Allianz UK’s Modern Slavery Statement

For the year ended 31 December 2019

Introduction

Modern slavery is a violation of someone’s fundamental human rights and it’s against the law. Allianz UK has a zero-tolerance approach to any human rights violations, and we’re committed to having an ethical and sustainable supply chain. We therefore support the Modern Slavery Act 2015 (“the Act”), which aims to put an end to all types of modern slavery in the UK. In particular, section 54 of the Act focuses on making sure slavery and human trafficking doesn’t take place in businesses and supply chains.

When we talk about “Allianz UK” in this Statement, we mean the Allianz Holdings plc Group of companies which includes, for the purposes of section 54 of the Modern Slavery Act 2015:

- Allianz Management Services Limited (AMS)
- Allianz Insurance plc (AZI)
- Allianz Engineering Inspection Services Limited (AEIS)

Preventing modern slavery at Allianz UK

The nature of the financial services industry limits the direct exposure towards forms of slavery, human trafficking or child labour, as the tasks carried out require regular training and often regulatory licenses or specific certifications. To our knowledge, there have been no incidents of modern slavery (as outlined by the Act) within our organization.

In line with the Act, our AMS UK Procurement Department has progressed a programme of activities to reduce the risk of modern slavery in our supply chain. These include identification, risk and other prevention processes – which depend on the level of risk that comes with the service the supplier provides.

The Procurement due diligence is carried out on all Suppliers on-boarded and renewed via the AMS UK Procurement Department tools, both at the start of the relationship and throughout the engagement.

Here’s how we work to detect and prevent modern slavery at Allianz UK.

Signing up a new Supplier and ongoing due diligence

When we want to start working with a new Supplier, our processes request the execution of several checks beforehand. For example, we ask them to fill in a profile questionnaire with details of how they’ve prevented the risk of slavery in their organization and supply chain. We also ask them to confirm they have the right processes, investigations and compliance systems in place to make sure it continues.
The other checks we do include segmentation and screening activities. This screening helps us identify risks relating to corruption, bribery, sanctions and other forms of non-compliance. Our segmentation activities include a series of questions to check whether a supplier is at a higher risk of modern slavery in its supply chain. These checks allow us to find out the level of risk that comes from working with that Supplier, and how to reduce it.

At the moment, high-risk Suppliers include any manufacturing-related Suppliers or those whose services involve lower-skill or lower-wage labour. Checks are carried out at the start of our relationship with them, and at regular points after that.

**Our contractual safeguards**

Our standard Terms and Conditions for the Procurement of Goods and Services include a Code of Conduct clause that reflects our commitment to protecting human rights – including prevention of modern slavery.

The clause calls on our Suppliers to promote respect for human rights, both internally and across their supply chains. They need to do this through their actions and by engaging with the governments of the countries they operate in.

This clause covers all inhumane or discriminatory behaviour, including:

- child, forced or involuntary labour;
- human trafficking;
- workers’ rights to freedom of association (the right of a person to join with other people, for example, as a union, to defend their rights); and
- collective bargaining (where employees can talk as a group with their employers to agree things like pay and working conditions).

If a Supplier ever breaches this clause, we have the right to terminate their contract with us.

**Training and testing our staff**

During 2019, employees within the AMS UK Procurement Department continued to update their training, skills and awareness. Specifically all Procurement team members are required to complete CIPS Ethical Procurement and Supply Certification. This training and certification remains core to our standard training programme within AMS UK Procurement.

We continue to look at new ways of training and testing our staff in this area to ensure we are up to date and aware as new potential risks develop in and around our supply chains and in the wider Procurement related business environment. This will make sure our procurement employees understand the latest ways to detect, identify and prevent human rights violations in the supply chain.

But we don’t just need to focus on the risk of slavery in our supply chain – we also need to make sure we address the potential risks within Allianz. With this in mind, we make sure all Allianz UK employees take part in regulatory testing when they join us, and annually after that. The testing incorporates the Allianz Group Code of Conduct, which includes the UN
Global Compact’s Ten Principles. This is a framework of ten principles for human rights, labour, the environment and anti-corruption.

**Our Modern Slavery Policy**

Allianz UK’s Modern Slavery Policy is reviewed annually. It explains what our employees need to do and who to talk to if they spot or suspect modern slavery in our business or in the supply chain. It covers what is expected of our supply chain and also what could happen if an employee doesn’t follow the policy. It applies to everyone in our organization, and it’s available on our corporate intranet.

