

# CODE OF ETHICS



**1.** We always act honestly, fairly, professionally and with integrity.

**2.** We act with due skill, care and diligence at all times.



**3.** We seek to avoid conflicts of interest but, if one does arise, we disclose it so that appropriate action can be taken to avoid, mitigate or minimise it.



**4.** We put the client at the heart of what we do and place our clients' interest above our own.



**5.** We give clients all the information they need to fully understand a product or service.

**6.** We never mislead a customer with regard to the features of a product or service or our ability to provide a product or service.



**7.** We give clients time and space to make decisions.



**8.** We are open and transparent with clients in all our dealings.



**9.** We maintain the highest standards of professional competence, knowledge and skills.

**10.** We respect our clients' privacy and keep all personal information secure.



**11.** We only use approved processes and materials and we abide by all Acorn Life policies and procedures.

**12.** We act within our authorisation and our qualification status at all times.



**13.** We report errors, breaches, complaints, risk events, any wrongdoing or bad practice without delay.

**14.** We comply with all requests from management, the Board and the Central Bank promptly, in full and truthfully.



**15.** We act at all times in a manner that will reflect favourably on Acorn Life and the insurance profession in general.

**IF YOU ARE IN DOUBT ABOUT WHAT TO DO IN ANY SITUATION, SEEK ASSISTANCE FROM YOUR MANAGER OR CONTACT COMPLIANCE.**



Excellence



Team Work



Honesty



Integrity



Commitment



Sincerity