

INTRODUCTION: REAL LIFE GUIDANCE

Our Vision is to be the pre-eminent life insurance provider in the Asia Pacific region, and to grow our business prudently and profitably in all the markets we serve. We contribute to the financial security of the people, and the economic and social development, in the Asia Pacific region. We offer savings and protection solutions that are right for our customers and by doing that, we create value for our shareholders.

Most importantly achieving our vision is not just about our financial results: it is about how we achieve our business objectives. Business ethics – a clear and rigorous discrimination between right and wrong practice – must govern everything we say and do. This is fundamental to acting honestly and professionally, and we do this by living these fundamental principles at all times. This means observing at all times the standards and guidance set out in this Code.

The Operating Philosophy together with AIA's corporate policies, regulations, and the laws to which we are bound, create the foundation for the **Code of Conduct ("Code")**. The **Code** specifies the standards of behaviour to which every AIA employee and stakeholder is expected to adhere. The Code guides us on compliance, ethics and risk issues and allows us to contribute positively to the societies where we operate.

We are all expected to uphold the high ethical standards of behaviour that are embedded in the Code and Operating Philosophy:

**Doing the right thing...
in the right way...
with the right people
... and the results will come**

Who Must Follow the Code

The Code applies to all AIA officers and employees. Our business partners, including agents, contractors, subcontractors, suppliers, distribution partners, and others who act on behalf of AIA are also required to apply the same standards and follow the same responsible practices as AIA employees. Working towards finding a solution that is ethical and guided by our Operating Philosophy is the best way to handle a difficult or confusing situation.

AIA is a vast organisation, united by our commitment to deliver on our promises. Each of us has a responsibility to live by the trust that is placed in us.

- Our fellow employees must trust us to value and respect them.
- Our customers and business partners must trust our integrity.
- Our shareholders must trust our stewardship.
- Communities around the region must be able to rely on us to act as responsible corporate citizens.