

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>

Prudential plc is an international financial services group with operations in Asia, the US, the UK, Continental Europe and Africa.

We recognise the importance of effectively managing health and safety and enhancing the health and wellbeing of our employees. This is achieved through the identification, elimination or control of risks to the health, safety and welfare of our employees, business partners, customers and others who may be affected by our operations

Scope

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.

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

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:

- 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; and
- 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;

- Investigate those work-related accidents, incidents and occurrences of ill-health that do occur to identify both the immediate and root causes and take the necessary action to prevent such incidents from recurring;
- 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 Group Reporting of the Group Governance Manual.

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.

The Prudential plc Board has overall responsibility for approving and reviewing this Policy.

PRU LIFE UK ACTIVITIES FOR EMPLOYEE HEALTH, SAFETY AND WELFARE

In 2017, the employees of Pru Life UK took part in the following Company sponsored activities and/or availed of the following Company sponsored benefits:

1. Health Care Benefit Package

Pru Life UK provides a healthcare benefit package for employees and their qualified dependents consisting of the following components:

- comprehensive inpatient and outpatient services and emergency care benefits
- annual check-up / annual physical exam
- dental benefit

In 2017, the healthcare benefit utilization was as follows:

Health Maintenance Organization (“HMO”) Plan	
Number of Employees as of 31 December 2017	692
Number of Employees Qualified and Given HMO Plans	642
Percentage of Employees under HMO Plans	92.77%
Number of Dependents under HMO Plans	785

For the convenience of the employees and to prevent work disruption, Pru Life UK held the Annual Physical Exam 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. APE for branch offices is scheduled separately at the clinic nearest to each branch.

Annual Physical Exam ("APE")	
Number of Employees as of 31 December 2017	692
Number of Employees Who Availed of the APE (ongoing for branch offices)	375
Percentage of Employees Who Availed of the APE	54.19%

2. Health Activities

In addition to the healthcare benefit, Pru Life UK also has a Company-wide program with the objective of making well-being resources, activities and information available and accessible for all employees. Some of the activities sponsored under this program are as follows:

Regional Walking Challenge held from April to June 2017	
Number of Employees as of 31 December 2017	692
Number of Participants	80

Fitness Classes held from March to October 2017	
Number of Employees as of 31 December 2017	692
Number of Participants	220
Number of Sessions	29

Total Wellness Consultation held on 18 September 2017	
Number of Employees as of 31 December 2017	692
Number of Participants	40

Eye Healthcare Seminar held on 29 September 2017	
Number of Employees as of 31 December 2017	692
Number of Participants	30

Embrace Happiness held on 16 November 2017	
Number of Employees as of 31 December 2017	692
Number of Participants	36

Skin Care Tips held on 17 November 2017	
Number of Employees as of 31 December 2017	692
Number of Participants	47

Mindfulness at the Workplace Seminar held on 21 November 2017	
Number of Employees as of 31 December 2017	692
Number of Participants	22

Work-Life Balance Seminar held on 29 November 2017	
Number of Employees as of 31 December 2017	692
Number of Participants	20

Stand Up Program

To support and comply with the Department of Labor and Employment (DOLE) Department Order No. 184-201717 entitled "Safety and Health Measures for Workers who, by the Nature of their Work, Have to Spend Long Hours Sitting", Pru Life UK Human Resources Management ("PLUK HRM") initially sent out to all employees a memorandum for awareness and to establish baseline department order information. PLUK HRM thereafter created the Stand Up Program together with the Marketing and Information Technology Divisions to help address the risks of prolonged sitting. For Pru Life UK employees assigned to work with/through computers, an arrangement was made for a "pop-up" message, visible to the employee/individual users only, to appear in their computers reminding them to "Stand up". The pop-up reminder was complimented with infographics on the ill effects of prolonged sitting.