



Canada Life™

Corporate Social Responsibility

Canada Life recognises that it has a duty to behave responsibly in all of its business activities. Consequently Corporate Social Responsibility (CSR) is fundamental to our business philosophy and culture.

Canada Life has a number of well established policies and practices covering the following key CSR areas:

- Our employees
- Our customers
- Our community
- Our environment
- Our investments

Our employees

Canada Life's aims are to:

- Comply with all employment laws and regulation.
- Take affirmative steps to ensure that it provides a flexible and supportive working environment and encourage an appropriate work/life balance.
- Maintain health and safety policies and keep these policies up to date.
- Create a workplace where every member of staff can perform to the best of their ability, by promoting the health and well-being of employees.
- Provide equal opportunities in employment and not tolerate unlawful workplace discrimination. The Company supports the principles of and complies with, and requires employees to comply with, applicable laws governing non-discrimination in every location where it operates.
- Train and develop employees and apply an open and fair recruitment and promotion process.
- Continually seek ways to attract and retain talented employees, strive for higher productivity and quality, and encourage commitment to achieving the Company objectives.
- Support and encourage its employees in their charitable and community involvement.
- Conduct a semi-annual employee survey which will provide an outlet for Canada Life employees to anonymously share with senior management their views on the areas that make them happy and satisfied at work as well as any areas they would like to see changed and improved.
- Hold annual staff presentations where all employees are gathered together to share our whole company results and inform them of any major initiatives undertaken or planned.
- Be fully committed to integrity, ethical behaviour and Treating Customers Fairly. In support of this behaviour all directors, officers and employees of Canada Life are required to acknowledge compliance of the company Code of Business Conduct and Ethics on an annual basis.

Our customers

At Canada Life our customers are key to our business and we are committed to having them at the forefront of our strategy and service.

In order to achieve Canada Life's vision of delivering exceptional customer value, our aims are to:

- Provide products and services suitable for our target markets.
- Ensure that the products we offer meet the needs of our customers.
- Give customers clear and sufficient information to make an informed decision and ensure that the costs are transparent.
- Provide regular and clear information about a customer's policy after the point of sale. Canada Life recognises that communication with its customers is not a series of one-off transactions but relationships that can last over many years.
- Exceed our customer's expectations on customer service. Canada Life has been successful in achieving various awards for our service capability.
- Ensure that all staff are trained and are fully competent, or working towards competence if new, in their role.
- Encourage customers to give us feedback, good and bad, through a feedback form that is available on our website.
- Keep client data secure and confidential.
- Destroy and dispose of all information relating to the Company or its policyholders, current, past or prospective is dealt with in a secure manner using confidential waste bins.
- Ensure the transmission, transfer or transportation of data is undertaken in a secure and careful manner to maintain total confidentiality and to avoid the possibility of the information being received by an unauthorised party.
- Ensure that at all times information regarding our clients is held securely, and is not open for inspection by those not needing to see the information. Canada Life operates a 'clear desk policy' so that during office hours and also whilst the offices are closed all sensitive and confidential information is stored securely.

Our community

Canada Life is committed to supporting the local community and education institutions where we conduct our business.

- Canada Life builds links with local schools and supports them by providing placements to Work Experience students. This gives the students a real insight into the world of work and provides them with invaluable experience.
- Each year Canada Life chooses a number of charities that will be supported through various fund raising events throughout the year.

Canada Life carefully selects community activities and projects to support with the aims of:

- Promoting corporate values.
- Promoting and strengthening the Canada Life brand.
- Raising our profile with existing or potential customers and future employees.
- Aiding the recruitment and retention of staff.

Our environment

Canada Life is committed to minimising any negative impact on the environment arising from its operations. Our aim is to:

- Comply with all environmental laws and regulations and
- identify, manage, and reduce our environmental impact.

Canada Life actively encourage employees to reduce their environmental impact by:

- Conserving natural resources (e.g. using electricity and supplies efficiently).
- Increasing recycling efforts (e.g. participating in recycling programs) and minimising paper usage.
- Promoting environmental training and awareness.
- Partnering with suppliers and contractors who are environmentally conscious.

Our investments

- Our underwriting and research process for investments includes a detailed analysis of each opportunity.
- Consideration is given to a wide range of factors including a history of compliance with all applicable legal and regulatory requirements for the industry and company under consideration.
- Although we generally favour integrating these considerations into our analysis over pre-determined restrictions, we currently have a restriction that prohibits investing in the tobacco industry.
- Investments in property are subject to environmentally responsible management. Canada Life ensures that property management complies with applicable environmental and health & safety legislation, regulations and industry standard.



Canada Life

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