



## Modern Slavery and Human Trafficking Statement

**This statement is made by AIG Life Limited (AIG Life). We continue in our commitment to ensure no practices of modern slavery or human trafficking take place within AIG Life, whether directly or within our supply chain, and we ensure that we continue to review our practices for consistency with best practice. This is AIG Life's third statement and supplements our previous statements.**

### Organisation Structure and our business and supply chains

AIG Life's structure and supply chains remain broadly unchanged from what was stated previously in our second statement for year-end 2017, subject to an acquisition. On 31 December 2018, AIG Life completed the acquisition of the group employee benefits business of the UK branch of the German insurer ERGO Lebensversicherung, which traded as Ellipse. AIG Life also acquired two companies, which are now subsidiaries: Group Risk Services Limited and Group Risk Technologies Limited.

### Continuing to combat slavery and human trafficking and identifying any risks

We continue in our zero-tolerance approach to modern slavery and human trafficking in our organisation and our supply chains and we oppose modern slavery and human trafficking in any form. As previously stated in our second statement, AIG Life is committed to conduct its business in an ethical and lawful manner.

During the 2018 financial year, we updated our due diligence assessment questionnaire, which is part of our Third Party Risk Management Standards. Third parties are asked to provide a short summary with respect to the organisation's compliance with respect to the Modern Slavery Act 2015 (the "Act"). We will implement a self-certification process for suppliers that they do not endorse, enable or facilitate human trafficking or slavery within their business.

Employees attested to their general compliance with modern slavery law in accordance with AIG Group standards and we will be implementing an attestation process specifically relating to our statements.

The Board Audit and Risk Committee continued to review the performance of internal controls and, in particular, the process for monitoring compliance with laws, regulations and guidance, which includes compliance with the Act.

Where applicable, anti-slavery and human trafficking clauses were included in our contracts during the 2018 financial year, to include clauses regarding corrective action and remediation, as well as ensuring that there are appropriate provisions regarding compliance with applicable law generally.

### Declaration

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes AIG Life Limited's modern slavery and human trafficking statement for the financial year ending 31 December 2018. It was approved by the Board of Directors of the Company at the meeting on 31 May 2019.

Signed for and on behalf of AIG Life Limited.

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Phil Willcock

CEO and Director

Date: 27 June 2019