**The CIPS Corporate Ethics Mark**

Allianz’s commitment to Ethics Supplier sourcing and Supplier management principals is supported in our pursuit and attainment of the CIPS Corporate Ethics Mark for our Procurement Department. Obtaining this Mark requires us to sign a Statement of Commitment to ethical sourcing and Supplier management, and proactive approaches in preventing unethical behaviour.

**Allianz UK quality assurance**

We have our own quality assurance systems to help us detect and prevent modern slavery. These include internal auditing and due diligence checks on Suppliers. They cover the internal controls we need to make sure Suppliers set up and maintain the processes they need to prevent slavery in their organization and supply chain.

**Looking for new ways to improve**

We are always looking for new ways to address modern slavery in our supply chain. As well as expanding our training programme for ethical procurement, internal advertising campaign of the Modern Slavery Policy we are introducing new systems to improve our visibility of Supplier compliance to Allianz’s standards. This will increase our ability to carry out more robust professional Procurement scrutiny of Suppliers and their activities, and gain more assurance for Allianz on the behaviours within our supply chain.

We continue to carry on reviewing our processes and training to make sure we are doing everything we can to detect, prevent and promote awareness of modern slavery cross Allianz UK and our Supply Chain, and will reinforce any developments by updating our AMS UK Procurement Standard which acts as the standards for Supplier engagement across the organization.

Approved by the Boards of Allianz Holdings plc, Allianz Insurance plc, Allianz Management Services Limited and Allianz Engineering Inspection Services Limited on 16 March 2020 and signed on their behalf by:
J M Dye
Chief Executive Officer of
Allianz Holdings plc,
Allianz Insurance plc
and Allianz Management Services Limited

S C McGinn
Director of
Allianz Engineering Inspection Services
Limited
LV= GENERAL INSURANCE
MODERN SLAVERY STATEMENT
2019
LV= Modern Slavery Statement
For the year ended 31 December 2019

Purpose of this Statement

This statement is made pursuant to section 54 of the Modern Slavery Act (the “Act”). The Act defines modern slavery as “slavery, servitude, and forced or compulsory labour” as well as “human trafficking” (“modern slavery”).

This statement sets out the approach and steps taken by Liverpool Victoria Financial Services Limited (“LVFS” or “LV=”) and its relevant subsidiaries, to ensure that modern slavery is not taking place in any part of our business or supply chains.

Our Business and Organisational Structure

We are a leading financial mutual based in the UK and as at 31 December 2019, employed 5141 people. We offer our services direct to consumers, through financial advisers and brokers, as well as through partnerships with reputable organisations.

LVFS is the Group’s ultimate parent company. To view LV=’s organisational structure as at 31 December 2019, please click here.

Following two years of a successful strategic partnership, on 31 December 2019, LV= sold its remaining shareholding in its general insurance business to Allianz Holdings PLC. Of the seven subsidiaries which were transferred to Allianz, four are subject to the requirements of the Act.

Following the sale, LV= is now a focused savings, retirement and protection business and has direct and indirect ownership of 33 subsidiaries. To view LV=’s organisational structure as at 1 April 2020, please click here.

Our Values and Policies

Our purpose is to help our customers live more confident lives. Life can be unpredictable so Green Heart Support, which was launched in 2017, is all about making them feel special - listened to, supported and valued. The essence of Green Heart Support is simple. We’re here for our customers when extraordinary, unusual or life-changing things happen; providing gestures of support when it’s needed the most but expected the least. In 2019 we made a difference to over 1400 customers and members.

In 2017, we were one of the first ten businesses to sign-up to the Buy Social Corporate Challenge, which aims to push £1 billion of spend towards social enterprises. Since our

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1 On 2 January 2020, LV= converted from a Friendly Society to a company limited by guarantee and changed its name to Liverpool Victoria Financial Services Limited.
2 This statement is made on behalf of LVFS and each of its subsidiaries set out in the appendix at the end of the statement.
3 LVFS employs 1700 employees, LV GI employs 3441 employees.
5 The Life business supported 450 customers and members; and GI supported 966.
first partnership with WildHearts back in 2018, we’re now working with a number of other social enterprise companies as part of our supply chain. From stationery and media production, to soap and baby gifts, we’re committed to the challenge.

