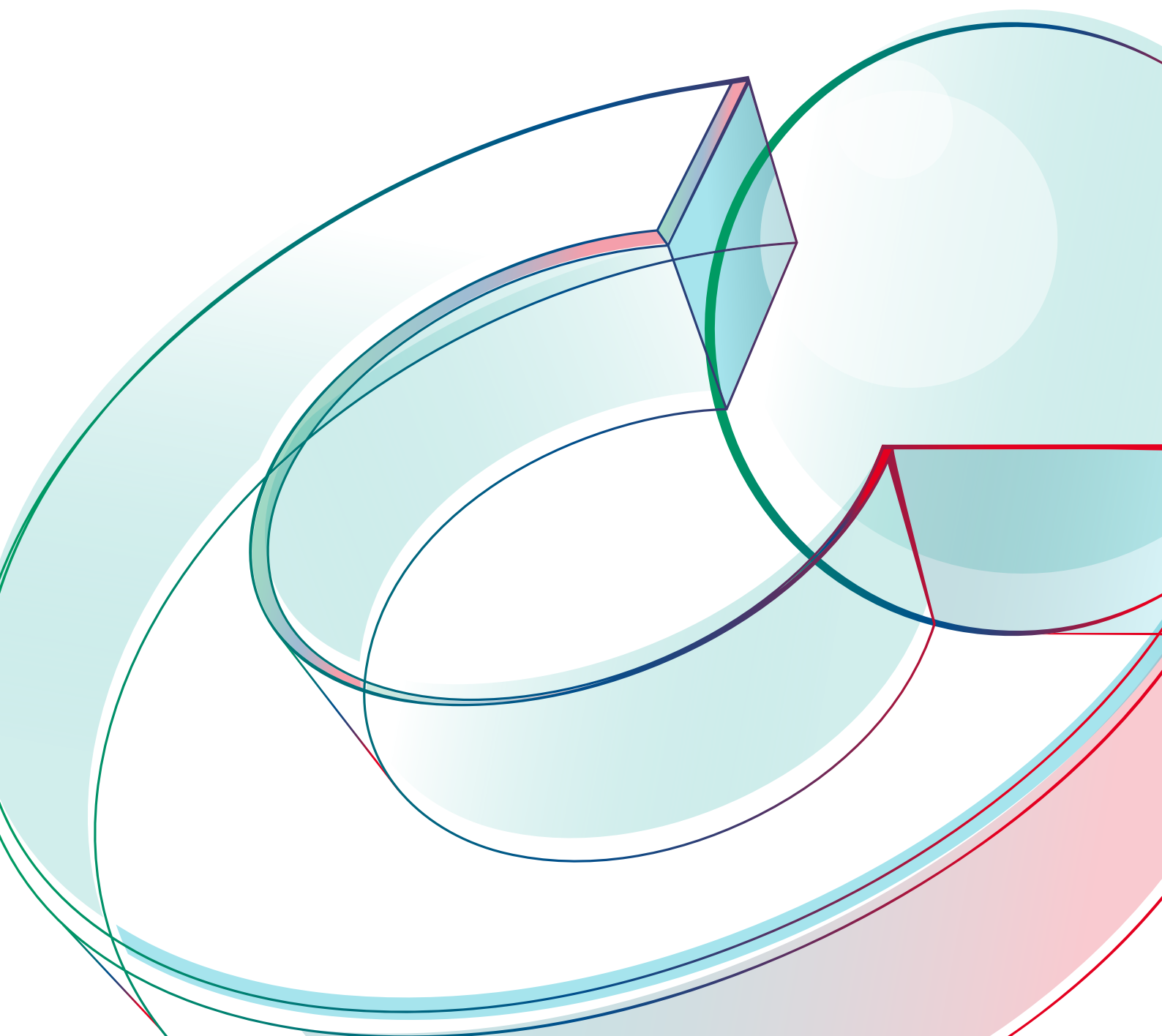


中国人寿保险股份有限公司 商业道德守则要点

Code of Business Ethics for China Life
Insurance Company Limited

2024年



为诚信、公平开展各项业务，加强中国人寿保险股份有限公司（以下简称“中国人寿”或“公司”）员工职业道德建设，防范商业贿赂行为，在遵守公司运营所在地所有适用法律法规的前提下，根据公司相关制度，总结本守则要点。

