



We are committed to operating all aspects of our business in an ethical manner. This includes but is not limited to the following:

- Respecting the rights of our employees
- Promoting non-discriminatory employee policies and encouraging diversity within the workplace
- Providing proper processes for complaint and redress
- Acting in accordance with the applicable government laws, rules, regulations and customs of each country in which we do business
- Zero tolerance of bribery, corrupt business practices, modern slavery and human trafficking
- Providing safe and healthy working conditions
- Ensuring we treat customers, suppliers and others with whom we deal in a fair and honest manner
- Dealing openly and reasonably with third parties affected by our operations
- Providing full, fair, accurate, timely and understandable disclosure in reports and documents to shareholders who have invested in WYG

This statement is an express instruction to our employees to ensure they refrain from engaging in dishonest business practices and is reflected in the **WYG Employment Deal** contained in our Employee Handbook. The terms of our agreements with agents and representatives contain similar prohibitions.

The **Whistleblowing Charter** sets out the procedure for internal reporting of violations of this policy and any of our accounting or internal controls.

Further Information

Further details on our approach to ethical business can be found **here**.

A handwritten signature in black ink, appearing to read 'Douglas McCormick'.

Douglas McCormick

Chief Executive Officer

Title:	Ethics Policy		
Author/ Responsibility:	Company Secretary	Date:	1 November 2017
Version:	2017/1	Ref:	