



Code of conduct for partners

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1 Background & purpose

The financial sector, of which Movestic Livförsäkring AB ("Movestic") is a part, has an important role to play as we transition to a more sustainable society. Movestic offers its customers competitive products and services within pension plans and insurance policies for life and health. Movestic strives to promote sustainability in its operation by working systematically and responsibly towards customers, employees, and society as a whole.

Movestic's sustainability efforts can be divided into three focus areas: responsible investments with focus on the long term sustainability of our society; financial security for the Company's customers, now and in the future; and a working life which is sustainable over the longer term, for our employees and for society as a whole.

In its sustainability policy ("the Sustainability Policy") Movestic sets out the basic principles for its sustainability work. The Sustainability Policy provides the framework for this Code of Conduct for Partners ("the Code of Conduct"), which must be followed by all partners with which Movestic enters into business agreements. In this way, Movestic takes responsibility for any environmental, social, and financial impact that may occur in the Company's value chain of suppliers and partners.

2 Scope

All partners to Movestic and their suppliers ("the Partners") must respect this Code of Conduct and have in place routines and processes in their working practices to ensure the conditions of the Code are met.

Where a Partner uses subcontractors, the Partner is responsible for making the subcontractors aware of these standards and for ensuring they are complied with.

Partners commit to providing Movestic with information regarding routines, processes and actions put in place to ensure compliance with this Code of Conduct, both by themselves and by any subcontractors, if requested.

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3 Basic commitments

3.1 General

Movestic is committed to conducting sustainability activities designed to minimise the negative impact on environmental, social, and governance-related aspects for customers, employees, and society as a whole. The Company has put in place this Code of Conduct to ensure that our Partners also run their operations in a way that is as sustainable as possible.

All Partners, as well as the production of any products and services supplied to Movestic must comply with:

- UN Global Compact
- The OECD's Guidelines for Multinational Enterprises
- The UN's Convention on the Rights of the Child
- The UN's Guiding Principles on Business and Human Rights
- The UN's Universal Declaration of Human Rights
- The ILO's eight Conventions on Fundamental Principles and Rights at Work
- The UN's Convention Against Corruption
- The Swedish Anti-Corruption Institute's (Institutet mot mutor, IMM) Code to Prevent Corruption in Business

Partners must strive to collaborate with businesses and organisations working to minimise their negative impact on the environment and society, which meet the requirements for good corporate governance.

All operations carried out by Partners, as well as all products and services they provide, must comply with all applicable legislation, industry practice, generally accepted practice, and internal rules.

3.2 Anticorruption

Partners must have in place a system for reporting bribery, corruption, and undue influence, and must follow the United Nation's Convention Against Corruption. Partners must work to prevent all forms of corruption, including extortion and bribery.

Corruption can take many different forms, from undue influence of decisions to abuse of power to gain personal advantage or advantage for others. Corruption includes e.g. bribes and conflicts of interest. Partners must respect the rules of the free market, i.e. must not join price cartels or engage in market distortion.

Partners must ensure that tax is paid in all countries in which they operate and that no unlawful internal pricing takes place. Partners must not pay or accept payments that may be connected to actions considered financial crimes under applicable legislation, such as money laundering, fraud, or embezzlement. Partners must have in place a process for identification and management of any such incidents.

3.3 Human rights

Partners must ensure that human rights are promoted in their operations, including the freedom of opinion and expression, the right to participate in political and non-political organisations, and the rights of minorities and indigenous peoples. Anyone employed by a Partner must have the right to report irregularities in the workplace without risking retaliation. Partners must manage and remedy any impacts resulting from their business activities.

3.4 Labour law

Partners must commit to treating all employees with respect, to support the right to freedom of association, to support collective bargaining, to have zero tolerance for all forms of forced labour, and to take account of children's rights in all their activities.

Partners must commit to paying wages to their employees at the agreed time and in full. The minimum acceptable wage level is the national statutory minimum wage and employees must receive all work benefits required by law.

Partners must also commit to ensuring that normal working hours and overtime remains within the limits set in applicable laws and regulations, or as otherwise agreed in collective agreements. Where required by law, Partners must have in place internal routines for anonymous reporting of irregularities (Whistleblowing Act).

3.5 Discrimination

Partners undertake to strive for equality and diversity. Anyone employed by a Partner must have and be offered equal opportunities and be treated with respect and dignity, irrespective of gender, gender identity or expression, ethnicity, religion or other belief, disability, sexual orientation, and age.

Partners must have well-established routines and action plans for any incidents, including rules for how to treat the reporting party.

3.6 Working conditions

Partners promise to ensure that their employees have a healthy and safe work environment. Employees must not be exposed to hazardous work without being informed about any risks to their health and safety posed by their duties. These requirements are based on international conventions which set the general minimum age for admission to employment or work at 15 years, and the minimum age for hazardous work at 18. There must be no child labour or forced labour.

3.7 Environment

Partners must promote the efficient use of resources, reduce their environmental burden, including climate impact and impact on biodiversity, and have a positive attitude to circularity. Partners must observe the precautionary principle in relation to risks to human health and the environment, follow the latest scientific findings, and encourage the use of technologies that reduce the environmental impact. Partners should to the greatest possible extent counteract harm and inconvenience to human health and the environment.

4 Monitoring & compliance

Movestic reserves the right to monitor its Partners' compliance with this Code of Conduct in an appropriate manner and as required. This right also covers any third party carrying out such monitoring on Movestic's behalf. Partners must ensure that this right is respected by any subcontractors as well.

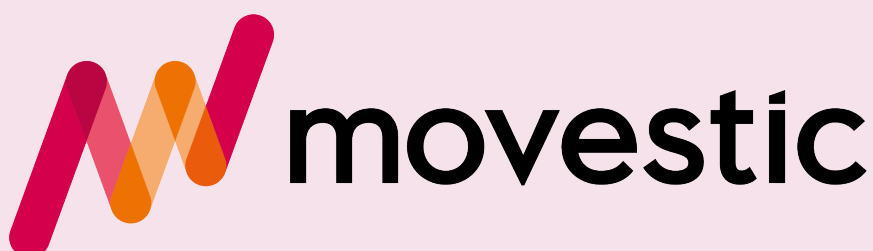
Movestic reserves the right to require Partners to share and collaborate on a self-assessment form and to allow Movestic to collect sustainability data relevant to the Code of Conduct from each Partner.

Partners are obliged to report any departures from the Code of Conduct on an ongoing basis, and to detail any action taken both by the Partners themselves and by any subcontractors.

Should Movestic become aware that a Partner is not following the requirements of the Code of Conduct or any of the underlying conventions and declarations, Movestic may require remedial action. Should it become apparent that a Partner fails to take corrective actions and does not commit to improvement, Movestic reserves the right not to cooperate with the Partner and to terminate the business relation.

5 Review

The Code of Conduct will be revised if and when relevant. The partner must follow the applicable code of conduct available on Movestic's website. In case of major changes in the code of conduct, Movestic will inform its partners.



www.movestic.se

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