◆ 适用范围

适用于中国人寿各级机构及全体人员。适用人员包括：董事会成员、监事会成员及高级管理人员，与中国人寿签订劳动合同的员工、签订返聘协议的人员、与劳务派遣公司签订劳动合同并根据协议派遣至我公司提供辅助性服务的人员，以及实习生。

同时，适用于为中国人寿提供服务的全体供应商、承包商、服务商等（以下统称“供应商”）人员。

◆ 管理体系

中国人寿制定《中国人寿保险股份有限公司环境、社会、治理和绿色金融管理规定》，搭建了职责明晰、架构完备的ESG和绿色金融管理架构，由董事会承担包括商业道德与反腐败等在内的ESG主体责任，严格落实公司商业道德问题监督工作。

ESG和绿色金融管理架构

治理层	董事会
	董事会战略与资产负债管理委员会
管理层	总裁室
	ESG/绿色金融委员会
执行层	品牌宣传部/声誉风险管理部（ESG/绿色金融委员会办公室）
	总公司相关部门、省级分公司及直属专业机构、市县级分支机构

图：中国人寿ESG和绿色金融管理架构

◆ 企业文化

中国人寿始终秉承“成己为人 成人达己”的核心理念和“诚信 创新 人本 价值”经营理念。其中，“诚信”是社会主义核心价值观的基本要素，也是金融保险企业赖以生存的基石和金融保险从业人员安身立命的前提。

市场经济是信用经济，中国人寿在经营发展过程中必须坚守契约精神，恪守现代商业伦理，在实践中信守承诺、诚恳待人，以“内诚于心、外信于行”的价值追求深耕厚植社会主义核心价值观，以实际行动践行为民情怀，用心守护人民群众和广大客户的幸福感与安全感。

◆ 清廉金融文化建设

公司制定《关于加强中国人寿保险股份有限公司清廉金融文化建设的实施意见》，推进公司系统清廉金融文化建设，增强党员及干部廉洁从业、廉洁用权、廉洁修身、廉洁齐家的思想自觉。将清廉金融文化要求融入公司合规经营、强化内部管理方面，充分发挥廉洁文化价值导向作用，大力营造廉洁建司、廉洁治司、廉洁强司的浓厚氛围。

◆ 董事、监事、高级管理人员的行为要求

公司制定《中国人寿保险股份有限公司董事、监事、高级管理人员商业行为及职业道德准则》，规范公司董事、监事、高级管理人员日常商业行为，加强职业道德建设，防范道德风险。

我们对董事、监事、高级管理人员相关行为有如下主要要求：

应当公平对待公司的股东、员工、客户和供应商等利益相关者。任何人不得通过操纵、隐瞒、滥用特权信息、不实陈述重要事实或任何其它不公平交易的方式不正当地利用他人，保障与公司的客户、消费者、供应商、竞争者的公平交易。

我们不允许董事、监事、高级管理人员出现如下相关行为：

- 1.通过使用公司财产、信息或职务而发现的机会为个人谋取利益；
- 2.利用公司财产、信息或职务便利为自己谋取利益；
- 3.接受由与公司有业务往来的人士所提供的利益或参与任何形式的贿赂、贪污或洗钱等违法犯罪活动；
- 4.与公司竞争。

