ABOUT BUPA

Bupa's purpose is longer, healthier, happier lives. We do this by providing a broad range of healthcare services, support and advice to people throughout their lives.

A leading international healthcare group, we serve over 22 million customers in more than 190 countries. We offer personal and company-financed health insurance and medical subscription products, run hospitals, provide workplace health services, home healthcare, health assessments and chronic disease management services. We are also a major international provider of nursing and residential care for elderly people.

With no shareholders, we invest our profits to provide more and better healthcare and fulfil our purpose.

BUPA IN NUMBERS

<table>
<thead>
<tr>
<th>Over 22million customers</th>
<th>Over 460 care homes and retirement villages in the UK, Spain, Australia, New Zealand and Poland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over 250 Health Centres in the UK, Poland and Hong Kong</td>
<td>Over 70,000 employees</td>
</tr>
<tr>
<td>11 hospitals in Spain, Poland and the UK</td>
<td>Over 190 countries</td>
</tr>
<tr>
<td>190 countries in Spain, Australia and the UK</td>
<td></td>
</tr>
</tbody>
</table>
OUR HISTORY AND HERITAGE

We began operations in 1947 in the UK when 17 provident associations joined together to form Bupa with the purpose of “preventing, relieving and curing sickness and ill health of every kind”. Our history goes back even earlier in Australia where our business was founded in the 1930s to provide a solution to people who could not afford doctors’ fees.

In the decades since, Bupa has grown by anticipating and meeting people’s evolving healthcare needs and by partnering with national healthcare providers. Our services now include health insurance and other funding products, hospitals and primary care centres, chronic disease management, home healthcare, dental centres, prevention and workplace health, and care services, including residential and nursing homes and retirement villages.

OUR BUPA 2020 VISION

We have a strategic vision, called Bupa 2020, which defines how we will pursue our distinctive and inspiring purpose – longer, healthier, happier lives – for the benefit of customers and society more broadly.

“We will excel when our people love working at Bupa”

The key elements of our Bupa 2020 vision are:

• We will deliver our purpose through being a healthcare partner to millions more people around the world
• We will deliver extraordinary business performance, which will ultimately provide the means for us to reach more people and better fulfil our purpose
• We will excel when our people love working at Bupa
• We will give more people access to advice and care that is right for them as an individual
• We will be obsessive about making quality healthcare affordable and accessible
• We will tackle the toughest challenges in healthcare and make a difference.
Bupa is organised into five Market Units. The Bupa Global Market Unit is the worldwide Bupa business. We provide products and services in 190 countries for globally minded people who want the most premium coverage and access to the best healthcare anytime, anywhere in the world, whether at home or when studying, living, travelling or working abroad.

We have over 1,700 employees working for our 1.9 million customers around the world. We have a medical advice line staffed by a team of experienced, multi-lingual advisers to offer our customers support 24 hours a day, every day. We also have an emergency medical team of doctors on hand as an optional benefit to organise emergency assistance and evacuations.

Bupa Global has offices in London and Brighton (UK), Miami (USA) and Copenhagen (Denmark), as well as in France, Spain, Egypt, Mexico, the Dominican Republic, Bolivia and Ecuador and is currently organised around three regional hubs: Bupa Global Business Unit, Bupa Global Latin America and Bupa Global North America.

Bupa Global connects its customers with the wider Bupa organisation through offering international health insurance through other Bupa companies, including those in Spain and Australia. We also have a global network of intermediaries and we have insurance partners around the world, all of whom have an excellent reputation and provide us with local expertise and market knowledge, service capabilities and an in-country network for our global customers. We currently have 36 partners, including in China, Singapore, Jordan, Russia, Bahrain and the UAE. A local presence is important to us, so our people really understand our customer needs around the world.

ABOUT BUPA GLOBAL

In December 2013, we acquired 49 per cent of Highway to Health, Inc. (HTH), a US company that specialises in providing international health insurance for US residents planning to live or work abroad.

As a consequence of our investment in HTH, we formed a strategic partnership, through a trademark licence, with the Blue Cross Blue Shield system, America’s largest health insurance group and co-shareholders in HTH.

The partnership will create the largest global healthcare provider network, totalling over 11,500 hospitals and around 750,000 medical professionals giving our customers better access to healthcare around the world than ever before.*

*This partnership relates solely to international private medical insurance, not domestic health insurance. The partnership does not expand the list of countries in which Bupa offers domestic health insurance. It also does not impact any existing Blue Cross Blue Shield license holders in Anguilla, Argentina, Canada, Costa Rica, British Virgin Islands, Panama, U.S. Virgin Islands and Uruguay.

BUPA GLOBAL IN NUMBERS