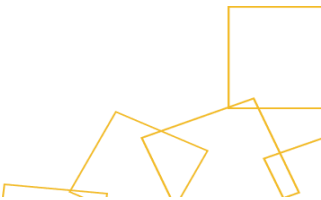




CORPORATE COMMUNICATIONS POLICY

February 2, 2020



1.1 Policy

This Corporate Communications policy (“**The Policy**”) spells out the guidelines governing communication with both internal and external stakeholders of Premium Pension Limited (PPL, “**The Company**”)

1.2 Description

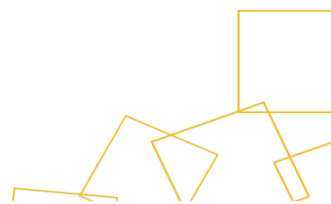
This policy is part of PPL’s corporate policies. It explains the guidelines covering both internal and external communications in PPL.

1.3 Definitions.

For the purpose of this policy, the following definitions apply:

- “Authorized persons” are (i) Managing Director/Chief Executive Officer (MD/CEO); (ii) Executive Directors; (iii) Head, Corporate Strategy; (iv) Head, Corporate Communications; (v) Heads, Business Developments; (vi) other individuals specifically approved by the MD/CEO from time to time for specific kinds of communication with staff, members and external stakeholders fall within their approved job description.
- “Basic organization Information” is any information about PPL, including its business, markets, products, services, members, operations and other business relationships and operating results.
- “Confidential Company Information” is any information about Premium Pension Limited that has not been made available to the general public by PPL, as well as information of third parties that the company is obligated to keep confidential.
- “External Communications” is the transmission of information to external stakeholders.
- “External Stakeholders” refers to the Commission, Government and other authorities; PPL shareholders, members, Partners, Media, Service providers, general public, etc.
- “Internal Communications” is the passing of information to the internal stakeholders.
- “Internal Stakeholders” refers to PPL staff, Management and Board of Directors.
- “Press Media” are PPL’s media partners that focus on delivering news to the general public or a target public. These include print media (Newspapers, Magazines), broadcast news (Radio and Television), and the digital space (Online newspaper, Social Media pages, News blogs, etc.).

1.4 Purpose



The purpose of this policy is to define and provide guidelines on the extent, quality and output of communication with PPL external stakeholders and on the adherence to the brand quality of internal communications in line with PPL approved standards.

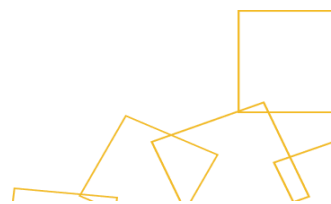
1.5 Policy Statement

Premium Pension Limited is committed to the deployment of timely, accurate and quality information to both internal and external stakeholders. All internal communications are aimed at achieving PPL's vision and mission and should be in line with PPL's approved strategy and standards. Only authorized persons are permitted to undertake in PPL's internal and external communications.

1.6 Golden Guidelines

Premium Pension Limited recognizes that active engagement of different stakeholders and the general public is an important part of the organization's strategy. In order to achieve its communications goals, the following standards must be adhered to:

- a) As a Pension Fund Administrator (PFA), all information passed to stakeholders shall be accurate, transparent and open as possible, while protecting PPL's confidential information.
- b) PPL's communications shall be consistent in style and messaging architecture to build stakeholders trust.
- c) Only authorized persons shall be permitted to have formal engagements with external stakeholder via media engagements and press releases.
- d) All communications shall be clear, concise and intentional.
- e) Periodic feedbacks shall be encouraged from all PPL's stakeholders and will be applied towards ensuring better service delivery.
- f) Information shall be transmitted via appropriate and approved communication channels to PPL's stakeholders in a timely manner.
- g) All requests for information by stakeholders shall be responded to by the relevant group/division within a turnaround time of 24 hours. *Where the information sought may require more time to deliver or falls on a weekend, a holding message must be made within the stipulated time period.
- h) Persons/groups shall proactively engage its target stakeholders and ensure timely, open and constant communications.
- i) All external communications with the Commission as well as sensitive and confidential information shall be approved and signed off by an Executive Board Member and Head of originating department,.
- j) All presentations/ materials for external use must be reviewed by the Head, Corporate Communications before exposure to stakeholders to ensure brand compliance and accuracy of information related to the organization.
- k) PPL's internal communications is targeted at all its internal stakeholders towards the achievement of its overall goals and objectives. It is also aimed at strengthening its culture and feeling of commitment among the internal



stakeholders. Therefore, internal communications shall be handled by groups responsible for such correspondence while the Legal and Secretariat Department will be responsible for Board of Directors and Shareholders.

- l) All correspondence from the organization shall be written in “Merriweather” as the heading while the body shall be in “Roboto”.
- m) Premium Pension Limited staff shall, at all-time be Disciplined, show Empathy, be Professional and Truthful in engaging both external and internal stakeholders. This is to promote the organization’s core values (DEPT).

1.6 Disclosure of confidential information.

Premium Pension Limited is ISO certified and abides by the Information Security Management System (ISMS). Much as the organization is timely, accurate and transparent in disseminating information to its stakeholders, disclosure of confidential information is however strictly prohibited as detailed in the PPL Confidentiality and Non-disclosure Agreement signed by all staff upon assumption of duty. Violation of this Agreement may attract legal redress.

1.7 Public Statements of Personal Opinion

Premium Pension staff shall refrain from making public statements of personal opinion regarding PPL, its market and the pension industry as a whole as facts. Such public statements may include quotes given to media, contributions to blogs, published articles, etc. Any such statement must be approved by the MD/CEO before publication.

