



ReAssure

## Conflict of Interest Policy

ReAssure is committed to upholding market integrity and fostering a culture that ensures the fair treatment of our retail customers. As part of this ReAssure identifies any instances where there could be a conflict between our interests and those of our customers, or between the interests of different customers.

ReAssure will always try to ensure that there is no detriment to our customers. In the very unlikely event the conflict cannot be prevented, we will disclose it before you commit to taking a product.

### What is a conflict of interest?

We provide a wide range of products and services to many different customers with many different needs. Sometimes what is best for another customer, ReAssure, or our employees may be different from what is best for you. A conflict of interest could arise if this influences or has the potential to influence our actions to the detriment of our customers. We take our responsibility to identify and manage any conflicts of interest seriously.

If these were not identified and managed, it could result in:

- a financial gain being made or loss avoided at your expense
- substantial influence over the cost or distribution of a product
- the interests of another customer or group of customers being favoured over yours

### How do we identify and manage conflicts of interests?

The principles and behaviours set out by ReAssure expect all employees (including managers) to implement principles and behaviours to ensure the fair treatment of customers. The interests of customers are at the centre of how we conduct business. We have training, procedures and policies in place to prevent, identify, and report any conflicts of interest between us and our customers, and those between one customer and another. These are regularly reviewed and include:

- a code of conduct that sets out objectives to deliver fair outcomes for customers
- a targeted standard on Conduct Risk with a requirement to report any breaches of the policy
- Conflict of Interest Policy and annual declaration
- a review of new products to ensure they meet the needs of our customers
- HR policies that ensure employees are not rewarded in a way that would conflict with the interests of our customers.

We will do everything we can to avoid a conflict. Where this is not possible and the conflict identified cannot be immediately prevented it will be referred to our Customer Committee. The Committee will look at any potential conflicts identified and ensure these are appropriately managed to prevent harm or loss to customers.

If we believe we are unable to prevent or effectively manage a potential or actual conflict of interest we will advise our customers and provide enough information to allow you to decide whether to do business with us.

A record of the situations in which a conflict of interest that may result in customer harm is maintained and regular reports are made to senior management.