◆对全体员工的行为要求

公司制定《中国人寿保险股份有限公司员工违规行为处理规定》《反腐败重点领域和关键环节清单(试行)》等相关制度，对腐败及违反商业道德的行为保持“零容忍”的态势。

我们对员工相关行为有如下主要要求：

1. 熟悉公司在商业道德方面的相关要求，具备良好的职业道德操守，遵守高标准的职业道德准则，对公司负有忠实、勤勉义务，善意、尽职、审慎履行职责；
2. 熟悉公司公务接待和商务接待的管理要求，根据相关制度开展接待工作；
3. 在与新的商业合作伙伴建立业务时，尽量阐明公司的礼物及招待相关政策及标准；
4. 发现商业贿赂、疑似洗钱等违反商业道德行为时，及时通过相关渠道进行报告。公司将会保密处理所有报告，并按照法律、公司政策规定跟进处理，并依照有关规定严格保障举报人个人信息安全与合法权益，禁止一切打击报复行为。

我们不允许员工出现如下相关行为：

1. 参与洗钱活动或帮助他人进行洗钱活动；
2. 利用职务便利，收受可能影响公正执行公务的礼品、礼金、消费卡（券）等，或收受其他超出正常礼尚往来的财物的，以及报销应由个人承担费用；
3. 利用职务便利，将公司业务交由亲友承办牟利，或利用职务便利为个人或亲友谋取利益的；
4. 接受、提供可能影响公正执行公务的宴请或者旅游、健身、娱乐等活动安排；
5. 将公司财产及物资用作不当或非法用途，包括时间、人力资源、资金、车辆、计算机、物料、设备设施、易耗品等。
6. 未经批准从事与本公司利益有冲突的兼职职业；
7. 公司委派的董事、监事或其他经营管理人员，发现控股或参股单位损害公司利益后未及时反映和制止，或超越授权范围行使职权，导致公司权益受到损害；
8. 帮助同业公司与公司进行竞争，损害公司利益。

针对违反商业道德行为的员工，公司将依据法律法规及规章制度，对相关责任人员严肃追责问责，若涉及违法犯罪，将及时移送公安、监察等机关，依法追究其法律责任。

◆ 对供应商伙伴的行为要求

廉洁自律是商业合作的基石，我们希望与供应商伙伴共同助力营造清正廉洁、公平公正的商业环境。

我们倡导供应商如下行为：

1. 鼓励全体供应商和商业合作伙伴制定反贿赂及反腐败政策。
2. 鼓励供应商投诉或举报潜在的非法活动。对于供应商的任何举报都将保密，公司将为供应商提供没有报复、恐吓或骚扰威胁的举报途径及法律保护。

我们不允许供应商出现如下相关行为：

1. 供应商向公司实施或容忍公司员工任何形式的腐败、勒索、贪污或洗钱行为，包括在任何情况下向公司、公司员工及利益关联方行受贿，包括：回扣；疏通费；提供可能影响公正执行公务的宴请或者旅游、健身、娱乐等活动安排；赠送可能影响公正执行公务的礼品、礼金、消费卡（券）等。
2. 供应商向公司隐瞒任何可能构成利益冲突的状况，例如：公司员工及其利益关联方在供应商的任何业务中拥有职位、重大利害关系、个人和/或巨大经济上的好处或利益。

◆ 审计与检查

1. 根据《中国人寿保险股份有限公司经济责任审计规定》，公司每三年开展一次经济责任审计，审计内容包括履职待遇、业务支出、利益输送等廉洁自律及相关制度制定及执行情况，覆盖公司全部运营地；
2. 根据《中国人寿保险股份有限公司集中采购管理办法》和《中国人寿保险股份有限公司零星采购管理办法（试行）》，公司针对采购招标工作，持续开展相关内外部检查，涉及合规及商业道德等各方面。

■ 该政策声明由中国人寿保险股份有限公司编制，适时根据国家政策、监管要求和行业发展进行更新。

In order to carry out various businesses with integrity and fairness, strengthen the professional ethics construction of the employees of China Life Insurance Company Limited (hereinafter referred to as "China Life" or "the Company"), prevent commercial bribery, and comply with all applicable laws and regulations in the place where the Company operates, the following key points of this code of business ethics are summarized in accordance with the relevant systems of the Company.