**Human Rights**


LV= considers that the most relevant human rights to its business are the right to just and favourable working conditions, the right to be free from discrimination, protection of minorities and the right to be free from compulsory labour.

It is important to us to promote an open and honest dialogue within our business and our employees are encouraged to raise concerns via our dedicated Speak Up (whistleblowing) line.

**Our Supply Chains**

Our supply chain is divided into multiple categories which are built around supporting our core functions and include motor, household, legal and claims services, business process outsourcing, marketing, facilities management and property, HR and professional services.

**Due Diligence and Risk Assessment**

As a financial services organisation, we continually assess and consider the risk of modern slavery existing within our business and currently deem this to be low. However, we respect and acknowledge that modern slavery is a global issue and that no economy, industry or sector is exempt and we are fully committed to complying with the objectives of the Act.

We continue to operate systems and appropriate measures to help mitigate risk, ensuring that we are prepared and vigilant against any situations that may arise. This includes the on-going due diligence and oversight of our supply chain utilising the Financial Services Qualification System (“FSQS”). FSQS is an intuitive automated due diligence and policy compliance system which LV= uses to monitor and assess supplier compliance on an annual basis. This contains multiple risk areas and includes a bespoke modern slavery assessment. FSQS is also utilised by numerous other financial institutions, which ensures we have a consistent approach.

It is important to LV= that all suppliers represent us in a manner that reflects our values. Our standard contract terms and conditions and our Procurement Code of Conduct & Ethical Standards (the “Code”) include a specific clause that expressly prohibits the use of
modern slavery. All of our suppliers are expected to comply with the standards outlined in the Code.

**Training**

We are committed to ensuring that employees throughout the business, particularly the Procurement and Human Resources teams, have the knowledge and understanding of the Modern Slavery Act in order to properly discharge the legal and ethical responsibilities we must comply with.

**Effectiveness in Combating Modern Slavery**

We acknowledge that the duty to mitigate against the risk of modern slavery occurring in our supply chain is an on-going responsibility. We will continue to review our processes and assess the responses received from our suppliers’ questionnaires in order to measure the effectiveness of the practices we have adopted and operate.

**Approval and Signature**

This Statement has been approved by the boards of the entities identified within scope as listed in the Appendix, as well as the Board of Liverpool Victoria Financial Services Limited.

Alan Cook  
Chairman
Appendix

List of entities within the scope of section 54(2) of the Modern Slavery Act 2015

- Frizzell Financial Services Limited
- Highway Insurance Company Limited
- Liverpool Victoria Financial Services Limited
- Liverpool Victoria Insurance Company Limited
- LV Repair Services Limited
- LV Capital Limited
- LV Insurance Management Limited

Other LV= entities not within scope of section 54(2), but subject to LV=’s modern slavery policies and practices

- Highway Insurance Group Limited
- Liverpool Victoria Financial Advice Services Limited
- Liverpool Victoria General Insurance Group Limited
- Liverpool Victoria Life Company Limited
- LV Assistance Services Limited
- LV Commercial Mortgages Limited
- LV Equity Release Limited
- LV Life Services Limited
- LV Protection Limited
- NM Pension Trustees Limited
- Sovereign Unit Trust Managers Limited
- Teachers Assurance Company Limited
- Teachers Financial Services Limited
- Teachers Management Services Limited
- Teachers Property Limited
FAIRMEAD INSURANCE LIMITED* MODERN SLAVERY STATEMENT 2019 (as incorporated within the Legal & General Group Plc Group Modern Slavery Statement 2019)

*This Company was acquired by Allianz Holdings plc from the Legal & General Group Plc group of companies on 31.12.19.
Modern slavery statement
2019
This statement has been published in accordance with the Modern Slavery Act 2015. It sets out the steps taken by Legal & General Group plc and its global subsidiaries during year ending 31st December 2019 to prevent modern slavery and human trafficking in its business and value chains.”

Legal & General Group
Modern Slavery Statement 2019
A year of action

2019 was another year of action for Legal & General’s commitment to eradicate modern slavery and support human rights. Our new five-year strategy will see our businesses focus even more than ever before on these vital issues.

L&G is a global organisation with ten million customers and 7,000 employees and we know that big responsibilities come with such scale. We understand the impact of our actions on the lives and welfare of all the people in our businesses, but, we also know that the decisions we take can have a big impact on people in our wider value chain, and ultimately in the societies we belong to and rely on.

