Modern Slavery Act Transparency Statement

For Financial Year Ending 31 December, 2020

This statement is made by Buck UK in accordance with the requirements of section 54 of the Modern Slavery Act 2015 and the Modern Slavery Act 2015 (Transparency in Supply Chains) Regulations 2015. Buck UK provides actuarial, consulting, administration and technology services and is part of a global organisation known as Buck.

- 1. In this statement, "Buck UK" means Buck Consultants Limited and its subsidiaries.
- 2. In this statement, when we refer to 'slavery and human trafficking,' this includes slavery, servitude, forced or compulsory labour and human trafficking, as each of these terms is explained or defined in the Modern Slavery Act 2015.
- 3. In this statement, a 'Buck UK supplier' means a third-party supplier with whom Buck UK has a direct and enduring contractual relationship through our procurement function.

As a professional services provider, Buck UK does not operate in an industry where modern slavery is prevalent.

Buck UK expects all ourpeople to treat each other, and those we deal with, respectfully and with dignity. We do not tolerate physical violence, threats, corporal punishment, mental coercion, verbal abuse, disrespectful behaviour, bullying or harassment of any kind.

We actively encourage our people to raise ethical and legal concerns, including any concerns about human rights issues, and we make multiple channels available for them to do so—including anonymously, where legally permitted.

We also stress that we have zero tolerance for retaliation against anyone who speaks up in good faith.

Buck UK investigates any potential human rights breach it becomes aware of and seeks to appropriately remedyor mitigate those breaches.

We continue to review our human rights efforts, as well as best practices in the marketplace, to understand how we can further strengthen our commitment to ensure slavery and human trafficking are not taking place within our organisation or our supply chains.

If you have any questions about this statement, or any concerns about slavery or human trafficking withinBuck UK's supply chains or organisation (whether in the United Kingdom or elsewhere) please contact Buck UK's Ethics Line at:

UK call Freefone 0-800-89-0011 and then select the following: 800-603-2869

You are not required to give your name when using the above number to ask a question or reporting a concern. You may also bring questions or concerns directly to Buck's General Counsel roderick.bernstein@buck.com

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and has been approved by the Board of Buck UK.

Board of Directors, Buck Consultants Limited