◆ Scope of Application

It is applicable to all levels of institutions and all staff of China Life. The applicable personnel include: members of the board of directors, members of the board of supervisors, senior managers, employees who have signed labor contracts with China Life, those who have signed rehire agreements, employees who have signed labor contracts with labor dispatch companies and have been dispatched to our company to provide auxiliary services under those agreements, and interns.

At the same time, it is also applicable to all personnel of suppliers, contractors, and service providers who provide services to China Life (hereinafter referred to as "suppliers").

◆ Management System

China Life has formulated the *Environmental, Social, Governance and Green Financial Management Regulations of China Life Insurance Company Limited*, establishing a clear and well-structured ESG and green financial management framework. The board of directors bears the main responsibility for ESG, including business ethics and anti-corruption, and strictly implements the Company's responsibility for business ethics issues.

ESG and Green Finance Management Structure

Governance	Board of Directors
	Strategy and Assets and Liabilities Management Committee of the Board of Directors
Management	President's Office
	ESG/Green Finance Committee
Execution	Brand and Public Relations Department/Reputation Risk Management Department (Office of the ESG/Green Finance Committee)
	Relevant Departments of the Headquarter, Provincial Branches and Professional Institutions Directly under Provincial Branches, and City and County Branches

Image: ESG and Green Finance Management Structure of China Life

◆ Corporate Culture

China Life has always adhered to the core philosophy of "Fulfill ourselves to benefit others and fulfill others to benefit ourselves" and the business philosophy of "Integrity, innovation, people-centricity and value". Among them, "Integrity" is the basic element of socialist core values, the cornerstone of financial and insurance enterprises, and the prerequisite for financial and insurance practitioners to settle down and earn a living.

The market economy is a credit economy. In the process of business development, China Life must adhere to the spirit of contract, abide by modern business ethics, keep promises in practice, treat others sincerely, and cultivate socialist core values with the value pursuit of "inner sincerity and outer trust". It should fulfill its feelings for the people with practical actions, and guard the happiness and security of the people and customers with all its heart.

◆ The Construction of Clean Financial Culture

The Company has formulated the *Implementation Opinions on Fostering a Clean Financial Culture in China Life Insurance Company Limited*, aiming to advance the construction of an clean financial culture throughout the Company system and enhance the ideological self-awareness of party members and cadres in terms of honest professional practice, honest use of power, honest self-cultivation, and honest family management. The requirements of clean financial culture will be integrated into the Company's compliance management and internal management enhancement, giving full play to the value orientation role of honest culture, and vigorously fostering a strong atmosphere of honest company establishment, governance, and development.

◆ Code of Conduct for Directors, Supervisors, and Senior Managers

The Company has formulated the *Code of Business Conduct and Professional Ethics for Directors, Supervisors, and Senior Managers of China Life Insurance Company Limited*, which standardizes the daily business conduct of the Company's directors, supervisors, and senior managers, strengthens the construction of professional ethics, and prevents ethical risks.

Our primary requirements for the conduct of directors, supervisors, and senior managers are as follows:

They shall treat the Company's shareholders, employees, customers, suppliers, and other stakeholders fairly. No one shall unfairly exploit others by manipulating, concealing, abusing privileged information, misrepresenting material facts, or engaging in any other unfair trading practices, ensuring fair trading with the Company's customers, consumers, suppliers, and competitors.

The following related behaviors are not allowed for directors, supervisors, and senior managers:

1. Seeking opportunities and benefits for individuals that are discovered through the use of company property, information, or position;
2. Using company property, information, or job convenience for individual interests;
3. Accepting benefits from individuals or entities with business dealings with the Company or participating in any form of bribery, corruption, money laundering, or other illegal activities;
4. Competing with the Company.

◆ Code of Conduct for All Employees

The Company has formulated the *Regulations on the Handling of Employee Misconducts of China Life Insurance Company Limited List of Key Areas and Steps of Anti-corruption (Trial)*, and the and other relevant systems to maintain "zero tolerance" for corruption and violations of business ethics.