We want an end to modern slavery but to get there we need a society where tackling modern slavery is a natural action. We always want to partner with the best people whatever we do, so we are working with Stronger Together to embed a Modern Slavery agenda within our business. We have increased resources and are designing and introducing an improved range of due diligence measures that we will report on in detail next year.

In the future, we will ask more of ourselves and our suppliers. We will want them to ensure that they call their own value chain to account. We will also expect them to proactively identify, report, and remedy instances of Modern Slavery. In the future we will require them to report their findings on an annual basis, as a minimum.

We know that modern slavery is one of the greatest human rights issues of our time. We are working to support the end of this terrible abuse and provide decent work and treatment for all in our supply chain.

Dr Nigel Wilson
CEO, Legal & General Group
Our business

For nearly 200 years we have provided financial services to customers across the UK, and now the US. As the UK’s largest provider of individual life insurance products and the biggest manager of corporate pension schemes we are experts in safeguarding people’s financial futures.

Our purpose is to improve the lives of our customers, build a better society for the long term and create value for our shareholders.

We are built on understanding people, how long they live, what risks they are comfortable with and their changing needs throughout life.

What we do:

c£1.1tn+
of assets under management.

Largest
life provider in the UK

No.1
provider of UK lifetime mortgages

Institutional (LGRI)
We take on pension scheme liabilities from corporate schemes in the UK, North America and Europe. This 'pensions de-risking' gives companies greater certainty over their liabilities whilst providing guaranteed payments to individuals within their schemes.

Legal & General Capital (LGC)
We manage shareholder and customer assets, aiming to improve returns through putting money into direct investments. This includes investments of over £26 billion in:

1. future cities through urban regeneration schemes
2. the development of clean energy
3. principal investing which provides finance to small businesses

We operate a number of homebuilding businesses such as L&G Homes, CALA Homes and Inspired Villages and have a factory in Yorkshire which manufactures modular homes.

Investment Management (LGIM)
We are the UK market leader in providing pension asset management services to institutional clients. We manage the assets they hold to cover their DB pension scheme liabilities, managing their risk through matching their assets to their liabilities. We are also a leading defined contribution (DC) pension manager, aiming to invest DC customers’ pension assets to generate returns. We are continuing to expand into personal investment services and have an increasingly global business with over £370 billion of international assets under management.

Insurance (LGI)
We started offering life insurance cover in 1836 and are the UK’s number one individual life insurance provider. We offer 'level-term' life insurance in the US and our group protection business in the UK offers life insurance and income protection products to individuals through their employers. We now have over five million UK individual life insurance customers, over two million people in group protection schemes and in excess of one million US life insurance customers.
Our Approach

We want to work toward the eradication of all forms of forced labour and modern slavery and we fully understand our duty to respect human rights.

As a diversified global organisation with ten million customers and an international supply chain, we accept that there may be human rights impacts within our supply chains, however we will not tolerate a culture that does not take these impacts seriously.

We have undertaken a Stronger Together Modern Slavery Organisational Performance Assessment to identify areas where we can make our systems and processes better to ensure that we have robust mechanisms to identify, report and remediate issues.

This document sets out the progress made during 2019 and our new five-year strategy for modern slavery and human rights.

What was new in 2019?

• We are actively investigating providing access to 3rd party whistleblowing mechanisms for our suppliers.

• We are reviewing how we conduct audits of high risk assessed suppliers against our supplier code of conduct.

• We are updating our standard supplier contractual terms templates for suppliers, contractors and partners to include obligations on the Modern Slavery Act risk assessment, controls, and notification of Modern Slavery findings.

There is no typical victim of slavery. Victims are men, women and children of all ages, ethnicities and nationalities and cut across the population. However, it’s normally more prevalent among the most vulnerable or within minority or socially excluded groups. In 2018, the UK Modern Slavery Helpline indicated that 3,280 potential victims of modern slavery cases were men, while 1,476 were women. Child victims are victims of child abuse and should therefore be treated as such using existing child protection procedures and statutory protocols.”

“Unseen, one of L&G’s partners in developing our approach to eradicating Modern Slavery
We operate high standards within our own business, which includes being a Living Wage Employer, a signatory to the UN Global Compact, an advocate of the UN Guiding Principles on Business and Human Rights and the UN Sustainable Development Goals.

We support behaviours which are consistent with International Labour Organisation’s Core Conventions.

