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STANDARD LIFE ASSURANCE LTD. SWOT & PESTLE ANALYSIS

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Company Name : Standard Life Assurance Ltd.

Company Sector : Banking and Financial Services

Operating Geography : U.K., Europe, Global

About the Company :

Standard Life Assurance Ltd., a UK life assurance, pensions, and long-term savings company, owned by Phoenix Group, is headquartered in Edinburgh, Scotland. The Standard Life Assurance Company was founded in 1825 and reincorporated in 1925 as a mutual insurance company. Standard Life and Aberdeen Asset Management agreed to merge in an all-share merger in March 2017, subject to shareholder approval. The merged company would be known as Standard Life Aberdeen, according to the announcement. But, Standard Life Aberdeen plc was purchased by Phoenix Group Holdings plc for £2.9 billion in 2018. The Active Money Personal Pension of Standard Life has been awarded a Defaqto top rating of 5 stars. Standard Life and the Organization for Economic Co-operation and Development (OECD) announced a major new joint research initiative in March 2022. Standard Life will fund the three-year deal, which will allow an OECD team of pension researchers and policy experts to look into two of the most pressing issues facing retirees. The project will be part of the OECD's Work Programme on Pensions.

The USP of Standard Life is that it is one among the only 8 life and health insurers to achieve an "A" rating for its financial strength. The mission of Standard Life is, "We have the privilege of managing our customers' pensions and savings, and are committed to helping them save for their future and make their best decisions with their pensions and investments for years to come".

Revenue :

EUR 1420 million – FY ending 31st December 2020

EUR 1530 million - FY ending 31st December 2019

SWOT Analysis :

The SWOT Analysis for Standard Life Assurance Ltd. is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Diversified world class investment company 2.Diversified product range with strategic alliances 3.Acquisition of Standard Life by Phoenix Group 4.Sustainable Transformation of Standard Life Master Trust Members. 	<ul style="list-style-type: none"> 1.Insufficient resources and capabilities to fulfill its agenda
Opportunities	Threats
<ul style="list-style-type: none"> 1.Evolution of the UK pensions and savings market 2.Entry and expansion in US and India markets 	<ul style="list-style-type: none"> 1.Impact of market risks on the company 2.Market volatility due to adverse economic developments 3.Competition from passive funds operating at a lower cost base 4.Increasing risks of cyber attacks due to shift to online mode

PESTLE Analysis :

The PESTLE Analysis for Standard Life Assurance Ltd. is given below:

Political	Economical
1.Exposure to global political developments brings uncertainty	1.Low growth environment affecting investment returns 2.Impact of Covid - 19 on business operations
Social	Technological
1.Increased longevity and ageing populations to drive growth in after-retirement financial solutions	1.Technologies like Blockchain to change the dynamics of the asset management industry 2.Digitalization to transform platforms and customer experiences 3.Standard Life's Client Analytics Tool
Legal	Environmental
1.Regulatory reforms to increase cost of doing business	1.Climate change risk on portfolio investments 2.Environmental impact management initiatives

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