Our primary requirements for the conduct of employees are as follows:

1. Be familiar with the Company's requirements on business ethics, possess good professional ethics, comply with high standards of professional ethics, be loyal and diligent to the Company, and perform duties in good faith, with due diligence and prudence;
2. Be familiar with the management requirements of the Company's official reception and business reception, and carry out reception work according to relevant systems;
3. Articulate the Company's gift and entertainment policies and standards when establishing business with new business partners;
4. Report unethical practices such as commercial bribery and suspected money laundering through relevant channels in a timely manner. The Company will treat all reports in confidence and follow up in accordance with laws and company policies, strictly protect the security of personal information and legal rights and interests of whistleblowers, and prohibit all acts of retaliation.

The following related behaviors are not allowed for employees:

1. Participate in money laundering activities or assist others in money laundering activities;
2. Taking advantage of job convenience to accept gifts, cash gifts, consumption cards (coupons), etc., which may affect the fair performance of official duties, or to accept other property beyond normal reciprocity, and the expenses shall be borne by the individual;

3. Taking advantage of job convenience to entrust the Company's business to relatives and friends for profit, or taking advantage of job convenience to seek benefits for individuals or relatives and friends;
4. Accept and offer banquets, travel, fitness, entertainment and other activities that may affect the fair performance of official duties;
5. Improper or illegal use of the Company's property and materials, including time, human resources, funds, vehicles, computers, materials, equipment and facilities, consumables, etc.
6. Engaging in unauthorized part-time employment that conflicts with the Company's interests;
7. Any director, supervisor or other managerial officer appointed by the Company who fails to report and stop any damage to the Company's interests caused by a controlling or participating entity, or exercise powers beyond the scope of authorization, thereby causing damage to the Company's rights and interests;
8. Helping peer companies compete with the Company to the detriment of the Company's interests.

For employees who violate business ethics, the Company will seriously pursue and hold accountable the relevant responsible persons in accordance with laws, regulations and rules. In case of any violation or crime, the Company will promptly transfer them to public security, supervision and other authorities for legal responsibility.

◆ Code of Conduct for Supplier Partners

Integrity and self-discipline are the cornerstones of business cooperation, and we hope to work with our supplier partners to create a clean, fair and just business environment.

Recommended behaviors for suppliers include:

1. Suppliers and business partners are encouraged to establish anti-bribery and anti-corruption policies.
2. Suppliers are encouraged to complain or report potential illegal activities. Any whistleblowing by suppliers will be kept confidential and the Company will provide suppliers with access and legal protection from threats of retaliation, intimidation or harassment.

The following related behaviors are not allowed for suppliers:

1. The supplier commits or tolerates any form of corruption, extortion, embezzlement or money laundering by the Company's employees, including the giving and receiving of bribes to the Company, its employees or stakeholders under any circumstances; This includes kickback; facilitating payment; offering banquets, travel, fitness, entertainment and other activities that may affect the fair performance of official duties; offering gifts, cash gifts, consumption cards (coupons), etc. that may affect the fair performance of official duties.

2. The supplier conceals from the Company any situations that may constitute a conflict of interest, such as positions, material interests, personal and / or substantial financial benefits or interests of the Company's employees and stakeholders in any of the supplier's businesses.

◆ Audit and Inspection

1. According to the *Regulations on Auditing of Economic Responsibility of China Life Insurance Company Limited*, the Company conducts an economic responsibility audit once every three years, which encompasses an audit of position-related benefits, expenses related to business operations, the transfer of benefits, as well as the formulation and implementation of integrity and self-discipline policies and related systems, covering all operations of the Company.

2. In accordance with the *Measures of China Life Insurance Company Limited for the Management of Centralized Procurement* and the *Measures of China Life Insurance Company Limited for the Management of Sporadic Procurement (Trial)*, the Company has been carrying out internal and external inspections on procurement bidding, which cover compliance, business ethics and other aspects.

■ This policy statement is prepared by China Life Insurance Company Limited and is updated in due course in accordance with national policies, regulatory requirements and industry developments.