

# CORPORATE AND SOCIAL RESPONSIBILITY

## COMMUNITY

TOWER Australia and its people are passionate about giving back to the community and for this reason we support a number of charities within Australia.

As a Company we have actively supported the Children's Cancer Institute of Australia by making a donation from each personal insurance policy sold. Since 2002 these contributions have totalled over \$65,000.

We have also supported through both cash and kind contributions the Make A Wish Foundation, Barnado's Star of Wonder Appeal, Australia's Biggest Morning Tea and Movember. TOWER Australia encourages its people to be active in the community whether it be participating in charitable work, donations or joining social and community organisations. We also participate in corporate events such as the Corporate Games in support of Diabetes Australia.

This commitment to the community is further supported by the TOWER Australia Community Leave Policy. This policy enables employees or teams of employees to donate one paid day per year to a charitable cause of their choice.

## ENVIRONMENT

In the past 12 months, TOWER Australia has taken a detailed study of its 'carbon footprint' as part of its commitment to the environment. While not a big carbon emitter in its own right, many of its activities do make an impact. Where possible, TOWER Australia has introduced policies and procedures to begin reducing its footprint and further steps will be taken going forward. For the second year, TOWER Australia recognised and participated in Sydney's Earth Hour process.

As part of the Company's overall commitment to environmental awareness and respect, it encourages employees to use public transport wherever possible. Interest free loans to employees for the purchase of public transport tickets are part of that program.

## SOCIAL RESPONSIBILITY

TOWER Australia's business focus is life insurance. Life insurance provides wealth protection to individuals and families in times of need. TOWER Australia recognises that through life insurance, Australian individuals and families in need, can significantly reduce their call on relatives, community aid groups and Government welfare programs.

TOWER Australia is a contributor to and full supporter of the Investments and Financial Services Association (IFSA) program to raise awareness of the need for wealth protection in the community.

