

Corporate Social Responsibility (CSR) policy

We aim to be a service provider of choice for our clients and employer of choice for our employees, and a socially responsible influence within our local community and the wider pension's community.

Our policies are designed to be in line with the company's core values of **integrity**, **clarity** and **simplicity**. The policies help to guide our employees and associates in their dealings with clients, colleagues, partners and providers.

Employment, diversity and ethics policy

Sound governance and compliance are at the heart of the culture of the company, and we operate a policy of transparency, within the necessary constraints of confidentiality.

We seek to employ and retain the best through our stringent recruitment processes, without discrimination on the basis of age, gender, disability, religion, ethnic origin or sexual orientation. We provide a safe, mutually supportive and fair working environment, where individuals respect one another personally and professionally, but are encouraged to challenge colleagues in a constructive manner. Continuous professional development is encouraged and supported for all, through activities with appropriate professional institutes and training events. Grievance and whistle-blowing procedures are in place.

Inside Pensions takes ethical behaviour very seriously and recognise our responsibilities to treat clients, partners, associates and employees fairly, honestly, and in accordance with the law. Where conflicts of interest arise they are required to be disclosed to an officer of the company as soon as possible, to be dealt with in accordance with our values. Employees and associates are bound by a code of confidentiality governing the use of information gained from the company, its clients, partners and suppliers.

The storage of confidential material is an essential element of our contract with each of our clients. Our Data Controller under the Data Protection Act 1998 is Ryan Powell, who is responsible for training all employees in our data protection protocols. Simon Russell, our Technology Security Expert, has delegated responsibility for the protection of our on-line resources.

Client relations and whistle-blowing policy

To achieve our target of being the service provider of choice for clients, it is essential that all our services meet or exceed the requirements of clients and partners. We actively solicit feedback in our 'state of the nation' meetings, which are intended to ensure that we are delivering on promises, communicating effectively and innovating where appropriate. To ensure that clients may comment anonymously, the meetings are carried out by a non-executive director.

Everyone at Inside Pensions is encouraged to be aware of their environment and the actions of colleagues, partners, providers and clients around them. We positively encourage all staff to report any ethical, legal, health and safety, or environmental issue to a director.

Unless more urgent action is required, any issue raised by clients or employees is tabled at the next quarterly Board meeting, and an appropriate course of corrective action agreed. An extraordinary Board meeting may be called where the issue requires the immediate attention of the Managing Director.

Corporate Social Responsibility (CSR) policy – continued

Environmental and health and safety policy

Inside Pensions directors believe in the need to protect the environment. We encourage all employees to minimise and recycle waste products, to ensure that energy use is efficient and to adopt environmentally-responsible working practices.

The health and safety of the workplace is a high priority for the directors of Inside Pensions, and is reviewed as part of each Board meeting. The responsibility for first aid arrangements, fire and emergency plans, accident reporting and investigation, risk assessment, management and reporting rests with Ryan Powell.

Community and donations policy

As a small employer, our reach into the community is currently limited to actions that can be taken by individual employees. We encourage our people to participate in community and civic affairs, such as environmental projects to clear pathways in local beauty spots and supporting local sports clubs.

Each year we select one main 'good cause' for our charitable donations, and employees are encouraged to participate in the selection of recipients. In 2012 we intend to set up a Payroll Giving scheme for employees. Our chosen charity for 2012 is the Simone Cowland Trust helping people with cystic fibrosis.