Figure 1 shows the policies in place relevant to Modern Slavery, all of which are signed off at director level.

We are currently updating our standard supplier contractual terms templates for suppliers, contractors and partners to include obligations on Modern Slavery Act risk assessment, controls, and notification of Modern Slavery findings.

**Governance**

The governance of Modern Slavery within the Legal & General Group can be found in figure 2.

The Legal & General Group Board reviews and approves the Modern Slavery Statement.

The Group Executive Committee role is to agree and review the Modern Slavery strategy and Human Rights policy across the group.

The Corporate Responsibility & Ethics Committee receives updates on the progress against the Modern Slavery strategy from the working group.

This includes our Human Rights policy, our Supplier Code of Conduct, and our Whistleblowing Policy.

In addition, as new measures come into place during 2020, we may require our suppliers to adhere to the internationally recognised Ethical Trading Initiative (ETI) Base Code, and we may require audit of high risk assessed suppliers and supply chains against this Code.
Embedding Human Rights and Modern Slavery actions into our Value Chain

During 2019 we worked with Stronger Together to understand more about our performance regarding how we address Modern Slavery. The outcome of this exercise is a new “toolbox” of due diligence measures as well as a clearer view on where the risks are in our supply chain. We are working towards developing a five-year strategy to further embed modern slavery and human rights in the culture of our own business and our wider value chain.

The new strategy requires members of our supply chain to evidence their commitment to embedding human rights, and acting to end modern slavery, within their organisations. We will monitor improvement within our supply chains and report on our progress. The scrutiny of our supply chain is enhanced to include assessments, social audits, on-site inspections and other surveillance techniques. We will be undertaking, ad-hoc site inspections and visits, undertaken by key modern slavery trained employees, which will primarily take place on our construction sites and within any of the high-risk areas of our business and supply chain.

As we move through the five-year strategy we will seek to further understand where our impact is greatest and focus our actions in those areas. This year we have focused on our supply chain, however we note also our capacity in influence as an investor both of our own funds and as a manager of clients’ money through LGIM.

Supplier selection

During 2019 we worked with Stronger Together to understand more about our performance regarding how we address Modern Slavery. The outcome of this exercise is a new “toolbox” of due diligence measures as well as a clearer view on where the risks are in our supply chain. We are working towards developing a five-year strategy to further embed modern slavery and human rights in the culture of our own business and our wider value chain.

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Supplier Code of Conduct

1. Protecting the environment
2. Protecting the employee
3. A safe and healthy workplace
4. Equality, Diversity, Inclusion and Ethics
5. Community Involvement.
6. Meeting our Customers’ needs

Identifying Modern Slavery risk in our value chains
Using data obtained from key risk analysis organisations and the Global Slavery Index, we have created a risk assessment tool to understand more fully the level of risk within our business and that posed by suppliers and value chains.

We also have in place a wide range of processes and controls to prevent modern slavery in our workplaces:

- right-to-work checks
- real living wages
- a strong union relationship with Unite
- focused training and an in-house support helpline for people concerned about colleagues in our workplace

For full details, please see:
Focus on Legal & General Homes
All contractors and subcontractors working with Legal & General Homes complete a modern slavery questionnaire. There are additional measures also in place relating to anti-bribery and corruption, whistle-blower policies, real living wage requirements and supplier codes of conduct. These measures cover:

- direct employment and indirect employment (including Security and IT workers)
- supply chain services
- service contracts
- supply chain materials
- supply chain construction contracts

In addition to identifying our immediate supply chains, we also use a new risk assessment tool that allows our business teams to understand where specific industries and countries could pose a risk.

Figure 3 sets out the prevalence of Modern Slavery by country as provided by The Global Slavery Index.

Additionally, we are investigating the use of a verification assessment tool which would provide additional risk assessment data and oversight of the true sustainability of our supply chain.

The areas of risk sit in the following areas:

- Procurement of materials
- The use of contract labour
- Recruitment of staff
- Construction
- IT services
We are also participants of an initiative, spearheaded by Rathbones, to call to account FTSE 350 companies that are not complying with the Modern Slavery Act 2015.

These important collaborations ensure that we can raise awareness of key Human Rights issues such as Modern Slavery. Not only do we raise awareness inside our own eco-system, our collaborations create greater leverage to make significant changes for the benefit of workers and potential victims of modern slavery.

