | 2 | (38) | (36) | (37) | (73) | 124 |
| India | 2,540 | 64 (g) | - | 64 | (128) (h) | (64) | 2,476 |
| Total International | 2,812 | 70 | (38) | 32 | (161) | (129) | 2,683 |
| Total worldwide investment products | 31,969 | 1,050 | (767) | 283 | (357) | (74) | 31,895 |

Total third party funds under management comprise the investment business noted above together with third party insurance contracts. New Business relating to third party insurance contracts is disclosed as insurance business for reporting purposes.

An analysis of total third party funds under management is shown below.

| | Opening FUM 01/10/2007 £m | Gross Inflows £m | Redemptions £m | Net Inflows £m | Market & other movements £m | Net movement in FUM £m | Closing FUM 31/12/2007 £m |
|--|---------------------------------|---------------------|-------------------|-------------------|-----------------------------------|------------------------------|---------------------------------|
| Third Party Investment Products | 31,969 | 1,050 | (767) | 283 | (357) | (74) | 31,895 |
| Third Party Insurance Contracts (new business classified as insurance products) | 15,740 | 749 | (337) | 412 | (347) | 65 | 15,805 |
| Total third party funds under management | 47,709 | 1,799 | (1,104) | 695 | (704) | (9) | 47,700 |
| Standard Life Investments - total funds under management | 142,245 | | | | | | 143,396 |

(a) Included within Mutual Funds are cash inflows which have also been reflected in UK and Canada Mutual Fund new business sales.

(b) In the 3 months to 31 December 2006 UK Mutual Funds gross inflows were £490m and net inflows were £367m.

(c) Institutional sales comprise Segregated and Pooled Property Fund sales.

(d) Due to the nature of the Triple A fund the inflows shown are calculated using average net client balances. Other movements are derived as the difference between these average net inflows and the movement in the opening and closing FUM.

(e) In the 3 months to 31 December 2006 Canadian Mutual Funds gross inflows were £54m and net inflows were £22m.

(f) Separate Mandates refers to investment funds products sold in Canada exclusively to institutional customers. These products contain no insurance risk and consist primarily of defined benefit pension plan assets for which SLI exclusively provides portfolio advisory services.

(g) International gross inflows include India where, due to the nature of the Indian investment sales market, the new business is shown as the net of sales less redemptions.

(h) Market and other movements within India include a decrease of £504m due to the reduction in the shareholding in the Indian Asset Management Company from 49.9% to 40.0%.

Insurance Operations New Business
15 month period ended 31 December 2007

| | Present Value of New Business Premiums (PVNBP) | | | | |
|--|--|--|-----------------------------------|------------------------------------|---------------------------------------|
| | 3 months to 31 December 2007 £m | 3 months to 30 September 2007 £m | 3 months to 30 June 2007 £m | 3 months to 31 March 2007 £m | 3 months to 31 December 2006 £m |
| UK | | | | | |
| Individual Pensions | 122 | 180 | 300 | 180 | 180 |
| Insured SIPP & Drawdown | 493 | 624 | 812 | 786 | 786 |
| Non-insured SIPP (a) | 468 | 397 | 511 | 447 | 447 |
| Group Pensions | 574 | 513 | 905 | 582 | 582 |
| Investments (TIP and PPIP) | 532 | 519 | 505 | 533 | 533 |
| Pensions | 2,189 | 2,233 | 3,033 | 2,528 | 2,528 |
| Investment Bonds (b) | 336 | 449 | 505 | 534 | 534 |
| Offshore Bond | 116 | 84 | 60 | 24 | 24 |
| Mutual Funds (c) | 158 | 163 | 159 | 84 | 84 |
| Savings and Investments (including "Life") | 610 | 696 | 724 | 642 | 642 |
| Annuities | 113 | 124 | 129 | 128 | 128 |
| Protection | 6 | 6 | 7 | 6 | 6 |
| UK life and pensions | 2,918 | 3,059 | 3,893 | 3,304 | 3,304 |
| Europe | | | | | |
| Ireland | 103 | 101 | 125 | 128 | 128 |
| Germany | 305 | 157 | 139 | 121 | 121 |
| Europe life and pensions | 408 | 258 | 264 | 249 | 249 |
| Canada | | | | | |
| Group Savings and Retirement | 360 | 142 | 105 | 234 | 234 |
| Individual Insurance, Savings and Retirement | 95 | 90 | 82 | 90 | 90 |
| Group Insurance | 63 | 34 | 43 | 35 | 35 |
| Mutual Funds (c) | 70 | 65 | 66 | 83 | 83 |
| Canada life and pensions | 588 | 331 | 296 | 442 | 442 |
| Asia Pacific | | | | | |
| India (d) | 76 | 45 | 24 | 78 | 78 |
| China (d) | 22 | 14 | 11 | 8 | 8 |
| Hong Kong | 11 | 9 | 3 | 1 | 1 |
| Asia Pacific life and pensions | 109 | 68 | 38 | 87 | 87 |
| Total worldwide life and pensions | 4,023 | 3,716 | 4,491 | 4,082 | 4,082 |

(a) UK Pensions figures include the non-insurance element of SIPP product, which is also included within UK Mutual Fund cash inflows in the Investment Operations figures.

(b) In 2006 immaterial amounts were shown separately as Other. These have now been included in the Investment Bonds totals.

(c) UK and Canada Life and Pensions figures include certain Mutual Funds as described in Note 2. 2006 figures have been re-stated to reflect inclusion of these Mutual Funds. The Mutual Funds new business sales are also included within Mutual Fund cash inflows in the Investment Operations figures.

(d) Amounts shown reflect Standard Life's share of the Joint Venture Company's New Business.

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