

Shareholder engagement statements

EU directive 2007/36/EC and SYSC 3.4

The following statements are published by IntegraLife UK Limited ("ILUK") in accordance with Articles 3g (1) (a), 3 h (1) and 3 h (2) of the EU Directive 2007/36/EC as amended and the rules of the Financial Conduct Authority ("FCA") at SYSC 3.4.

1. Shareholder engagement policy

ILUK is a UK life insurance company. It is authorised to undertake long-term insurance business by the Prudential Regulation Authority ("PRA") under Firm Reference Number (FRN) 110344. It is regulated by the PRA and the FCA. ILUK is a wholly owned subsidiary of IntegraFin Holdings plc ("IHP"). ILUK's policies are held on the Transact platform operated by Integrated Financial Arrangements Limited, which is also a wholly-owned subsidiary of IHP.

ILUK only writes unit-linked contracts and has only unit-linked insurance business in force.

ILUK does not administer or advise on the investments held within its unit-linked policies. In accordance with the Terms and Conditions for the Transact Wrap Service, it is each policyholder's and their adviser's responsibility to monitor any corporate action for the investments held within their unit-linked policy. Unless a policyholder has asked ILUK and, in accordance with the Terms and Conditions for the Transact Wrap Service, ILUK has agreed to use its reasonable endeavours to do so, ILUK will not use any voting rights which may attach to the investments held within a unit-linked policy.

2. Equity investment strategy and consistency with the profile and duration of ILUK's liabilities

ILUK's investment strategy is that linked assets are invested as per the policyholders' instructions. ILUK fully matches 100% of the assets underlying the unit-linked products so there is no asset-liability mismatch risk and liabilities will move in line with the assets.

ILUK does not have arrangements in place for asset managers to invest on its behalf.