Supporting the Modern Slavery Helpline
In 2016 The Modern Slavery Helpline was launched, run and managed by the modern slavery charity Unseen.

Victims and survivors of modern slavery can contact the helpline to understand their options and to be connected into appropriate support services. The helpline is a valuable and vital resource in the fight against modern slavery.

The Modern Slavery Helpline requires funding from business in order to continue. In 2019/20 we were pleased to be able to support Unseen and the helpline by donating money to ensure that this vital work continues.

Remedy and Grievance Mechanisms
We have aligned our grievance mechanisms with the UN Guiding Principles on Business and Human Rights, so that our own grievance mechanisms, and those of our suppliers must be: legitimate; accessible; practicable; equitable; transparent and provide for sources of continuous learning.

To that end we have our internal whistleblowing mechanism, which is widely publicised within the business. It is active and effective at raising issues within the business. We are investigating options to provide a 3rd party whistleblowing hotline for our suppliers and supply chain.

All direct employees have access to the Employee Handbook, which contains details of all our human rights related policies, such as Whistleblowing, Grievance and Disciplinary.

We require our suppliers to have effective grievance mechanisms in place for their own workers and to display posters with access to whistleblowing helplines, to ensure any instances of human rights abuse can be alerted. This is checked during site visits and in audits where they are deployed.

In 2019, Legal & General was invited to be a member of a new global group of companies called Business for Inclusive Growth (B4IG). B4IG is a new organisation established by the internationally respected Organisation for Economic Cooperation and Development (OECD) to support inclusive growth.

Training our employees to better understand Modern Slavery and Human Rights
Over 2019 we have worked directly with specialist partners, Stronger Together and Unseen, to develop focussed and leading-edge training that supports employees from many diverse areas of activity, and across a range of roles within L&G and in our supply chain, to better understand the issues relating to Modern Slavery and Human Rights.

We are working with colleagues who have frontline operational roles, such as facilities and site managers, to develop leading edge training to be able to spot indicators and report them effectively.

We are developing face to face training for our procurement teams so that they can understand the global context of slavery, identify where the highest risks are when sourcing products and services, and then mitigate and, or, remediate those issues.

We are developing an awareness raising module so that all employees are aware of the threat to people and businesses and are able to identify indicators, both within the business or in their own communities, and effectively report to the relevant internal or external mechanisms.

Collaborating to raise awareness of Modern Slavery and Human Rights
In November 2019 we held the first of our modern slavery workshops, where we invited some of our key strategic business partners and suppliers to our offices in London, to engage with them and raise awareness of modern slavery issues within supply chains. We intend to complete further workshops to enhance our collaboration and management of the issues.

We understand that collaboration is vital to tackling modern slavery in businesses and we will be reaching out to business peers and industry bodies to help deliver this agenda. We actively collaborate with industry bodies such as the Homebuilders Federation, the Chartered Institute of Building, and the Construction Industry Council; and participate and collaborate in initiatives such as the Construction Clients Leadership Group.
We require our suppliers to have effective grievance mechanisms in place for their own workers and to display posters with access to whistleblowing helplines, to ensure any instances of human rights abuse can be alerted. This is checked during site visits and in audits where they are deployed.

To date we have not had to remedy an instance of modern slavery, however we are developing a Human Rights Escalation and Remediation Policy, detailing actions required in the event of uncovering instances of modern slavery and other human rights issues.

**Performance Practices**

Legal & General is an ambitious business with a clear purpose to improve the lives of our customers, build a better society for the long-term and create value for our shareholders. We believe that embracing difference, providing dignity and inclusion at work, and managing our people effectively is important. Our policies addressing these important aspects of our business can be accessed at [https://www.legalandgeneralgroup.com/csr/our-approach/our-policies/](https://www.legalandgeneralgroup.com/csr/our-approach/our-policies/)

**Transparency**

Our Human Rights related polices are available to view through the links in this statement and on our corporate website. We intend to list our key suppliers on our website so that consumers can view our key sourcing countries.

We understand that managing modern slavery in business and supply chains is a journey. Through our five year strategy we expect to see that changes we are making, to improve the robustness of our due diligence and human rights programme, positively impact those in greatest need and lead to the eradication of modern slavery.
The boards of Legal & General Group Board have reviewed and approved this statement.
The Group CEO has signed the statement on behalf of Legal & General Group

Nigel Wilson
Group CEO

Date signed 3rd July 2020