

Responsible Marketing Statement

We believe it is important to be clear and transparent in our advertising and marketing. We seek to comply with relevant jurisdictional regulation on responsible and fair marketing practices. Our employees are expected to communicate with clients in a clear, truthful and complete manner and to provide them with relevant information to make an informed decision. Our lines of business are required to have an established procedure for reviewing all new and revised marketing materials, terms and conditions, disclaimers and other client communications to make sure they are fair, not misleading, understandable and in compliance with applicable regulations and requirements.