

HEALTH, SAFETY AND WELFARE OF EMPLOYEES

Prudential Group Health & Safety Policy

<http://www.prudential.co.uk/site-services/governance-and-policies/prudential-group-health-and-safety-policy>

Pru Life UK adheres to the Prudential Group Health & Safety Policy.

We recognise that the management of health and safety and enhancing the wellbeing of our employees and eliminating or controlling the level of safety and health risk to which our employees, suppliers, contractors, business partners, customers and visitors are exposed is important.

This policy statement applies to all Prudential Group companies, locations and activities, and takes account of the wide range of health and safety legislation under which our companies operate.

Our Health and Safety Core Principles

We believe that everyone has a role to play in achieving our Health and Safety goals. Our Health and Safety policy is underpinned by three core principles:

- The Prudential plc Board has overall responsibility for approving and reviewing this Policy, ensuring that safety, health and wellbeing are integral to the way in which we manage our business and providing visible leadership that promotes positive behaviours.
- Each Business Unit, Local Business Unit and Group Function is to implement this Policy in full or develop and implement a local policy that demonstrates Health and Safety risks are understood and managed effectively and in a way which supports this Group Policy and the requirements of the Group Governance Manual.
- Each Business Unit, Local Business Unit and Group Function is to allocate and communicate clear duties and responsibilities for safety, health and wellbeing at Board, Senior Management, Line Management and employee level to implement this Group Policy and any other local health and safety policy.

Our Health and Safety Commitments

We commit to:

- comply with health and safety legislation and standards to which the business is subject;
- prevent injury and ill health by creating and maintaining a healthy and safe working environment through the identification of hazards and assessing and controlling the associated level of risk;
- communicate this Policy to all employees so that everyone is made aware of their individual health and safety obligations and those of the business;
- provide health and safety related information, instruction and training to employees that is appropriate to their location, duties and responsibilities;

- encourage our suppliers and contractors to adopt good industry practice in the management of health and safety. Where appropriate we will collaborate with our suppliers, contractors and business partners on schemes and initiatives to further enhance safety, health and wellbeing; and
- continual improvement in our management of health and safety and health and safety performance.

Measuring and Reporting on our Health and Safety Performance

We will monitor and review our health and safety performance against our health and safety principles and commitments set out in this policy and reporting requirements set out in Table B of the Group Governance Manual.

We will investigate those work-related accidents, incidents and occurrences of ill-health that do occur to identify any immediate and root causes that require attention to reduce their number and severity.

On an annual basis we will report on our health and safety performance and review this Policy to ensure that it remains relevant and appropriate.

PRU LIFE UK ACTIVITIES FOR EMPLOYEE HEALTH, SAFETY AND WELFARE

In 2015, the employees of Pru Life UK took part in the following Company sponsored activities and/or availed of the following Company sponsored benefits:

1. Annual Physical Examination (APE)

No. of Employees as of 31 December 2015:	608
No. of Employees Who Availed of the APE:	280
Percentage of Employees Who Availed of the APE:	46%

For the convenience of the employees and to prevent work disruption, Pru Life UK held the APE within the office premises which allowed the employees to get their chest x-ray and blood test without having to go to an outside health facility.

2. Health Maintenance Organization (HMO) Plan

No. of Employees as of 31 December 2015:	608
No. of Employees Qualified and Given HMO Plans:	573
Percentage of Employees Qualified and Given HMO Plans:	94%
No. of Dependents under the HMP Plans:	685

3. Human Immunodeficiency Virus Infection and Acquired Immune Deficiency Syndrome (HIV/AIDS) Seminar held on 21 September 2015

No. of Employees as of 31 December 2015:	608
No. of Participants:	27

Percentage of Employee Who Participated:	4.4%
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4. Talk on Tuberculosis and Hepatitis Awareness & Prevention/Drug Free Workplace

No. of Employees as of 31 December 2015:	608
No. of Participants:	14
Percentage of Employee Who Participated:	2.3%

5. First Aid Course for Life Operations held on 11-13 November 2015

No. of Participants from Life Operations:	11
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6. Regular annual trainings on:
- a. Basic Occupational Health and Safety
 - b. Loss Control Management
 - c. First Aid
 - d. Security Awareness

A fire drill was conducted on 27 March 2015 and 225 employees attended the same. An earthquake drill was conducted on 30 July 2015 where all employees present that day were required to learn how to *Drop, Cover, and Hold*.

The Corporate Asset Management Department of Pru Life UK also implemented the following activities:

1. formed a Health and Safety Committee to ensure the well-being of each and every employee;
2. conducted risk assessment of the new branch offices prior to signing contracts with the lessors;
3. put in place controls on door access to eliminate/reduce safety risks;
4. emailed safety information to employees through monthly reminders;
5. adopted evacuation procedure;
6. implemented accident/incident reporting to its Senior Management and its Regional Head Office; and
7. designed its new head office following its Regional Head Office Information Technology, Security and Branding standards.

Pru Life UK also maintains in its corporate website a page on Disaster Preparedness and Recovery which is available through the link below.

http://www.prulifeuk.com.ph/corp/prudential_en_ph/header/aboutus/corporatesocial/DisasterPrep/index.html

The said page is linked to the Safe Steps Natural Disaster website which a series of 60-second educational videos providing key life-saving information for different disasters. These advisory tips have been approved by the International Federation of Red Cross and Red Crescent Societies. The Safe Steps Natural Disaster website address is <http://safesteps.com/natural-disasters/>.

In addition to all of the foregoing, to ensure that employees get adequate rest, the Company has implemented the 5 day block leave rule where employees are required to take a leave once a year for five straight days. Furthermore, employees are given 15 days' vacation leave upon regularization and 30 days sick leave after one year of service.