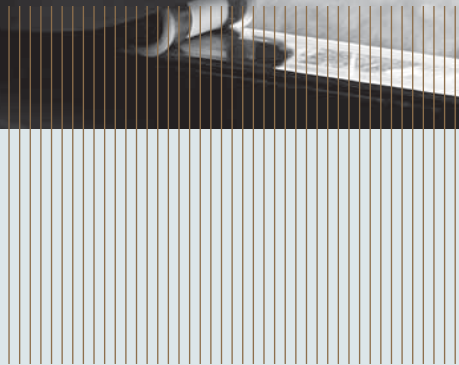




Our long-term strategy

Our strategy will continue to be one of driving strong organic growth by using our repeatable model in adjacent industries and new markets, supported by our Vitality platform and Shared-Value Insurance model. Our Ambition 2018 will guide our key focus areas.



01 Achieve insurgency and market leadership in all markets where we operate while contributing to a sustainable society

Further develop our emerging and new businesses into market leaders, and continue to create long-term value for society.



Read more about our model and how it contributes to sustainable development goals in the Sustainable Development Report on **page 16**.

02 Achieve significant Vitality engagement, a superior loss ratio and low lapse rates

Continue to leverage the Vitality Shared-Value Insurance model to achieve superior results and drive value in our growing global partnerships with various insurers, academic institutions and technology innovators.

03 Achieve a higher value new-business margin

- Continue to develop new products and services, as well as data assets that will strengthen our model and ability to attract and retain clients
- Invest in our distribution model to maintain and improve sales
- Continuously review and improve operational efficiencies.

04 Design products that meet complex consumer needs and are sustainable in the long term

- Maintain our discipline of product innovation and development through an annual product launch cycle
- Encourage our employees to focus on growing innovation and entrepreneurship in their day-to-day jobs to design new solutions that will benefit our clients.

05 Deliver exceptional service and attract best talent to the business

- Continue to invest in the latest and relevant service-delivery technology
- Track our quality of service and inspire our employees to deliver exceptional service through continued training, employee campaigns and relevant rewards structures.