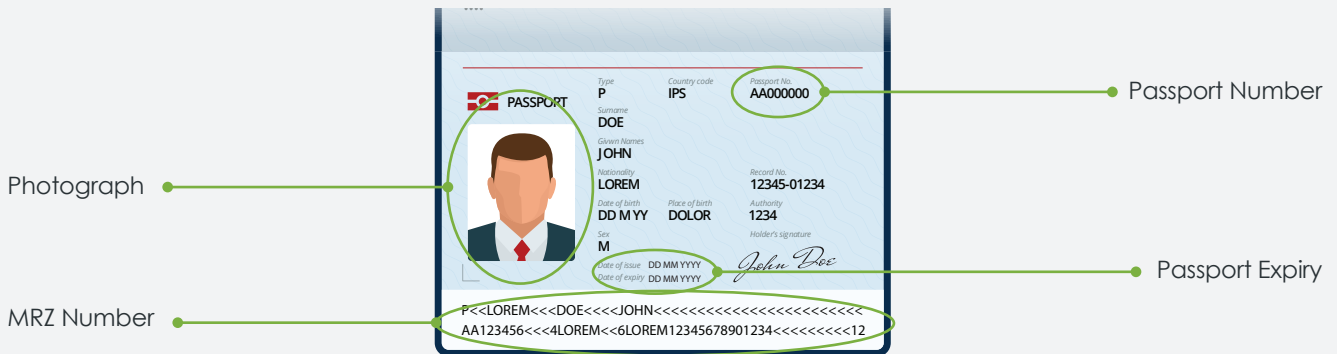


We have partnered with Know Your Customer Limited (KYC) to facilitate seamless online validation of the Identity and Residence of our Individual Life applicants. We are integrating KYC capabilities into our systems in phases. As we have completed the first phase, we will no longer require Certified Copies of Passports or Proof of Address. In their place we will require clear colour photographs **which have not been certified**.

**FOR ALL APPLICANTS WE REQUIRE THE FOLLOWING DOCUMENTATION TO SUPPORT AN APPLICATION**  
(These documents **must not** be certified)

**IDENTITY VALIDATION - a clear colour photograph of the applicant's passport**  
The following four areas need to be 100% clear and readable on the photograph of the passport:



**PLEASE AVOID THE FOLLOWING**

Ensure your hand does not obscure any part of the passport page.



Ensure there is no reflection obscuring the passport details.



Ensure no part of the passport page is obscured or blacked out.



Please do not submit a grainy or poor quality photocopy of the passport.



**PLEASE ENSURE THE DOCUMENT FILE SIZE IS NO SMALLER THAN 500KB AND NO LARGER THAN 10MB.**

If we receive poor images where the necessary information is not readable by the KYC system, we will not be able to complete the verification process, and we will have to ask you to submit a better quality image.

**PLEASE FOLLOW THESE GUIDELINES SO WE RECEIVE A SUITABLE QUALITY IMAGE THE FIRST TIME.**

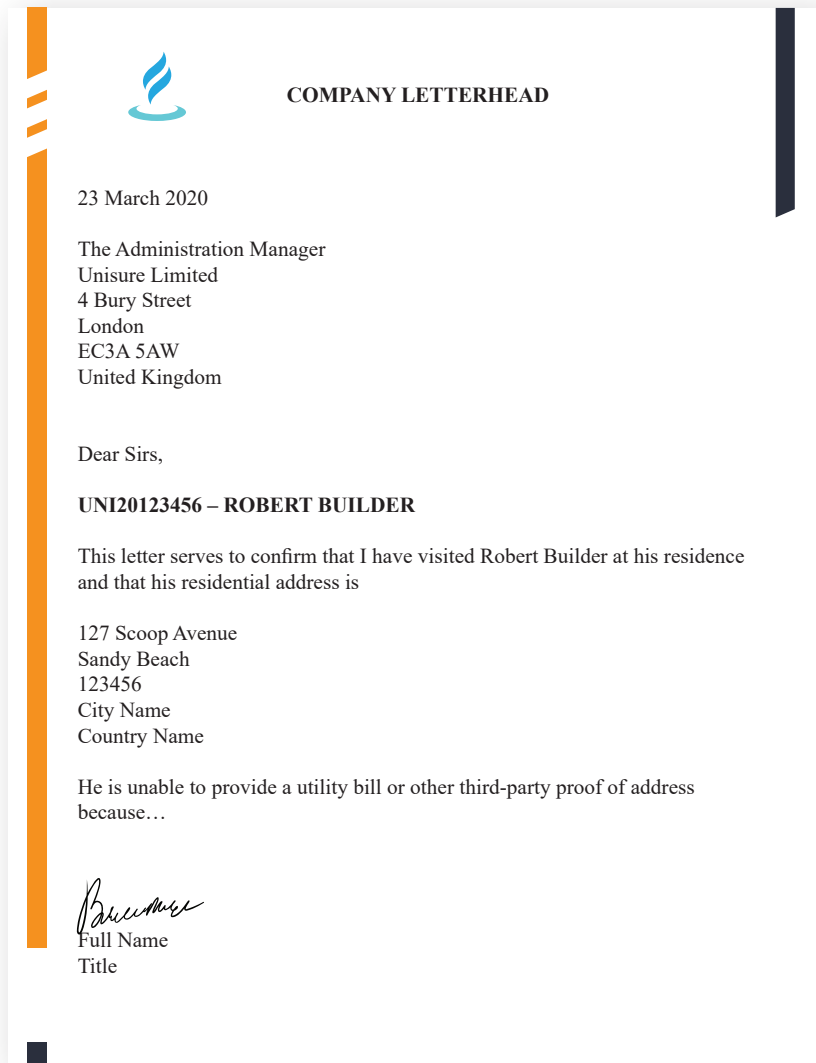


## RESIDENCE VALIDATION

A **clear colour photograph** of any of the following documents clearly showing the applicant's home address

- Utility bill, bank statement or credit card statement not older than 3 months;
- Government-issued Identity Card or Driver's Licence; or
- Tenancy Agreement which has been signed by the applicant within the last 12 months.

*If the applicant cannot provide one of these documents, we will accept a Broker Visitation Letter confirming the residential address of the applicant – an example is provided below.*



**Once we have fully integrated KYC systems with ours, our applicant validation process will send an email directly to each applicant asking them to complete four simple steps:**

- Upload a photograph of their passport;
- Take a selfie to validate the passport photograph;
- Confirm residence using geolocation confirmation;
- Obtain an e-signature for the quote, application and (if applicable) Electronic Transaction Authority.

*We will therefore no longer need to receive any original documentation or have applicants apply wet signatures to any documentation once this capability has been fully integrated. We look forward to updating you further when we have completed this project.*

