



Community investment policy

We are committed to behaving responsibly in the countries and communities in which we operate, to playing an active part in benefiting communities in which our customers, employees and agents live and work and thereby helping to create an environment in which our business can flourish.

Policy ownership

The Corporate Responsibility Steering Group reviews and approves overall group community strategy, objectives, budgets and supporting targets. Each country board determines specific strategies in their business within the group community strategy framework.

Implementation

Local management in each country is responsible for implementing the policy.

We focus our community investment on needs and opportunities identified by consultation with our stakeholders including customers, employees, agents and our communities. Our contributions are more than financial. We work in partnership with community organisations and support their activities by bringing ideas, in-kind resources and the enthusiasm and skills of our employees and agents

Our community programmes vary from country to country according to the local needs of these communities but they have in common a commitment to provide opportunities. Our activities are focused on a small number of core projects to ensure that significant results are achieved for the communities, our business and our employees and agents.

Our commitment to the community and providing opportunities means:

- Making sure that we help causes that are viewed as being important by our customers.
- Being committed to making a difference for the better.
- Achieving significant results.
- Bringing enthusiasm and creative approaches.
- Working in partnership.
- Measuring and improving what we do.