

EPSILON TARGET MARKET DETERMINATION STATEMENT

From 5 October 2021, Epsilon Insurance will provide clear and concise Target Market Determinations for each of the retail products we distribute.

We will achieve this by applying a consumer-centric approach to the design and distribution of the product, and determination of target markets through:

- Providing our commitment to offering the highest quality product of real value to a customer by evaluating the customers' likely objectives and needs.
- Determine who a product is appropriate for and conditions around how the product can be distributed.
- Develop and maintain effective product governance arrangements across the life cycle of products.
- Establishing events or circumstances that trigger a review of the product to ensure the continued appropriateness of our target market determination.

